

# AAHA PET INSURANCE

## *Buyer's Guide*

**Clients look to you for help  
in choosing pet insurance.  
Use this head-to-head  
comparison to recommend  
the right plans.**

by Rick Harmon, MS

**A**lthough veterinary fees have jumped in the past decade, pet insurance sales have experienced sleepy growth. But change may be in the offing. The faltering economy and social pressure to care for pets regardless of cost make pet insurance an increasingly attractive option for pet owners and veterinarians.

The potential for pet insurance sales is enormous. A recent survey done by the American Pet Products Association (APPA) found that more than 71 million households in the United States have pets, and, according to Statistics Canada, pets are in more than half of the households in that country. But, according to Packaged Facts, an independent market research firm, as of 2007 there were only 850,000 pet insurance policies in force in North America. Clearly, there is much room for growth.

This guide to pet insurance, which includes the features and benefits from the major companies in the industry, will help you lead your clients to the best insurance available for them and their pets. In addition to providing comparisons of copayments, coverage for preexisting conditions, premiums and so on, this buyer's guide gives you information about which insurance providers have earned AAHA's Seal of Acceptance.

The Seal of Acceptance is awarded to insurance providers who meet AAHA standards for coverage, including high-deductible coverage. Currently, three providers earn this distinction: Trupanion, PurinaCare and Petsecure. For more information



*No veterinary professional wants any pet to face euthanasia, a compromised quality of life or even death resulting from an untreated illness or injury simply because of veterinary costs.*

—AAHA Seal of Acceptance brochure

about the Seal of Acceptance, go to [www.healthypet.com/graphics/AAHA\\_Accepted\\_Booklet.pdf](http://www.healthypet.com/graphics/AAHA_Accepted_Booklet.pdf).

## State of the industry

In 2008, according to the APPA, Americans spent more than \$11 billion on their pets, an 8.5% increase over 2007. Despite the spending, the group reported that fewer than 3% of pet owners have insurance policies, although that's an increase from less than 1% in 1995.

As the United States grapples with the issue of health care reform, the possibility of a health care crisis also looms for the veterinary industry. It goes without saying that costs are rising. According to a study published in 2008 in the *Journal of the American Veterinary Medical Association*, expenditures for veterinary services doubled between 1980 and 2005. For clients who routinely visit their veterinarian, the increase was almost 125%.

Even as sophisticated medical technologies and realistic fee structures push costs higher, people continue to seek the best medical care for their pets. When you add the effects of a sagging economy, it becomes clear that an increasing number of clients will need and want to know about pet health insurance.

Despite the need, many clients are not aware that pet insurance exists, and many veterinary practice owners and staff are uncomfortable talking to clients about it. Pet insurance has been available in the United States only since 1982, and since then, about 30 insurance companies have come and gone. Currently, about 10 companies offer coverage to a significant number of clients.

Advertising and promotion to pet owners have been limited; insurers have marketed their services to veterinarians with the intent that staff would recommend the plans to clients. That has changed.

Some organizations, such as the American Kennel Club, Petco Animal Supplies and Del Monte Foods Company, are beginning to offer pet insurance as an employee benefit. At Kroger

Company, which operates supermarkets under various banners across the United States, customers can pick up pet insurance along with their groceries.

Still, most pet owners look to veterinarians for advice about insurance for their pets. Brakke Consulting in 2008 reported that more than 41% of pet owners surveyed indicated that they would purchase pet insurance if it were recommended by their veterinarian.

## Why veterinarians fear pet insurance

Many veterinarians say that they hesitate to recommend pet health insurance because they don't know enough about plans and providers to make an informed recommendation; they fear that, when clients are disappointed by the coverage, they will blame the veterinarian.

"I do think that pet insurance is the wave of the future, but I don't always recommend insurance to a lot of my clients because I don't know enough about all of them and what they have to offer. I want to know which ones provide good service and are leaders in the industry," says Mark Romain, DVM, Olathe Animal Hospital, Olathe, Kan.

Although he hesitates to recommend pet insurance, Romain agrees that it could benefit both pets and clients.

