

Perks of Pet Insurance

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As a consumer that utilizes pet insurance for my own dogs, I feel that I can honestly provide you with an inside look into the perks of having pet insurance for your own dog or cat. Just the other day, a friend and client was faced with the decision on whether to proceed with a multi-thousand dollar surgery procedure for his dog's blown knee. The reality of the situation was that his child's need for braces was a more important monetary need. So while his dog will be managed for its pain, the surgery was simply cost prohibitive.

Pet insurance allows you to make that difficult decision an easy one. I pay my pet insurance

premium once a year, and in the majority of years that I have been a policy holder, I have seen a full return on my premium with the benefit payouts that I have received. You also have to consider pet insurance to be more like car insurance rather than human medical insurance. First, you pay for the veterinary services up front and submit a claim for re-imbusement. Second, you never have to want to use it, but it is there if an unexpected illness or injury occurs. Illnesses can range from skin infections (pyodema) or cough (tracheobronchitis) to a more severe anemia or liver disease (hepatitis.) My particular pet insurance will even cover back surgery in the event that one of my dachshunds herniates a disk.

Many large employers (i.e. national companies) have discounts set up with the major pet insurance companies. There are also multi-pet discounts and ones for pets that are micro-chipped or fed a prescription diet depending upon which company you choose. I've observed the biggest mistake people make when submitting claims is neglecting to have the veterinarian participate in the claims process. An appropriate diagnosis (not symptoms-see above) is needed so that you receive the proper payout. The choice for which company to choose will involve research and consideration of coverage levels, but ultimately the best choice is to purchase pet insurance to provide your pet a good quality of life.

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