

## What you need to know *before* you choose a pet health insurance plan.....



There are a ton of options when it comes to pet dog health insurance plans..... and that can make deciding which is the best 'fit' for your pup more than a bit of a challenge!

With several excellent pet health insurance companies to choose from, most of whom have a variety of different plans, it's important to know which options and features each one offers..... and how much it's going to cost.

There's a LOT of information available on the website of each pet health insurance company and I'd strongly recommend reading it all, and pay special attention to the fine print.

Customer support representatives are available for you to contact, either online or by telephone, and that's worth doing if you have questions that you can't find the answers to, or are confused about anything.

Free online quotes are also available and again, worth doing.

If you're looking to buy a health plan for more than one pet, do remember that each one will have their own individual needs and you may need to 'customize' a plan slightly differently for each one.

To give you an idea of where to start, here's a list of the questions I used to figure out what plan I needed for my 4 month old German Shepherd pup:

## **Does the plan cover accidental injury only or is there illness coverage?**

Some plans are purely for accidental injuries, the majority will cover both injury and illness.

## **Exactly which illnesses, diseases, injuries and conditions are covered?**

This is an especially important question if you have a purebred dog because purebreds tend to have a predisposition to certain conditions and no matter how well-bred your pup might be, he could end up suffering from a hereditary problem.

Pay special attention to whether or not hereditary/breed-specific conditions are covered. These include, but aren't limited to:

- Hip Dysplasia
- Elbow Dysplasia
- Entropion
- Ectropion
- Patellar Luxation
- Intervertebral Disc Disease

## **Does the plan cover Cancer treatments?**

Cancer is fairly common in dogs and some breeds seem to be predisposed to particular cancers. Veterinary medicine is now able to treat many types of cancer and adding months or even years to a dog's life when previously it would have been a death sentence.

Cancer treatment isn't cheap though (my daughter didn't have pet health insurance, and when her adopted pound puppy Candi developed a very rare cancer the treatment cost her approximately \$10,000! It was worth it though as Candi made a full recovery and is still 100% healthy 5 years after her diagnosis)

If my daughter hadn't been able to scrape together the cost of the treatment Candi would have died. But, if she had a dog health insurance plan the financial strain would have been alleviated... and when your dog is diagnosed with a serious condition such as cancer, believe me you have enough to worry about already.

## **Which illnesses and conditions are NOT covered?**

These are the 'exclusions' and they can vary quite a bit from company to company, and even from plan to plan. These might include:

- Pre-existing conditions are ALWAYS excluded and generally consist of any injury, illness or condition your puppy or dog has suffered from in the past
- Routine care such as check-ups and vaccinations
- Parasite prevention/control
- Alternative treatments such as holistic/homeopathic treatment, acupuncture, herbal remedies etc.
- Special diets/food
- Spay or neuter procedures
- Dental or orthodontic work
- Organ transplants

## **What percentage of the veterinary costs will the provider pay?**

This is usually somewhere between 70% and 90% of the invoiced amount AFTER you've paid your deductible. Some plans may also require that you pay the regular 'vet visit' charge too.

## **How much is the monthly premium?**

This is pretty much self-explanatory. The premium is the amount you'll pay each month for the plan you choose.

## **How much is the deductible?**

This is less straightforward and can vary quite a bit between providers and plans. The 'deductible' is the dollar amount of the veterinary costs that YOU are responsible for paying before the insurance 'kicks in'.

It could be an annual deductible, or it could be calculated per condition, per visit and so on. It's important to make sure you know which one applies to each plan you're considering.

## **What is the limit (or 'cap) the insurance will pay per incident/illness?**

For each separate accident, illness, surgery or condition there is a limit as to how much the pet health insurance company will pay out.

## **Are there other limits (per year, per lifetime) on the amount that will be paid out?**

Some providers will set limits to how much they will pay towards veterinary care for a particular injury or condition – it could be per year, or over the entire lifetime of your pet.

Others offer unlimited coverage.

## **Will my dog's aging affect the policy?**

Sometimes a policy will only cover a dog until a certain age, or the premiums increase as your dog gets older.

## **Is there optional cover available for specific situations?**

Depending on the insurance provider, you might find that there are a selection of optional 'add-ons'. These might include:

- Wellness Packages – includes routine care, vaccinations etc.
- Medications – for prescribed medications
- Senior Plans
- Dental Care
- Alternative Health Care – may cover holistic/homeopathic/acupuncture etc.
- Special Diets
- End of Life Packages - may cover euthanasia, funeral costs etc.
- Damage or liability insurance, lost pet cover, kenneling costs if you're hospitalized and more

## **How do I make a claim?**

The claims process should be fairly straightforward and most will be taken care of online. However, it's worth making sure you know what procedure you'll need to follow if you need to make a claim – *before* you need to make it!

*I hope this info. will help you make the right choice for your puppy/dog. You can learn more about insuring your pet here [Pet Dog Health Insurance](#). Good Luck :)*

