

Shawsheen Animal Hospital – Client Testimonial

An open letter to anyone adopting a pet:

I adopted a healthy, happy 6 year old cat two years ago. Her name is Babushka and she is a sweet, wonderful girl. When I brought her in for her first visit at Shawsheen Animal Hospital the staff there took the time to explain pet insurance to me. I had always assumed it was a scam and that pet insurance was a waste, but I decided to do my research anyway. Eventually I went with a company that had good reviews and had everything I was looking for.

It turns out that pet insurance I purchased 2 years ago after adopting Babushka was the best decision I could have made, and I thank the staff at Shawsheen for introducing me to the option. I went with an insurance that had an unlimited annual coverage, 90% reimbursement and a \$250 annual deductible. All of this costs me very little per month.

Six months ago Babushka suddenly started having serious eye issues and was in so much pain she stopped eating and playing and just spent the entire day sleeping. My fiancée and I rushed her into the emergency vet to find out that she had developed primary Glaucoma in both eyes. We would have waited until the next day after work to see our primary vet, had we even had to debate the cost, and according to the emergency vet, by that point she would have been blind. Because of insurance, it was not even a debate and we were able to save Babushka's eyesight. A few months after the diagnosis of Glaucoma, Babushka was also diagnosed with asthma. Inhalers to control her asthma are about \$400 every couple of months. Today, with the medication and follow up appointments, all covered by the insurance, her eyes are doing well and her asthma is under control. At her last appointment we found out that she will need surgery for tooth resorption, and thankfully insurance covers that cost as well.

We also have a 7 month old kitten, Anastasia, and we chose to purchase the same insurance plan for as soon as we adopted her. Turns out that kitten may have an eyelid defect (we still are not 100% certain but are actively working with Shawsheen to figure it out), that will require surgery. If she does, insurance will cover 90% of it, including follow-ups and medications necessary.

Overall, our medical bills between these two cats and all of these issues have amounted to over \$6,000, and it's constantly growing.

If you're even thinking about adopting a pet, insurance is necessary. It doesn't matter how healthy you think they are, just like humans, pets get sick and costs add up.

Thank you,
Tara



Pet Insurance /S Worth It!

A big misconception about pet insurance is it's too expensive. We spend hundreds of dollars on ourselves and our families each month for health insurance, yet we don't get coverage for our furry "children." **In reality, paying \$44/month* for pet insurance could end up saving your pet's life.**

Instead of being hit with a \$8,000 vet bill because your pet needs cancer treatment, you can have a vast majority of it covered through pet insurance. The worst scenario is learning that your pet has cancer but having to turn down treatment because you can't afford the bills.

No one wants to face this decision and signing up for pet insurance can take care of most of the cost. Pet insurance allows you to make the best choices instead of the least expensive ones when an emergency arises.

Pet insurance can also prevent a tragedy commonly referred to as "economic euthanasia." This is when a pet owner can't afford treatment and has to ask the vet to put down their pet rather than care for it, due to financial limitations.

For this reason, it's vital to consider buying pet health insurance to protect your furry loved ones (and your wallet) from some of life's most unfortunate incidents.

What Is Pet Insurance?

Pet insurance is the pet equivalent to human health insurance. Having your dog or cat protected by a good health insurance plan can put your mind at ease knowing that large, unexpected medical bills will be covered.

There are 3 types of pet insurance coverage: accident, illness and wellness. Depending on your preference, you can sign up for 1, 2 or all 3 of these coverages (but not all pet insurance companies offer wellness plans).

1) Accident Coverage

You can't predict an accident, but you can plan ahead for potential incidents that could cost you a fortune. Every pet health insurance company offers accident coverage, which can include torn ligaments, broken bones, bite wounds and other serious health needs.

2) Illness Coverage

Many pet insurance companies limit their illness coverage as pets age. It's important to get insurance while your pet is young to reduce pre-existing condition exemptions and your monthly cost. Illness coverage can cover things like cancer, arthritis, UTIs, allergies and more.