"I do know that my clients want the best possible treatment for their pets, and for some of them, pet insurance is in their best interest. If they have insurance, they can consider procedures that are costly but necessary; it removes the oftentimes guilt-ridden decision of saving a pet versus spending the money," he says.

Looming as a larger threat than client blame is the specter of managed care. Many veterinarians voice concerns about the loss of autonomy in the design and implementation of medical protocols, use of diagnostic tests and treatment options and choice of practices or specialists for referral.

Veterinary medicine isn't likely to see

an imminent shift to full-fledged managed care, with insurers owning and operating practices. At present, the trend is toward nationwide corporate practices, franchises and small “chains” comprising fewer than one dozen practices. In such cases, when parent companies dictate uniform protocols and standards of care, they are acting on their own behalf and are not following an insurer’s dictates.

Currently, most pet coverage is indemnity insurance, which reimburses clients for services after they are rendered. In this system, customers submit claims directly to the insurer, usually after paying the bill at the time of service. Rather than dictate diagnostic and treatment options to veterinarians, the insurer simply chooses whether to cover certain tests and procedures. If a customer dislikes the coverage, he or she can switch to another insurer.

Because pet insurance companies reimburse the policyholder rather than the veterinary practice, there is no risk to the practice. Most clients are required to pay at the time service is rendered; if the insurer denies the claim, it is the client, not the veterinarian, who bears the consequence.

This is unlike the human health care system, in which doctors submit claim forms and receive reimbursement directly from the insurer — or are employed by the insurer.

Indemnity insurance frees veterinarians from direct losses due to insurer nonpayment, and it provides no incentive for insurers to dictate fee structures or medical protocols. If veterinarians were to enter into agreements to accept payment directly from the insurer rather than from the client, that could set the stage for managed care. To date, however, that has not happened.

Still, veterinarians can bear the brunt of a client’s dissatisfaction if the practice recommends a certain insurance provider that later denies a customer’s claim. With each provider offering several plans that differ in the details, it’s no wonder veterinarians hesitate to recommend specific pet insurance options.



## What AAHA Members Think

Through two years of recession, veterinary support for pet insurance has remained steady. In a recent *Trends magazine* survey of AAHA members, 91.3% of practices said that they accept pet health insurance. This percentage remains unchanged since the last time the survey was conducted, in 2007.

*Trends* emailed 3,558 surveys to AAHA members to determine their opinions about pet health insurance. Participants completed 482 surveys for a 14% response rate. Respondents included practice owners or medical directors (26.8%), associate veterinarians (19.8%), practice managers (31.6%) and technicians or assistants (21.8%).

We asked survey participants if they accept pet health insurance. Of the 482 who responded, 91.3% said that they do. The top reason for accepting pet health insurance was that “pet insurance helps our clients afford our service(s)” (48.4%). Of the 8.7% of respondents who do not accept pet insurance, their top reason for not accepting it was “the paperwork would take too much time” (21.4%).

When survey participants were asked what methods of payment they recommend to clients, 69.7% said that they recommend pet insurance, 27.4% said that they recommend personal savings plans, 24.9% said that they recommend pet insurance credit cards and 23.7% said that they recommend a hospital-sponsored payment plan.

Participants were asked to report their level of agreement with the following statements about pet insurance. This table reports the percentage of participants who agreed with the following statements. The rest of the participants strongly disagreed, disagreed or did not know how to respond.

Ensures better care for pets	76.3%
Leads to fewer euthanasias	62.3%
Saves clients money	60.3%
Clients with pet insurance are willing to spend more on their pets’ care	71.8%
Pet insurance is worth the money clients spend	58.3%
Pet insurance is problematic for practices	19.1%



*“Pet owners with insurance are more involved and engaged with their pet’s health care.”*

—Katie Grant

Balancing the complexity of options against customer needs and the upward pressure on fees, veterinary practices are well served to carefully investigate and compare several insurance options and choose the plan, or plans, that will serve their clients best.

