



**Cleary Lake Veterinary Hospital**  
**www.clearylakevets.com**  
**952-435-VETS (8387)**

Small Animal Edition

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#### Is Pet Insurance Right For You?

We all love our pets. In fact, many of us consider them part of the family. However, a slumped economy coupled with rising medical costs can make paying for the best veterinary care daunting. Purchasing pet insurance, especially when a pet is young, can lessen your financial burden and ease your mind of an emergency happens.

The pet insurance industry has expanded exponentially over the past decade. Providers truly want to make their programs user friendly, but there are a lot of options out there. A recent article in *Trends* magazine, an official publication of the American Animal Hospital Association (AAHA), identified eleven pet insurance providers in the United States. Each company offers different types of policies, from nearly all-inclusive wellness packages to higher deductible policies intended to be used for medical or surgical emergencies. Several companies even offer cancer riders for pets. Currently most providers only offer policies for dogs and cats, although there are exceptions. Policy rates usually depend on the age of your pet.

Some problems, such as anterior cruciate ligament injuries, carry specific restrictions or riders, so make certain you ask questions and understand your policy prior to purchasing it.

Policies purchased most often today are forms of indemnity insurance. With this type of insurance, you submit claims for your pet directly to the insurer after paying your pet's invoices at the clinic. While requiring an extra step on your part, indemnity insurance does provide advantages. Most importantly, there is no incentive for insurers to dictate fee structures or medical protocols (one of the biggest complaints about today's human health care system). Decisions about when, where and how to treat your pet's condition remain entirely in your hands after your veterinarian has made her recommendations.

All pet insurance web sites included in AAHA's *Trends* magazine article are listed to the right, so you can obtain more information on insurance options available for your pet.

-Ann Korbels, DVM

#### CareCredit: Another Payment Option

If pet insurance doesn't seem right for you, then consider CareCredit. A flexible health care financing program, CareCredit works like a credit card exclusively for veterinary care. The company 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 also can be used in combination with a pet insurance plan. If you would like more information on this service please visit [www.carecredit.com](http://www.carecredit.com)

#### **Embrace Pet Insurance**

800-511-9172

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

#### **The Hartville Group, Inc.**

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**

866-937-PETS

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

#### **Pethealth Inc.**

877-738-4584

[www.petcareinsurcnce.com](http://www.petcareinsurcnce.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**

866-467-3875

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

#### **Petsecure Pet Health Insurance**

800-268-1169

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

#### **Pet Partners Inc.**

866-725-2747

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

#### **Pets Best Insurance**

877-738-7237

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

#### **PurinaCare Pet Health Insurance**

866-787-7676

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

#### **Trupanion/Vetinsurance**

800-569-7913

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

#### **Veterinary Pet Insurance/DVM**

#### **Insurance Agency (VPI)**

800-USA-PETS

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

#### **Chiropractic Services Available**

Please contact Dr. Kyla for more information

Dr. Kyla Awes

952-201-3478

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