3) Wellness Coverage

Wellness coverage is always optional. Depending on your preferences, you can pay for wellness expenses on your own, or you can invest a little every month with an insurance company to avoid paying out of pocket all at once for routine vet visits.

How Does Pet Insurance Work?

Unlike human health insurance, most pet health insurance plans **reimburse you for the cost of veterinary care**. After paying the initial price of your pet's vet visit, you'll request a duplicate itemized receipt which you then send to your pet's insurance company along with a completed claim form. You'll typically receive a reimbursement check within a week to a month.

Some companies guarantee a specific payout turnaround time as an added benefit. Your reimbursement amount depends on your insurance policy details and exclusions, the type and cost of each procedure, your policy's allowance per procedure and your plan's deductible.

How Do I Choose The Right Pet Insurance?

Before you purchase your pet's insurance plan, be sure to familiarize yourself with what each plan offers. Compare the coverage provided under each plan with individual health concerns for your pet and its breed.

Even if you have a healthy pet today, knowing what illnesses are prevalent in your pet's breed will help you select the right plan for your pet. Talk with your vet about what you should plan for as your pet ages. For example, some breeds are more susceptible to hip and joint problems and cancer. While no one wants to anticipate the worst, it's the best plan of action when shopping for an insurance policy for your pet. Choose the best plan based on the right cost AND coverage benefits, not price alone.

1. Narrow down your choices with a review of our recommended top 4 providers.
2. Contact at least 3 companies and obtain quotes based on information you provide about your pet's breed, age, health and needs. If you have more than one pet, ask about a multi-pet discount.
3. Have your vet send in each of your pet's records to the company that you're considering. A company that is genuinely interested in your business will review your pet's records and clearly outline any excluded conditions from your pet's insurance plan (such as pre-existing conditions). It's important to understand the coverage details before you buy any insurance plan.
4. Weigh the cost of monthly premiums against the types of coverage offered: accident, illness and wellness, as well as any add-ons.
5. Review plan deductibles and payout percentages that may impact your real out-of-pocket costs.
6. The sooner you sign your pet up for health insurance, the lower the premiums. So, consider purchasing a plan for your puppy or kitten before they get too much older and possibly develop pre-existing conditions.

Note: No pet insurance company covers pre-existing conditions, but different companies may have different criteria and waiting periods for what they consider a pre-existing condition. If you're unsure, ask. It's better to know upfront.

You should expect annual increases on your premiums from any pet insurance company. These rates and increases will vary based on your location, changes in vet costs and more.

How Much Does It Cost?

Vet costs are on the rise, consider protecting your wallet with pet insurance coverage. Pet insurance prices vary by provider and plan. They're also unique to your pet's breed, age, geographical location, pre-existing conditions and other variables. So, how do you know which is the most affordable? Well, you don't until you run quotes with a few companies. We suggest you get quotes from at least 3 companies to find the best value (best coverage for the price). Just because the pet insurance company is a household name or has the best price doesn't mean it's the best for your pet.

Ready To Get Pet Insurance?

It's easy to become confused with all the insurance lingo, pricing plans, coverage, etc. That's why we're here to help feel free to ask us any questions. Sign up for our free insurance trials and get your free quotes today!

2019 Pet Insurance Statistics & Facts

Below are some pet insurance trends that fascinate us, and we think they may surprise you too.