## Pet insurance basics

Learning the basics about pet insurance is not difficult or time-consuming. Beneath the plethora of options, pet insurance is not complicated. A few general principles apply broadly:

- A pet insurance company’s policy must be approved and registered in a state before it can be sold in that area, and only licensed agents can sell policies.
- Most pet insurance companies sell indemnity insurance, or fee-for-service insurance, providing compensation for accidents or for care covered by the policy. The policyholder has a contract with the insurance provider and submits a claim for reimbursement of costs incurred.
- As with any insurance, the risk is spread over time and over a large population, with the assumption that not all insurers will file claims at the same time.
- Insurance companies profit by investing most of the cash they receive as premiums; they hold a percentage of the cash in reserve to pay claims.
- Insurance companies may insure only a few kinds of pets, charge higher premiums for specific breeds or treat a preexisting condition on a onetime basis.

## Helping clients choose a plan

Investigating the details of pet insurance is a two-part effort. The veterinarian makes general recommendations, and clients follow up with their own investigations to determine which plans are best suited for them.

This two-part guide offers help for both stages of the investigation. Using the tables, you can compare insurance companies, including where they are

## CareCredit: Another Payment Option for Your Clients

Only about 3% of pet owners have pet insurance to cover medical bills for their pets. Most clients pay their bills with discretionary income. Many create a savings plan for pet health bills, but most people don’t have the discipline to deposit money on a regular basis.

A viable option is CareCredit, a flexible health care financing program. It works like a credit card but is exclusive for veterinary care as well as for human health care. CareCredit has been available in the United States for more than 20 years and an AAHA-preferred business provider since 1995.

CareCredit offers a wide range of no-interest and interest-bearing payment plans, ranging from periods of three months to five years, financing from \$1 to \$25,000 and no up-front costs, prepayment penalties or annual fees.

CareCredit can be used in combination with a pet insurance plan. If a pet needs immediate treatment, clients can pay their bill using a CareCredit payment plan, then submit an insurance claim. When their reimbursement check arrives from the insurance company, they can use it to pay their CareCredit account.

With a payment option like CareCredit available for clients who face a catastrophic illness, big-ticket treatment plan or critical diagnostic procedure, veterinary practices can provide the best medicine possible without having to risk practice finances to do it.

CareCredit operates like taking credit cards for practices in that it requires practices to pay a percentage fee to participate. In addition, there is a \$20 startup fee. To find out how to become a CareCredit practice, call 800-300-3046, ext. 4519, or visit [www.CareCredit.com](http://www.CareCredit.com).

licensed, average annual deductibles, owner co-pays, coverage for preventive care and caps or other limits on coverage. With the checklist below, clients can follow up to learn more about what a specific plan will and won't cover, including necessary and elective procedures, hereditary and congenital defects and preexisting conditions.

Despite — or because of — the apparent complexity, pet insurance providers strive for transparency and encourage investigation.

“Pet insurance companies really do want to make their policies easy to use

and understand,” says Katie Grant, vice president of marketing and business development for PetFirst Healthcare, Jeffersonville, Ind. “We listen to our customers on ways we can simplify our products and increase their satisfaction.

“Pet owners are thinking about their own health care these days, and they're very savvy about what they want covered for their pets, such as routine care and coverage for high-tech services. And, since their pets are living longer, they're looking for senior and end-of-life comfort care,” she adds.

*Indemnity insurance frees veterinarians from direct losses due to insurer nonpayment, and it provides no incentive for insurers to dictate fee structures or medical protocols.*

Provider	Does your program bear the AAHA Seal of Acceptance?	Year founded	Year began selling policies	Pets insured as of 6/1/09	Licensed to provide pet insurance in all states and D.C.	Licensed to provide pet insurance in Canada	Claims filed annually
Hartville Group Inc. (ASPCA Pet Insurance)		1997	1998		✓		118,864 (2008)
PetPartners, Inc. for the AKC Pet Healthcare Plan		2002	2003		✓		Proprietary information
Pethealth Inc. (24PetWatch Pet Insurance, ShelterCare Pet Insurance, PetCare Pet Insurance)		1991	1991	224,729	Alaska excluded	Portions of Canada	89,500 (approx)
Embrace Pet Insurance		2003	2006	5,000	✓		3,200
Pets Best Insurance		2005	2006	36,000	✓		Proprietary information
Petplan Pet Insurance		1976 in the UK	2006 in the US	>1 million	✓		>300,000
Veterinary Pet Insurance/DVM Insurance Agency (VPI)		1980	1982	472,000	✓		1,035,000 (2008)
PetFirst Healthcare		2004	2005	76,000	✓		105,000
Trupanion/Vetinsurance	✓	1998	2000	Data not provided	✓	✓	50,000
PurinaCare Pet Health Insurance	✓	2008	2008	Confidential	41 jurisdictions		Confidential
Petsecure Pet Health Insurance	✓	1989 (sold under a different brand name prior to 2008)	1989 (sold under a different brand name prior to 2008)	500,000 (approx)		✓	77,000 (approx)



