



*By Dr. Maria Krenz, DVM – The Zimmerman Veterinary Clinic 763-856-4848*

## **Give Your Pet the Gift of Health**

Pets are an important part of the family. And all the talk about health care reform in the media recently reminds us of the important role health savings and health insurance can play when it comes to proper health care. This is true in the case of your pet as well.

Veterinary medicine is continuously advancing, which creates the continued opportunity for better care for your pet. Many procedures that are available for people are now available on a routine basis for pets as well.

### **Plan for Emergencies**

Every pet owner wants to make sure their pet is well cared for, but when pets unexpectedly develop an illness, owners can incur unexpected expenses as well. Costs can add up quickly, especially if pets require hospital stays or trips to the emergency clinic. Setting aside money as a reserve to be used in the event that your pet does get sick is always a great idea. Pet insurance is also a good way to lessen costs of everyday and emergency visits.

### **Pet Insurance Helps Offset Costs**

Most pet insurance companies operate by reimbursing the owner directly after the veterinary bill is paid. A few problems are not covered under insurance plans such as hereditary disorders, but most generally cover illness treatment and emergencies. Be sure to carefully read the insurance coverage policy before committing to any health insurance for your pet. A monthly fee is paid to the insurance company. This fee varies based off of the type of pet and breed. An extra fee can be paid to cover wellness services such vaccines and spays or neuters.

### **Pet Insurance Options**

Many businesses are now offering pet insurance as part of their benefit package to employees. When researching insurance make sure you are aware of the following details:

- What expenses are covered and not covered. Print off a list to have handy.
- Can the insurance be canceled, or changed at any time?
- Do expenses go up as a pet ages?

Visit [www.petinsurance.com](http://www.petinsurance.com) for more information. Speak to your veterinarian at your next visit to discuss the benefits of pet insurance.

Disclaimer: This written content is meant to be educational and is not medical advice. Always consult a veterinarian about medical advice for your pet.