1. 81% of U.S. pet parents consider their pets to be equal members of the family.
2. 75% of pet parents don't have pet insurance and 39% of them have regretted it.
3. It is estimated that Americans will spend \$18.98 billion on vet care in 2019 vs. \$18.3 billion in 2018, \$17.1 billion in 2017 and \$16 billion in 2016.
4. The average pet insurance policy for accident and illness costs \$529 USD in 2018. This works out to an average monthly premium of \$44.
5. In 2017-2018, it is estimated that dog owners spent an average of \$257/year on routine vet expenses, \$474/year on surgical vet visits, \$349/year on emergency vet visits and \$204/year on sick vet visits.
6. 2.43 million pets were insured in North America in 2018, an increase of 17.1% from 2017 (2.07 million pets).
7. #1 issue reported by dog owners is skin condition, followed by stomach issues and ear infections.
8. The average cost of unexpected veterinary care for dogs and cats is between \$800 and \$1,500.
9. The average monthly cost of pet insurance is \$44.66 for dogs and \$27.93 for cats for pet insurance plans that cover both accidents and illnesses.
10. Dog insurance is 60% more expensive on average than cats for accident and illness policies.
11. Pet insurance for both dogs and cats has been increasing, with rates rising between 21.4% and 26.7% in the last five years, depending on the type of policy.
12. The most common dog treatments cost \$252.75 on average, while the most common cat treatments cost \$266.79 on average.
13. 36% of all pet parent age groups have been in debt for a pet and 42% of millennial pet owners have been in pet-related debt.
14. Millennials are more likely to have pet insurance (34%), while 18% of Gen Xers and 9% of Baby Boomers have it.
15. If a \$1,000 pet-related emergency were to come up tomorrow:
 1. 37% would use a credit card
 2. 28% would use cash
 3. 18% would use savings
 4. 13% would take out a personal loan

Pet Insurance Terminology

We know that insurance can be a confusing topic. Here's a breakdown of any terms you might come across, so you have a better understanding of the lingo.

- **Chemotherapy and Radiation Treatment Allowance:** The schedule of benefits will also list the *maximum reimbursement limit for chemotherapy and radiation treatment* as they apply to specific conditions. These two amounts are generally split into two allowances, with the allowance for radiation being much higher than that for chemotherapy.
- **Code:** The word "code" is listed on your schedule of benefits with most pet insurance companies. Underneath this term, you'll see a number listed. This is the "code" the company uses to identify the diagnosis given to your pet.
- **Co-Payment:** The co-pay is the amount of out-of-pocket expense you must cover **per incident after your deductible**. The co-payment is usually listed as a percentage. For example, 80/20 means that the insurance company will cover 80% of the remaining balance after you pay your deductible and you must pay the remaining 20%.
- **Deductible:** The deductible is the amount of money you must pay out-of-pocket **before** you're eligible to receive reimbursement from your pet's insurance plan. *For most companies, this deductible must be paid **per incident** rather than per year. Be sure to understand your agreement, as the annual vs per incident deductible is a big deal.*
- **Endorsements:** Depending upon the insurance company you choose, you may have the opportunity to purchase an "endorsement." Usually, this comes in the form of a cancer endorsement. This is like an add-on to your purchased insurance plan and *extends the amount of coverage your pet receives for the specific illness listed* – in this case, cancer.
- **Exclusions:** Exclusions are items that are not covered by your policy. This can include pre-existing conditions, certain musculoskeletal disorders, congenital disorders, hereditary disorders, intentional injuries caused by you or your family, and elective or cosmetic procedures. Again, be sure to request a quote and review all exclusions in detail before signing up.
- **General Anesthesia Allowance:** On the schedule of benefits, companies also outline the *maximum limit for general anesthesia costs* as they apply to specific conditions.
- **Incidents:** The term incident refers to the *condition* that's causing you to visit the veterinarian. Chronic conditions, such as skin allergies, are considered single incidents even if you make multiple vet visits for that condition.
- **Pre-Existing Conditions:** Every major company in this category excludes pre-existing conditions from their coverage. This means that any ongoing condition your dog or cat was diagnosed with before being covered by their policy will not be covered in future claims. For example, if your dog has already been diagnosed with hip dysplasia, any costs associated with this condition will not be covered by most insurance.
- **Prescription Medication Coverage:** Prescription drugs are often covered by pet insurance, but some may only offer it as an additional (optional) coverage for an extra

fee. Read the policy you're considering before you sign up to make sure it covers what you need. RX medications for preexisting conditions may be excluded, so be sure to ask about your pet's specific needs, especially for chronic conditions.