## Enlist staff to manage insurance

To make pet insurance most beneficial for your practice, invest in initial investigations, then keep a finger on its pulse.

Review policies from several pet health insurers and pick two or three that you can actively support. Learn all you can about these policies. For each company, select a representative, such as a customer care representative or salesperson, whom you can call for more information.

Make sure that your staff members know the benefits of pet insurance — for clients, pets and the practice. Educate your staff about the insurance plan or plans you choose to recommend. Every employee should actively encourage clients to consider pet insurance. (See the sidebar on page 46 for tips.)

Assign one person on your staff to be the insurance manager. This could be a technician or front office staff member. The manager stays abreast of changes in the field and in the pet insurance plans you recommend, presents the changes at staff meetings and creates handouts that staff can use in presenting options to clients. As providers and plans change, the manager may suggest that the practice change the plans that it recommends.

Practice staff can be advocates for pet health insurance. Those who have such insurance can speak to others about its benefits and allay doubts about the effort and paperwork involved to file a claim.

“I have a great, professional staff, and they understand that insurance is in the best interest of many of our customers,” notes Romain. “With the pet insurance companies that my practice has dealt with, the administration and paperwork are minimal.”

## Participating Vendors

### Embrace Pet Insurance

767 Beta Drive, Suite D  
Mayfield Village, OH 44143  
440/386-2406 or 800/511-9172  
[www.embraceinsurance.com](http://www.embraceinsurance.com)

### The Hartville Group Inc.

3840 Greentree Avenue SW  
Canton OH 44706  
888/592-7387  
[www.hartvillepetinsurance.com](http://www.hartvillepetinsurance.com)  
[www.aspcapetinsurance.com](http://www.aspcapetinsurance.com)  
[www.petshealthplan.com](http://www.petshealthplan.com)

### PetFirst Healthcare

350 Missouri Avenue, Suite 100  
Jeffersonville, IN 47130  
866/937-PETS  
[www.petfirst.com](http://www.petfirst.com)

### Pethealth Inc.

710 Dorval Drive, Suite 400  
Oakville, ON L6K 3V7, Canada  
877/738-4584  
[www.petcareinsurance.com](http://www.petcareinsurance.com)  
[www.sheltercare.com](http://www.sheltercare.com)

[www.unionpluspets.com](http://www.unionpluspets.com)

[www.qcforlife.com](http://www.qcforlife.com)

[www.sharecare.com](http://www.sharecare.com)

[www.petcarepals.com](http://www.petcarepals.com)

[www.metlifepets.com](http://www.metlifepets.com)

### Petplan USA Pet Insurance

1 International Plaza, Suite 140  
Philadelphia, PA 19113  
866/467-3875  
[www.gopetplan.com](http://www.gopetplan.com)

### Petsecure Pet Health Insurance

200-1200 Portage Avenue  
Winnipeg, MB R3G 0T5, Canada  
800/268-1169  
[www.petsecure.com](http://www.petsecure.com)

### Pet Partners Inc.

PO Box 37940  
Raleigh, NC 27627  
866/725-2747  
[www.akcphp.com](http://www.akcphp.com)

### Pets Best Insurance

2710 Sunrise Rim Road  
Boise, ID 83705  
877/738-7237  
[www.petsbest.com](http://www.petsbest.com)

### PurinaCare Pet Health Insurance

PO Box 599500  
San Antonio, TX 78259  
866/787-7676  
[www.purinacare.com](http://www.purinacare.com)

### Trupanion/Vetinsurance

1148 NW Leary Way  
Seattle, WA 98107  
US: 800/569-7913  
CANADA: 800/930-1019  
[www.trupanionpetinsurance.com](http://www.trupanionpetinsurance.com)

