

The Bark & Mew

Information & Updates from Falconbridge Animal Hospital & Village Veterinary Hospital
July 2013

Volume 1 Issue 11

Taking Care Of Your Furry Family:

What pet insurance did for a member of the Falconbridge herd

Yo adopted me when he was about 9 months old. He joined my family after spending a few weeks living under a neighbor's gazebo and scavenging for meals. He was one of 3 to 4 cats in my home. Savannah came to me at about 1 year of age when her previous owners moved and simply left her behind. Arcadia is a semi-retired Maine Coon show cat, and Topaz Sunshine is the kitten of the family.

Yo spent the entire weekend before Thanksgiving 2011 in bed. Not just napping on the bed, but burrowed under the comforter not wanting to move an inch. Since his normal behavior included running through the halls, talking incessantly whether anyone is listening or not, and pouncing on anything that moves, it was quite clear he was not feeling well. Working at Falconbridge Animal Hospital, I decided to bring him to work Monday.

After the morning rush, Yo was brought out of his condo, examined, samples of blood and urine were taken, and his head scratched. His physical exam indicated a painful abdomen. (That's vet speak for a belly ache.) Back into the condo he went to wait for the lab results. Several minutes later he started having a seizure. At this point it was decided he needed immediate surgery to determine what was wrong and make sure there were no foreign objects or substances lurking inside of him.

Later in the afternoon I was advised that Yo should be transferred to the local emergency clinic for the night. He needed to continue IV fluids and to be under observation where he would get immediate care should he have another seizure or have any other problems. I followed his veterinarian's advice and took him there when we closed.

Yo was transferred back to Falconbridge the following morning (Tuesday) and remained hospitalized until Wednesday evening. Fortunately Yo was covered by Trupanion, and I felt secure knowing that most of the costs would be covered. Trupanion paid over \$1,300. Yo recovered from a severe case of pancreatitis, and once again was racing the halls.

I had purchased pet insurance for my cats when I made a career change that meant I was going to be making less money. I did not want to have to make decisions about their health care based on my finances. During this experience, it was a relief to be able to tell the veterinarians caring for Yo to do what was needed, and to follow their advice in taking him to the emergency clinic for a night. If Yo had not been covered by Trupanion it would have been extremely difficult for me to make decisions, and it would have made this scary episode even more stressful.



We recommend you purchase pet insurance, whether it is from our favorite, Trupanion, or another company. The hope is you will not need this, however, like human health insurance it removes much of the financial consideration when having to make decisions about your pet's care should he or she be ill or injured.

Things to Consider When Choosing Pet Insurance

Wellness Care – We recommend making this care part of your planned pet budget instead of purchasing this type of coverage because the cost of pet insurance for wellness or preventive care is about the same as purchasing the items yourself. If budgeting is a challenge, consider opening a vacation club or Christmas club account at your bank and using it to cover your pet's wellness care.

Accidents & Injuries – Obviously accidents happen and they can be minor or major, so planning and budgeting for these events can be tough sometimes. By purchasing pet insurance you're minimizing the financial surprise that can come along with these events. For example if you have 90% coverage after your pet's exam fee and deductible, here at Falconbridge and Village, you will need to pay only \$44-80 for the exam, your deductible (which can be as low as \$0 depending on your pet's coverage), and 10% of the remaining bill. This lowers your financial burden from potentially thousands to likely just a few hundred.

Illness – We all like to believe that our furry friends will live forever and never get sick, but we know that that just can't be. While some illnesses are simple and curable, unfortunately some can be very expensive and require life long care and treatment. As with people, pets can develop illnesses such as diabetes, renal failure, and arthritis among others. Even though the price tag for treating and managing these diseases can vary widely, they are still rarely cheap. By purchasing insurance for your pet you can have some control over these expenses so that you can make the best decision for your pet without worrying so much about your finances.

Finances – Do you have an extra thousand dollars in the bank? One trip to the emergency room can really blow your pet care budget if not the whole family budget.



Stacy with Penny and Chiquita

Why We Like Trupanion

- It's simple. You choose your deductible (\$0-1000), which along with breed and location determines your premium.
- Your plan covers 90% of expenses after exam fees and your deductible.
- There are no payout limits. Not for this year, not for the life of your pet, not for a particular illness, never.
- You can get a 30 free trial after an exam with one of our veterinarians.