

Pet Insurance vs. Wellness Plans

Many companies offer wellness only plans for pets. While there are benefits to these plans, we believe a pet insurance policy with a wellness option offers more complete protection for your pet and budget.

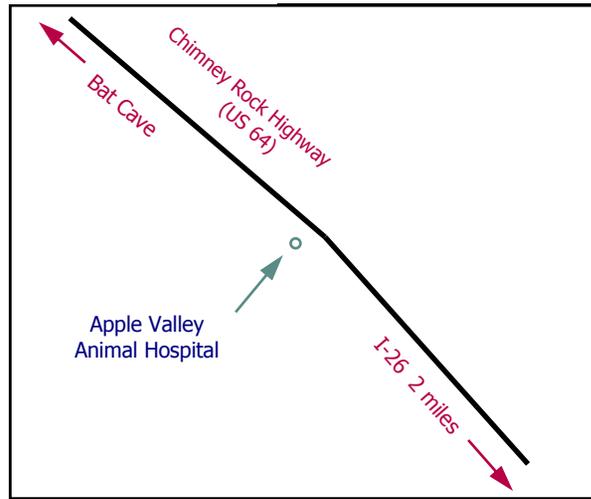
A Pet Insurance policy with a Wellness Option offers more complete protection for your pet and budget.

Benefits of a good Pet Health Insurance Policy with a Wellness Option include:

- Use the DVM/Hospital of your choice
- Emergency Hospitals are included
- Accidents and Illnesses are included
- Specialists are included
- Most pets will have a major medical issue in their life
- Annual Preventive Care included
- The ability to choose the best treatments
- Budgeting for unexpected expenses
- Peace of mind

Pet insurance policies differ significantly and may exclude certain benefits. It is important to understand what coverage is included and excluded when considering a policy.

Directions...



Apple Valley Animal Hospital

YOUR OTHER FAMILY DOCTOR



3015 Chimney Rock Road
Hendersonville, NC 28792

Phone: (828) 685-1650
Fax: (828) 685-9774
Email: info@AVvets.com
Website: www.AVvets.com

Hours of operation:

Monday through Friday 7:30a to 5:30p
Saturday 8:00a to 1:00p

Please call 685-1650 to schedule an appointment.

Apple Valley Animal Hospital



Pet Health Insurance

There When You Need It

There When You Need It

We recommend pet insurance as a means to provide the best care for your pet. Advances in veterinary medicine are allowing our pets to live longer, healthier lives. And that's great news because they can be our loyal companions longer than ever before. However, these advances increase the cost of quality pet care. Improved equipment, drugs, treatments and training increase costs. While we work hard to keep our prices down, we know you expect the best possible care when your pet needs it.



A swallowed foreign object or broken bone can cost from hundreds to thousands of dollars to treat. In emergencies, choosing the best care option is crucial and treatment can not be postponed. Insurance helps by offsetting the cost of diagnosis and treatment. Because we want the best for our patients, we recommend pet insurance.

Having insurance allows you to choose the best possible treatment options for your pet.



Once you decide pet insurance is a good choice for you, you will need to select an insurer. Like human insurance, pet policies vary widely. Some policies even include coverage or an allowance for routine preventive healthcare.

Insurance makes it easier to give your pet the best care when its needed.

Evaluating pet insurance the way you would any other policy:

- Look at the underwriter behind the policy and verify its "Rating" which reflects its financial health and ability to pay future claims.
- Compare coverage to actual and probable needs given the pet's breed & associated health risks.
- Are there options you might want (dental care)
- How are pre-existing conditions defined & treated
- Can you use the veterinarian of your choice?
- Ask about co-pays, deductibles and lifetime caps.
- Do premiums stay the same or escalate with age.
- Are there coverage limits or exclusions.

Pet insurance plans are generally reimbursement plans- you pay and the insurance company reimburses you. When considering policies, ask how claims are processed and the timeframe for reimbursement.

Information Resources

Your own insurance provider may offer pet policies or recommend someone who does.

Petinsurancereview.com provides a good starting point for understanding the basics of pet health insurance and provides an insurance quote tool.

"Pet Insurance Buyer's Guide" by Michael Considine, an up-to-date, objective resource on 10 popular insurers. The guide costs 99 cents and can be downloaded from www.Amazon.com.



Benefits of pet insurance include:

The best care when you need it

The veterinarian of your choice

Emergency hospitals & specialists

Scheduled affordable payments

Peace of mind