### Veterinary Pet Insurance/ DVM Insurance Agency (VPI)

PO Box 2344, Brea, CA 92822  
800/USA-PETS  
Veterinarians call: 866/VET-4VPI  
[www.petinsurance.com](http://www.petinsurance.com)

Provider	Average claim turnaround (days)	Average annual deductible	Pet owner co-pay	Premiums raised or reviewed	Coverage for preventive care	Coverage for pre-existing conditions
Hartville Group Inc. (ASPCA Pet Insurance)	15	\$100/year	20% (based on reimbursement), after deductible.	Rates guaranteed for 12-month coverage period. Number of claims has no effect on customers' premiums.	In plan levels 3 and 4.	Most are ineligible; some are covered if they are cured, treatment-free and symptom-free for 180 days.
PetPartners, Inc. for the AKC Pet Healthcare Plan	12	\$125/year	20%	Rates reviewed annually to ensure tracking with medical trends.	80% of eligible preventive costs after \$125 annual deductible met. Spay/neuter is covered under Wellness Plus.	
Pethealth Inc. (24PetWatch Pet Insurance, ShelterCare Pet Insurance, PetCare Pet Insurance)	5–7	\$100/year/medical condition	10% or 30% (based on reimbursement).	Reviewed annually; increase may be applied. Rates do not increase due to age of pet. Rates are not necessarily increased annually.	In programs that offer Wellness Plan.	No, but if the pet has been symptom- and treatment-free for 12 months, coverage may be available.
Embrace Pet Insurance	<10 after health history provided	Most popular option: \$200/year Other: \$100 or \$500/year	10%, 20% or 35%	Annually, depending on veterinary inflation and pet age.	Optional	No; until condition is clear for 12 months.
Pets Best Insurance	0–3	\$100/250/500 per incident	20%	When raising benefits or actuarially justified.	✓	Covered once cured, if curable.
Petplan Pet Insurance	5–10	\$50–200/year	0–20%	Increases based on veterinary fee inflation and minimum standard age increases, not on claims activity.		No coverage for illnesses that showed clinical signs prior to policy inception or during the waiting period.
Veterinary Pet Insurance/DVM Insurance Agency (VPI)	13	\$50/incident	10%	As pet ages; not affected by claims history.	Two optional wellness riders: CareGuard [SM(service mark)] Core CareGuard [SM] Premier.	No; except those deemed cured by a veterinarian. Support documentation required.
PetFirst Healthcare	14	\$50/incident	10%	Increase at the renewal period following pet's 10th birthday.	✓	
Trupanion/Vetinsurance	80% within 4 hours	\$0–1,000	10%	Never due to claims history. Never due to pet aging. Only as it relates to changes in the local cost of veterinary medicine.		
PurinaCare Pet Health Insurance	10	\$250/year most common	20% after deductible is satisfied.	Increased at 5, 8, 10 years of age.	On PurinaCare with Preventive Care policy.	
Petsecure Pet Health Insurance	5	Dog: \$100–900/year Cat: \$100–500/year	20%	On policy anniversary date based on inflation, not pet's age.	Secure 4 Coverage offers comprehensive preventive care, annual and lifetime wellness care (e.g., vaccinations and annual exams).	Preexisting or foreseeable conditions are excluded.

