

Pet health insurance helps take the sting out of emergency bills

When James Slay of Palos Verdes Peninsula, Calif., talks about his dog, you know he's talking about a member of his family. "She's my beautiful baby," Slay says.

She's a survivor too. After his 3-month-old puppy was attacked by a cat, Slay rushed her to a nearby emergency veterinary clinic. Allie, a Labrador retriever, suffered lacerations to the eye that required treatment. The attending veterinarian also discovered the puppy had a cyst on her leg, which was removed. The emergency visit and surgery are some of the reasons Slay says he's thankful that he purchased an insurance policy for his companion in August of 2002. Allie also received emergency care when she had a severe reaction,



VPI-policyholder James Slay of Palos Verdes Peninsula, Calif., with his Labrador retriever, Allie, in July of 2003.

including shock, after a spider bite. "The policy has saved me a great deal of money in emergency bills," Slay says.

It was Slay's regular veterinarian who first told him about the benefits of pet health insurance through Veterinary Pet Insurance (VPI). Slay decided it was important that Allie have health coverage that not only helped pay for

annual examinations and routine care, but provided up to \$14,000 of coverage annually in the event of emergencies or critical illnesses (as part of VPI's Superior Plan).

Slay says he's glad he took his veterinarian's advice and obtained health insurance when Allie was still young. Slay has submitted seven claims on Allie's behalf in less than two years. Without coverage, Slay would have paid for Allie's emergency visits and surgery out-of-pocket. The insurance makes it possible for him to provide Allie with high-quality veterinary care that Slay says he may not have been able to afford otherwise.

Slay's policy recently helped cover the cost of Allie's

spaying surgery. With Vaccination & Routine Care Coverage, VPI also provides allowances for exams, vaccinations, prescriptions, radiographs, diagnostic tests, and laboratory fees—more than \$200 in annual benefits.

Slay says he values the monetary assistance of his insurance policy and the protection it offers Allie. After seeing the benefits firsthand, Slay has encouraged his children and others to purchase policies for their own pets. VPI also offers a 5% or 10% multiple-pet discount for households with larger furry families. "I've always come out ahead," Slay says.

Laura Weaver and her husband Brad of Kansas City, Mo., joke that they wish their health insurance was as good as their dog's, but they're not exactly kidding. With nearly annual trips to emergency hospitals with their 3-year-old miniature schnauzer, Casey, Weaver says their VPI policy has helped cushion the impact of veterinary bills.

The dog was not yet 1 year old when Weaver

noticed that Casey's breath smelled oddly medicinal—almost like Listerine—after coming in from the yard. Thirty minutes later, the dog was losing function of her



Casey Weaver.

hind legs, a sign Weaver recognized as a possible CNS problem from her years as a pharmacist. By the time they reached an emergency

clinic, the dog was having seizures. Once Casey was treated and stabilized for what appeared to be toxicosis, Weaver returned home to examine the backyard, remembering that exterminators had recently worked in the yard. She found pellets in the snow that were later identified as a highly toxic carbamate insecticide. The veterinarian agreed that Casey's reaction was likely due to exposure or ingestion of this insecticide. The emergency bill came to \$600—a steep amount for the puppy's owners.

After their regular veterinarian, Eugene Donnelly, DVM, of the Parkville Heights Animal Hospital in Parkville, Mo., re-examined Casey the next day, he asked the couple if they might be interested in pet health insurance. The Weavers read the brochure and concluded that it seemed wise after their dog's recent incident, and the policy has paid off. Since that time, Casey has had several severe allergic reactions involving swelling of the throat that have warranted additional trips to emergency clinics.

The Weavers have had good experiences

getting reimbursed for both emergency and regular veterinary bills, noting that the claims are processed much faster than what they're accustomed to with their own health insurance. The couple has recommended VPI policies to their friends and family. Weaver says there's comfort in the knowledge that their young dog is covered by health insurance. It provides the peace of mind that if something serious happens to Casey again, they will be able to afford the best technology, drugs, and care veterinary medicine can offer.

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- Avian and exotic pet coverage available
- Vaccination & Routine Care Coverage available
- Additional Cancer Rider available that doubles the existing cancer protection for cats and dogs

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