- **Primary Diagnosis or Condition:** This term appears on your schedule of benefits and refers to the *financial limit* that the company places on a primary diagnosis or condition, which includes injections, hospitalization, exams, surgery and treatment.
- **Primary Diagnostic Testing Maximums:** This term also appears on your schedule of benefits and refers to the *cost limit the company places on primary diagnostic testing*. *This allowance is generally made per bodily system. In many cases, this benefit limit does not extend to specialized diagnostic tests.*
- **Schedule of Benefits:** The schedule of benefits is a document that the company provides to you when you sign up for your policy. This document outlines covered conditions under your plan and the monetary allowance for each diagnosis.
- **Secondary Diagnosis or Condition:** If your pet receives treatment for a second condition that occurs as a result of the primary diagnosis, then it will be covered under the benefits listed as a secondary diagnosis or condition. This secondary condition will receive financial reimbursement in addition to the primary diagnosis or condition.
- **Secondary Insurance:** Some may choose to purchase a second pet insurance policy to help cover the costs not covered by the primary insurer. It is important to understand that the secondary insurer may not fully pay the outstanding amount from the primary insurance; coverage depends on the details of your policy.

Trupanion Pet Insurance makes things simple by offering one plan that pays 90% of actual veterinary costs for eligible claims once the deductible for that condition is met. They are the only provider that has the option to pay your veterinarian directly and can do so in 5 minutes or less, you simply take care of your portion and Trupanion will work with your veterinarian to pay the remainder.

Monthly Cost

Monthly cost varies due to multiple factors including: your pet's breed, age at enrollment, and gender, the chosen deductible and the cost of veterinary care in your area. Monthly premiums do not automatically increase just because your pet has a birthday or just because you file a claim.

Coverage

- Illnesses & injuries
- Hereditary & congenital conditions
- Diagnostic tests
- Surgeries
- Hospital stays
- Medications
- Veterinary supplements
- Prosthetic devices & carts

90% coverage for all new injuries and illnesses—once the deductible is met, Trupanion pays 90% of the remaining invoice.

Extra coverage

The Trupanion policy also offers optional packages for additional coverage that may fit your lifestyle. These packages can protect you from other unforeseen events or circumstances related to your dog, provide extra coverage for alternative and rehabilitative therapies, and add extra protection for breeding dogs. They come at an additional cost.

Payout Limits

Unlimited lifetime coverage with no payout limits or caps.

Deductible

Trupanion offers a flexible deductible from \$0 - \$1000, to fit any budget and can be raised or lowered at any time.

A lifetime, per condition deductible means that once the deductible is met for a condition that cannot be cured, your policy begins paying out at 90% for anything related to that condition for the rest of your pet's life. Trupanion says "This is great for chronic conditions that can span the entirety of a pet's life such as allergies or cancer".

How do I choose what deductible and premium will work for me?

You can pick a deductible ranging from \$0 to \$1,000. The deductible amount you pick will alter your premium (monthly payments). You can even eliminate paying a deductible by choosing the \$0 deductible option, the fastest and easiest way to start having eligible conditions covered at 90%.

Lower deductibles mean:

- Higher monthly premiums
- You reach 90% coverage of eligible conditions sooner
- You pay more now, but could save more later

Higher deductibles mean:

- Lower monthly premiums
- It may take longer to reach 90% coverage of eligible conditions
- You save more now, but could pay more later

Age Limits

The Trupanion policy allows you to enroll your pet from birth for true lifelong coverage. All cats and dogs under 14 years of age are eligible to enroll for lifelong coverage.

Once enrolled, pets stay insured regardless of age and coverage will not change.