Provider	Pets covered	Caps on coverage	Practices responsible for	Clients pay at time of service	Cost of premium	Number of plans
Hartville Group Inc. (ASPCA Pet Insurance)	Dogs & cats	<i>Level 1:</i> \$2,500/incident, \$8,000/year <i>Level 2:</i> \$1,500/incident, \$8,000/year <i>Level 3:</i> \$3,500/incident, \$11,000/year <i>Level 4:</i> \$5,000/incident, \$13,000/year	Provide client records on request.	✓	Monthly rates start at: <i>Level 1:</i> \$7.50 cats, \$9.50 dogs <i>Level 2:</i> \$12.50 cats, \$17.50 dogs <i>Level 3:</i> \$25.50 cats, \$33.50 dogs <i>Level 4:</i> \$51.00 cats, \$59.00 dogs	4 plans with increasing coverage.
PetPartners, Inc. for the AKC Pet Healthcare Plan	Dogs & cats	<i>Wellness:</i> \$5,000/incident, \$13,000/year <i>Essential Plus:</i> \$3,000/incident, \$11,000/year	Complete a section on the claim form.	✓	<i>Essential Plus:</i> \$351–434 dogs \$246–304 cats <i>Wellness Plan:</i> \$569–702 dogs \$398–491 cats Rate depends on where customer lives; all breeds rated equally.	5 plans: <i>Accident Plus:</i> defined list of accidents <i>Essential:</i> accident and illness <i>Essential Plus:</i> accident and illness with higher per-incident maximum <i>Wellness:</i> accident, illness and preventive <i>Wellness Plus:</i> accident, illness, preventive and spay/neuter
Pethealth Inc. (24PetWatch Pet Insurance, ShelterCare Pet Insurance, PetCare Pet Insurance)*	Dogs & cats	Per incident or lifetime, depending on plan.	Complete a portion of the claim form. Provide medical records on request.	Yes; practices may opt to receive direct electronic payment from insurer.	Premiums depend on species, breed, coverage and limits.	16 plans including riders and supplemental policies for dogs and cats.
Embrace Pet Insurance	Dogs & cats	Options \$2,000, \$5,000, \$10,000; continuing care limit of 25% of annual maximum applies to conditions that continue from a prior policy period. No incident or lifetime limit.	Comment on claim form and clinic stamp. Submit health history on request.	Yes; practices may opt to receive direct deposit payment.	Varies by plan, breed, pet age and location, spayed/neutered, microchipped. Average is \$30/month dogs.	Plans are customizable; 108 options.
Pets Best Insurance	Dogs & cats	\$2,500 or \$7,000 or \$14,000/incident; \$42,500 or \$100,000/lifetime.	Providing receipt and diagnosis, tentative or definitive, is helpful. Occasionally provide medical records if claim may be preexisting.	✓	Varies with plan, deductible, zip code, breed and species.	4 plans: <i>Accident only</i> ; <i>Pets Basic</i> ; <i>Pets First</i> ; <i>Pets Premier</i> . Wellness/routine care offered as endorsement.
Petplan Pet Insurance	Dogs & cats	\$8,000 to \$20,000/year	Initial the completed claim form. Illnesses often require 2 years of medical records.	Yes; practices may opt to receive direct reimbursement	Average \$300/year dogs; varies with age, breed, geographic location and coverage.	<i>Bronze</i> , <i>Silver</i> and <i>Gold</i> Plans cover accidents and illness with annual limits of \$8,000, \$12,000 and \$20,000, respectively. All plans customizable with deductibles.

## Creating a win-win situation

It's advantageous for both veterinarians and their clients to be active partners in selecting pet insurance. "Pet owners with insurance are more involved and engaged with their pet's health care," notes Grant. "They visit their veterinarian more often, keep up with vaccinations and other routine services and are more likely to take advantage of new, technologically advanced treatments."

With insurance, pet owners can enjoy

the emotional benefits of having a pet without the fear of financial burden. "Pet insurance makes it easier for pet owners to budget their expenses, which is a big plus these days," says Grant. "They like knowing that when the care is needed, the money's there." ■

*Editor's Note: AAHA does not provide recommendations on pet insurance carriers and is not responsible for the accuracy of vendor responses. Data for the table was collected and finalized in August 2009. Check with individual providers for the most current information about their policies.*

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*Make sure that your staff members know the benefits of pet insurance — for clients, pets and the practice.*

