

# Foxridge Mews & News



## New faces at the clinic!

If you're thinking of adding a new kitty to your home, or know someone who is, come check out the adoptable kittens who have moved in to their new "a-paw-tments" at the clinic.



We are fostering them while they await adoption. There are both males and females, with a variety of personalities.



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### REFERRAL PROGRAM

Refer someone to Foxridge Veterinary Care and both of you will receive \$25 off your next visit!

# PET INSURANCE: WHAT IS IT AND DO I NEED IT?

## What is pet insurance?

This is a type of insurance policy that can help pet owners pay for veterinary care. The goal is to give you peace of mind if your pet becomes sick, allowing your pet to get the care they need.

Pet insurance is best used for unexpected, costly medical issues that are hard to budget for, though some pet insurance companies do offer routine care coverage. If your pet stays healthy, it is possible you will pay more in premiums than you get back - thus pet insurance, like any insurance, is a risk management tool, not necessarily a way to save money. It is something you buy hoping you don't have to use it!

Pet insurance may not be worth it if you can afford to pay for emergency care out of pocket. A savings account could work if you have enough time to build it up, but you don't know when unexpected costs will occur, and how much money you will need.

## Why should I insure my pet?

About 1 in 3 pets needs emergency care every year. Pet parents are often surprised at how much veterinary care costs, despite the cost being much lower than an equivalent procedure in human medicine, due to the human health insurance industry obscuring the cost of human medicine. The average visit to an emergency vet costs \$600-800, but can be \$5,000 or more. Many people can't afford this, and are faced with the debt or forgoing care that may result in their pet's health suffering. Pet insurance usually covers non-emergency illnesses as well.

### Average costs of emergency care for dogs

Source: MetLife Insurance

Intestinal blockage: \$2,000-10,000

Wound treatment: \$800-2,500

Trauma: \$200-10,000, depending on the severity

Poisoning: \$200-6,000, depending on the toxin



### Average costs of emergency care for cats

Source: MetLife Insurance

Urinary tract blockage: \$700-4,000

Intestinal blockage: \$800-7,000

Trauma: \$500-4,000, depending on the severity

Poisoning: \$200-2,000, depending on the toxin



### **How does it work?**

Most plans operate on a reimbursement model - you pay the veterinary bill at the time of service, submit a claim and your receipt, then the insurance company reimburses you for a portion of the cost. The insurance typically covers 70-100% of the cost, after the deductible has been met. This is different from human health insurance, where the insurance company negotiates directly with the doctor/clinic/hospital, and you often never see the bill.

The reimbursement model does require you to cover the cost until the insurance company can reimburse you. This is where options like CareCredit cards can be useful. With pet insurance, you don't have to worry about finding an "in-network" vet or hospital - you can go to ANY licensed vet or hospital.

### **When should I insure my pet?**

No insurance company covers pre-existing conditions, so ideally your pet is enrolled early in life, before they have developed any diseases. This doesn't mean that you can't insure a dog with a pre-existing condition, only that expenses related to that condition won't be covered.

### **What is and isn't covered?**

This varies based on the policy. There are three general types of plans: accident-only, accident + illness, and accident + illness + wellness. Accident-only coverage only applies to injuries from falls, car accidents, broken bones, and similar conditions, so we recommend more comprehensive coverage like what is offered in an accident + illness plan.

Most pet insurance does NOT cover: pre-existing conditions, vaccines, preventatives, spaying/neutering, routine care/wellness exams, cosmetic/convenience procedures

### **How much does pet insurance cost?**

The monthly premium cost varies widely, depending on the pet's size, breed, age, location, length of the insurance policy, reimbursement rate, deductible, plan type, and any payout limits. In 2023, the average monthly rate for a dog is \$56, but can range from \$20 to \$100+. The average monthly rate for a cat is \$32, but can range from \$10 to \$75+ (*Consumer Reports data*). Deductibles can vary from \$0-\$1,500+ annually.

### **Where can I go to find a policy?**

Foxridge Veterinary Care doesn't endorse any specific insurance company. Some employers have started offering pet insurance as a benefit, so it doesn't hurt to ask! Your car or homeowner's insurance may also offer pet insurance with a multi-policy discount.

In 2022, a Consumer Reports survey compared 8 pet insurance companies. Pets Best, Trupanion, Embrace, and Healthy Paws scored the highest, followed by ASPCA and Nationwide. Fetch and Banfield were the lowest rated. Figo and Lemonade were not included in the survey.