Waiting Period

There is a 5-day waiting period for accidents and 30 day waiting period for illnesses.

Exclusions

Examination fees and pre-existing conditions are not covered.

Wellness, preventative, elective or cosmetic care is not covered.

Sales tax (where applicable).

<https://www.petinsurancereview.com>

<https://www.trupanion.com>

Petplan is a leading pet health insurance provider in the United States and Canada the preferred provider of pet insurance for the American Animal Hospital Association and AARP members. For nearly 15 years, Petplan has set the gold standard for pet health insurance coverage as the first pet health insurance provider to offer a “Covered for Life” option and cover pets of any age without broad exclusions for hereditary and chronic conditions.

Monthly Cost

Depends on your chosen plan.

Coverage

You have a co-pay of 10%, 20% or 30% after your deductible.

The complete sick visit, including the exam fees, are covered. The pay-out amount is based on your actual vet bill.

Use your current veterinarian or any veterinarian in the US or Canada, including ER and specialty hospitals.

Comprehensive non-routine dental coverage for oral disease and injuries, including periodontal disease, extractions, and advanced treatments such as root canal therapy are covered as standard in the policy with no dental condition limits.

Alternative, holistic and homeopathic therapies are covered as standard on every policy at no extra cost, including acupuncture, physical therapy and hydrotherapy.

Coverage is available for boarding kennel fees, advertising and reward costs for lost pets, vacation cancellation and death benefits for policies with a \$15,000 or greater annual limit.

Covered for Life guarantee – Petplan will never terminate your policy based on your claims history or just because your pet is sick.

No Claims Credit: For each consecutive 12-month policy period that a pet has been insured by Petplan and has gone without a paid claim, a credit shall be awarded to the customer at renewal.

Behavioral treatments, including anxiety disorders such as travel and separation anxiety, noise phobia, and house soiling, are covered for policies with an annual limit of \$15,000 or more.

Payout Limits

Annual limits range from \$2,500 to unlimited depending on your chosen plan.

No per condition limits.

No limits or exclusions for hereditary or chronic conditions.

Deductible

Annual deductible from \$250 to \$1,000.

Per condition deductibles from \$250 to \$2,500 also available.

Age Limits

Pet must be at least 6 weeks old to enroll.

No upper age limits for enrollments apply.

Waiting Period

Coverage goes into effect at 12:10am the day after activation. Accident and injury coverage begins after a 5-day policy waiting period. Illness coverage begins after a 15-day waiting period.

Hip dysplasia – standard illness waiting period applies.

Cruciate, patella, and soft tissue disorders of the knee – six (6) month exclusionary period (waivable by Petplan if a healthy knee exam by your veterinarian during the policy period – call Petplan 24/7 for details).*

*Healthy knee exam must be done in the first 30 days after the inception of the policy in order for the 6 month cruciate exclusionary period to be waived.

Exclusions

Pre-existing conditions are not covered. Curable pre-existing conditions may be coverable after an exclusionary period – call Petplan directly 24/7 to learn more.

Preventive and routine care expenses are not covered.

<https://www.petinsurancereview.com/>

<https://www.gopetplan.com/>

ASPCA Pet Health Insurance is committed to improving animal care across the U.S. by making veterinary care more affordable for pet parents.

Their Complete Coverage plan covers accidents, injuries, illnesses and more, and features simplified reimbursement based on percentage of invoice. Preventive Care is available at an additional cost.

Monthly Cost

Your premium will depend on the plan you choose, your geographic area and the breed, species and age of your pet.

Coverage

Veterinary pet insurance typically covers pets for injuries and illnesses. With ASPCA Pet Health Insurance, you can also cover your pet for wellness care, hereditary and congenital conditions, alternative therapies and behavioral issues.

Payout Limits

The pay-out amount is based on the actual vet bill, at a rate pre-selected by the customer: 90%, 80% or 70%

Annual limits can be set by the customer, ranging from \$2,500 to \$20,000, including an unlimited option.