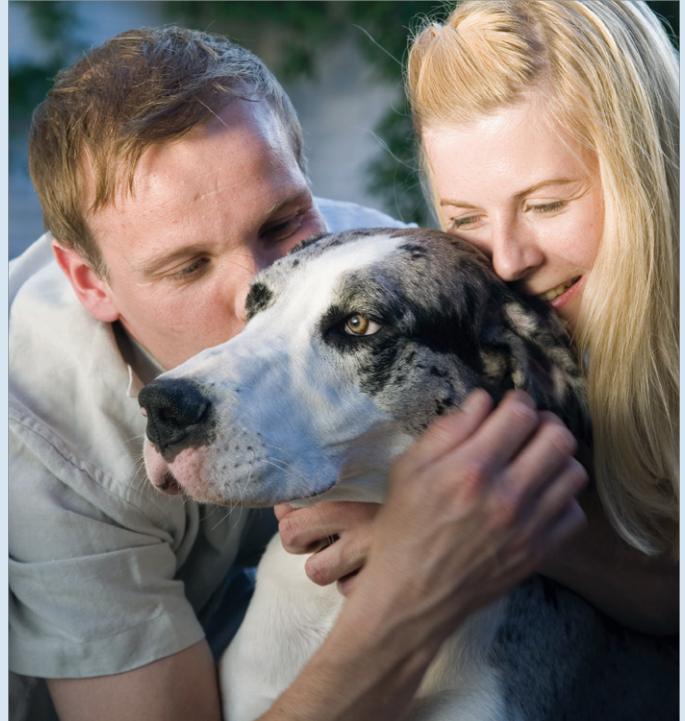
Provider	Pets covered	Caps on coverage	Practices responsible for	Clients pay at time of service	Cost of premium	Number of plans
Veterinary Pet Insurance/DVM Insurance Agency (VPI)	Dogs, cats, avian, & exotics	<i>VPI Superior:</i> \$4,500/incident, \$14,000/policy term <i>VPI Standard:</i> \$2,500/incident, \$9,000/policy term	No action.	✓	Premium prices vary.	3 base medical plans, 2 wellness riders and 1 cancer rider. Company is introducing 4 new products.
PetFirst Healthcare	Dogs & cats	<i>Preferred PLUS</i> (per pet): \$3,500/incident, \$15,000/year, \$220 routine <i>Preferred</i> (per pet): \$2,500/incident, \$12,000/year, \$220 routine per pet <i>Basic</i> (per pet): \$1,500/incident, \$7,500/year, \$100 routine	Veterinarian signs claim form at time of service.	✓	Monthly premium: <i>Basic:</i> \$24.95 cats, \$29.95 dogs; 2-pet family: \$51; 3-pet family: \$64 <i>Preferred:</i> \$29.95 cats, \$39.95 dogs; 2-pet family: \$60; 3-pet family: \$79 <i>Preferred PLUS:</i> \$41.95 cats, \$49.95 dogs; 2-pet family: \$79	5 plans: 3 levels of comprehensive coverage ( <i>Preferred PLUS</i> , <i>Preferred</i> and <i>Basic</i> ), as well as Senior and Accident Only.
Trupanion/Vetinsurance	Dogs & cats	No limit per year, per claim or per illness. Pay 90% of the actual charges up to \$20,000.	Signing claim form.	✓	Varies depending on deductible.	1
PurinaCare Pet Health Insurance	Dogs & cats	<i>PurinaCare:</i> \$20,000/year <i>PurinaCare plus Preventive Care</i> has limits for preventive care benefits.	Enter diagnosis or presenting complaint on claim form.	✓	Varies by species, breed, age, zip code and plan.	<i>PurinaCare plus Preventive Care;</i> <i>PurinaCare without Preventive Care.</i>
Petsecure Pet Health Insurance	Dogs & cats	Coverage amounts renew every year.	No response.	✓	Varies based on age, breed and location. Averages about \$43/month.	4 levels of coverage are available.

\*Pethealth Inc./PetCare offers the various pet insurance policies using a combination of its own brands, private labeled, white labeled and co-branded programs. These include PetCare Pet Insurance, ShelterCare Pet Insurance, QuickCare Pet Insurance, QuickCare for Life, ShareCare, Union Plus Pet Insurance, HEB (Texas only), PETCO and MetLife. PetCare figures indicated in this table are consolidated figures for all of the corporation's brand names.

## Promoting Pet Insurance to Your Clients

- Inform all new clients about pet insurance options.
- Place insurance information in the waiting area and examination rooms.
- When clients schedule appointments, ask if they have insurance.
- Keep claim forms at the reception desk.
- Provide information about pet insurance as part of your on-hold or after-hours messages.
- Post insurance information on your website.
- Include articles about pet insurance in practice newsletters, pamphlets and brochures.

Source: National Commission on Veterinary Economic Issues



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