**Pawlicy Advisor ([www.pawlicy.com](http://www.pawlicy.com))** is a great website that allows you to compare different plans. [Pet-insurance-university.com](http://Pet-insurance-university.com) has reviews of different pet insurance providers and more tips on what to look for in an insurance policy. [Petinsurancereview.com](http://Petinsurancereview.com) also has many reviews and a comparison tool.

## Things to look at in a plan:

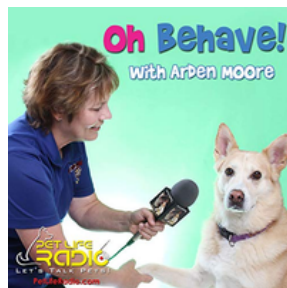
- Premium - How much do you pay monthly for the policy? Higher premiums generally mean the plan offers more coverage. Accident-only policies tend to be cheaper, but have limited coverage. The younger your pet is when you enroll in a plan, the lower the premium is likely to be. Ask if/how much the premium will change as your pet ages.
- Reimbursement rate - How much does the policy pay you back (after the deductible is met)? Is there a co-pay? Good plans have an 80-100% reimbursement rate for covered expenses.
- Reimbursement speed - This should be within 14 days of submitting a claim.
- Deductible - How much do you have to pay before the plan kicks in?
- Coverage - Is this an accident-only policy or an accident + illness policy? Does the plan cover cancer care and chronic conditions? Make sure coverage for chronic conditions is continual, meaning it is not just covered for the year the condition is first diagnosed.
- Exclusions - Are there exclusions for any medical conditions, such as breed-specific health conditions, inherited diseases, or congenital (present at birth) conditions?
- Limits or caps - Are there limits on how much you can be reimbursed for one incident, lifetime, or a limit on how much you can be reimbursed annually?
- Waiting period - Is there a time period after purchasing a policy before coverage starts?



## PET PODCASTS

**Dr. Dunbar's iWoofs:** Dr. Ian Dunbar is a world-renowned veterinarian, animal behaviorist, and dog trainer. This podcast is full of great advice for training and understanding your dog. Episodes average 15 minutes in length.

**CatExplorer:** While this UK podcast ended in 2021, the archived episodes are well worth listening to if you are looking to broaden your cat's horizons. Like the Adventure Cats movement, CatExplorer talks about how and why to take your cat camping, backpacking, boating, urban exploring, and on an airplane. There is even such a thing as cat agility! The podcast also goes into general cat training. Episodes are about an hour long.



**Oh Behave! With Arden Moore:** This is a fun and eclectic podcast for dog and cat lovers. Interviewees include pet behavior experts, vets, trainers, celebrities, pet business owners, pet sitters, and even the creator of the Mutts comic strip. Pet behavior is the general focus, but it is not strictly about behavior. Episodes are generally 30 minutes.

**Pets Add Life:** Focusing on the different aspects of the human-animal bond, this is a good podcast if you are always looking for new products and services to try with your pet. Both dogs and cats (and sometimes fish, small mammals, birds, and reptiles) are discussed. There is also a Q&A segment with pet owners every episode, discussing behavior, how to enrich their pet's life, and health questions. The average episode is 40 minutes.

**Talkin' Pets:** If you like learning about all different types of pets' behavioral and medical issues, this is a good podcast. It has a call-in format. Sometimes there are also celebrity guests who are interviewed about their pets, or animal organizations share info about their missions and programs. Episodes are about an hour.

**With a Dog:** As the name of the podcast suggests, this show is only about dogs. It is a casual "lifestyle" podcast that deals with all aspects of living with a dog. If you want a humorous and uplifting podcast, this one is for you. Episodes vary from 30-60 minutes.

**Two Vets Talk Pets:** If you only want to listen to topics relating to veterinary medicine, this podcast is highly recommended! While some non-veterinary podcasts can discuss some medically dubious (or even harmful) topics, these guys give trustworthy advice and incorporate the latest research. Episodes range from 30-45 minutes.



**Speaking of Pets with Dr. Alice Jeromin:** Another excellent veterinary medical podcast with evidence-based advice from experts in the different specialty fields of veterinary medicine. Episodes last 30-60 minutes.

**Cattitude:** Billed as "the #1 Cat Podcast," kitty lovers will appreciate the discussions of cat quirks, health, celebrity cats, celebrities' cats, cat breeds, and cool cat products. Episodes last about 30 minutes.

Are you a serious dog sports enthusiast? Check out the **Fenzi Dog Sports** podcast for training, competition, and fitness info. If you and your dog are all about agility, **Bad Dog Agility** podcast focuses on the popular sport.



# Connect with us!

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