No lifetime limits.

Deductible

\$100, \$250 or \$500 annually.

Age Limits

No upper age limits. Pets must be at least 8 weeks old to enroll.

Waiting Period

There are no waiting periods for preventive care. Coverage begins 14 days after date listed on policy for accidents, illnesses, and knee/ligament conditions.

Exclusions

Pre-existing conditions, cosmetic procedures and breeding costs are not covered.

ASPCA Pet Health Insurance has two Preventive Care plans that can be added to help cover a pet's wellness care, including annual exams, vaccinations, tests, dental cleanings and flea/heartworm preventive. Preventive Care plans reimburse up to a set amount for each listed treatment.

If your pet exhibited symptoms of a knee and ligament condition at any time, prior to enrollment or during a waiting period, all ligament and knee conditions will be excluded. Ligament and Knee are conditions involving a ligament, patella, meniscus or soft tissue disorder of the knee.

Accident-Only coverage available.

<https://www.petinsurancereview.com/>

<https://www.aspcapetinsurance.com/>

Embrace Pet Insurance protects pets with nose-to-tail accident and illness protection.

In addition to its pet insurance policy, Embrace offers a Wellness Rewards program to help cover the cost of routine veterinary care, grooming and training. Its Healthy Pet Deductible, the industry's first and only diminishing deductible feature, is included with every policy as standard.

Monthly Cost

\$13 - \$100, depending on your chosen plan.

Coverage

Exam Fees Covered. Embrace includes coverage for exam fees (sometimes called consultation fees). The exam fee can be \$100 or more at emergency or specialty vets, and without coverage, it's like paying an extra deductible each time you visit the vet.

Embrace pet insurance covers every accident and illness under one simple yet comprehensive policy. Rest easy knowing that you'll be reimbursed up to 90% on bills at any vet you choose. No matter how you personalize your policy, you'll enjoy coverage for:

- Accidents & illnesses*
- Breed-specific conditions*
- Alternative therapies & rehabilitation*
- Diagnostic testing & imaging*
- ER & specialist care*
- Prescription drugs*
- Cancer treatment*
- Behavioral therapy*
- Surgery, hospitalization, & nursing care*
- Chronic conditions*
- Consultations/exam fees*
- Dental illness up to \$1,000/year*
(Available in most states.)

Routine Care

Embrace offers **Wellness Rewards**, an optional preventative care plan that can be purchased in addition to your insurance policy and reimburses 100% of routine veterinary, training, and grooming costs up to the annual limit you choose.

Payout Limits

Annual limit of \$2000, \$5000, \$10,000 or \$15,000.

Deductible

Annual deductible options from \$100 - \$1,000.

Age Limits

Pet must be at least 6 weeks old to enroll.

New pets over 14 are eligible for accident-only coverage.

Once enrolled, pets can stay insured regardless of age.

Waiting Period

Coverage begins after 48 hours for accidents. A policy waiting period of 14 days applies for illness claims.

What's Not Covered

Embrace does not cover pre-existing conditions, cosmetic procedures (declawing, ear cropping, tail docking, etc.), breeding and whelping, and DNA testing or cloning.

Hereditary and congenital conditions are covered if they have not been diagnosed or suspected before the policy becomes active.

Main plan covers alternative treatments such as chiropractic, acupuncture and homeopathic when provided by a licensed veterinarian.

Optional wellness and prescription drug plans are available for an additional cost.

Personalize Your Perfect Policy

You're In Control

You can personalize your:

- Annual Maximum
- Annual Deductible
- Reimbursement

Tips for Adjusting Your Coverage

On a budget? Not a problem.

- Increase your annual deductible
- Decrease the reimbursement percentage and/or annual limit

Want to get more back? Pay a little more now to get bigger reimbursements when you claim.

- Decrease the annual deductible
- Increase your reimbursement percentage and/or annual limit

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