

Pawsitive Press

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Holiday Hazards

By: Dr. Katherine Restrepo

The holidays are a time of joy and happiness, where family members come together and festivities begin. The last thing we want is for our pets to have a medical emergency and put a damper on the holiday fun. With the holidays just around the corner, it is imperative that we not only start planning our shopping sprees, but also the safety for our furry family members. Below you can find a list of holiday hazards to ensure your holidays run smoothly.

Decorative material:
Ornaments can cause problems if your pet is one to ingest/ chew on ornaments. If ingested, ornaments can cause blockage and can require surgery if significant enough. Keeping your pet enclosed when not home to monitor will ensure they are not able to get into ornaments when we are not looking.
Electric lights can cause chemical burns in the mouth. Ensure all lighting is turned off if you are



unable to closely monitor your pets.

Festive plants such as poinsettia, mistletoe, cedar, holly, pine and amaryllis are common decorative plants used during the holiday season.

If your pet enjoys eating plants, ensure they are either not within easy reach of your pet.

Tinsel can cause an obstruction in the event it is ingested and can lead to requiring surgery.

Christmas trees, if climbed and falls over, can create a large mess. If you have a pet who likes to climb trees, you can try tying the tree to the ceiling or using fishing line around the tree to tie it to the wall.



Food items:

Chocolate is very commonly used in baking during the holidays.

dependent on the size of the pet, the smaller the pet, the more toxic the dose is. Dark chocolate is significantly more toxic than white chocolate, but it is better to keep pets away from all chocolate.

Yeast dough can cause significant bloating if ingested. While baking, ensure to keep pets away from baking goods. **Artificial sweeteners** such as xylitol is found in many low calorie snacks and candy. In pets, xylitol can cause blood sugar to decrease to dangerous levels and can cause liver failure.



Table scraps can cause gastrointestinal signs such as vomiting and diarrhea, as well as obstruction if material such as bones are found in the table scraps. Foods such as onions, garlic and grapes can be toxic to our pets. Family members visiting should be informed to not feed pets any table scraps. Visitors and travel:

Safe places are important for pets that might get nervous around strangers. It is imperative they have a place, such as a bedroom, to sleep and

Holiday Hazards Cont'd

their litter box when visitors are over. This ensures a reduction of stress.

Exits should be monitored at all times when visitors are coming inside to decrease chances of pets escaping. Advise visitors to be mindful of pets in the household when entering and exiting the home.

Microchipping decreases the chances of pets being lost and not found easily. Pets that are microchipped can be scanned and tracked back to the original owner. It is important that the microchip information is updated to the correct contact information.

Traveling with pets can be stressful if not planned accordingly. Make sure the pets' vaccines are up to date well before the travel date. This ensures you are able to get into the vets office in time for travel. Pack all the vaccine information and health certificate (if applicable), as well as medications and food.

Boarding your pet is, at times, less stressful than bringing them to the holiday gathering. Make sure to check with the boarding facility about vaccine requirements. Schedule appointments for vaccine updates well before boarding dates.

Planning ahead is a great way to ensure the holidays go smoothly. Make sure you have a nearby 24/7 emergency hospital's phone number, as well as ASPCA poison control hotline. In the event of an emergency during our office hours please feel free to contact us at (727) 733-9351.



A guide to selecting the Purr-fect Pet Insurance

By: Julie Katz

Have your finances ever restricted veterinary care decisions? Our pets look to us for everything and when finances prevent us from giving them the very best medical care, the result can be heart breaking. Pet insurance is a helpful option when confronting the cost of a veterinary bill. I have worked in the veterinary field for 22 years, and I know that this option has provided financial and emotional relief for many pet parents when helping their sick or injured pets.

Pet Insurance

Veterinary pet insurance is a relatively new idea in the United States. The pet insurance business has grown so quickly over the past few years as more and more pet parents become informed of its benefits. Is pet insurance for everyone? Well, that depends on many factors. Buying pet insurance is both an economic and an emotional decision, based on your personal financial situation. It depends on what you are willing to pay for peace of mind. Just because you have a healthy pet now does not mean that health problems may not arise in the future. The earlier in your pet's life that you purchase pet insurance the better. If you wait too long, pre-existing conditions may affect the type of insurance offered.

How does pet insurance work?

Pet insurance is a little bit different than insurance for you and me. When a pet parent comes into a veterinary hospital and receives services for their pet, the veterinary bill is paid in full by the owner. There is no co-pay, like in human insurance. The veterinary bill can then be claimed by the owner through the pet insurance company. The pet insurance company then reimburses the pet parent according to their policy guidelines. Some pet insurance companies have a reimbursement schedule that they follow per service rendered (meaning that they look at each individual line item against the coverage schedule and pay out a certain amount per each claim), and other pet insurance companies simply pay a percentage of the bill as a whole. I have found that those companies that reimburse a percentage of the veterinary bill pay out much more than those that follow a schedule. These policies tend to be a little bit more pricy, but reimburse much better in the long run.

What does Pet Insurance cover?

Pet insurance has evolved to cover just about everything. You can purchase a policy to insure your pet from a simple nail trim to cancer. Pet insurance companies offer a wide variety of plans that will cover wellness; things like annual vaccines, annual dental cleanings, etc., in addition to accident and illness coverage. Some insurance companies will only cover accidents and illnesses. Insurance policies that cover accident, illness, and wellness have a higher premium than those that cover only accidents and illnesses. However, this can be helpful when your pet is due for all their vaccines and a dental cleaning at the same time. When it comes to paying out wellness coverage, there are two different types again: scheduled payouts and something like a health savings account. The scheduled payouts pay a limited amount back on wellness services at a predetermined amount. So, say you spent \$35 on a vaccine, the scheduled insurance company has predetermined that they will reimburse you \$25 for that vaccine only. Conversely, the company that uses a health savings account will simply deduct the \$35 from the amount of coverage you purchased and reimburse the full \$35. Once you have used all the health savings account money for the year, there will no longer be reimbursements for wellness coverage. Each plan has its pros and cons.

How do I submit a claim to the insurance company?

Submitting a claim to your pet insurance company is relatively simple. Every pet insurance company has their own claim form that you must fill it out and send it in along with the completed doctor's notes for that visit and a final, paid invoice. Most insurance companies accept these via fax, e-mail, or snail mail. Some pet insurance companies have become more technologically advanced. This means some even have online portals where you can take a picture of your receipt, upload it into your pet's pet insurance cloud, provide a brief history or diagnosis for the visit and receive reimbursement via direct deposit into your personal bank account.

At the Animal hospital of Dunedin, we will happily submit your claims for you. All that is required is a claim form signed by the policyholder (if the insurance company requires a signature). Once we have the appropriate

paperwork on file for you and your pet, all you have to do is inform the receptionist upon check out that you would like your visit submitted to your pet insurance company – and we will take care of the rest! We can complete and submit most claims to the insurance company within 7 to 10 business days. Once the claim has been submitted, an exact copy of the claim will be mailed to you for your records. We suggest that you contact your insurance company if you have not heard from them within two weeks of the claim submission. The reimbursement turnaround for most insurance companies is relatively quick.

When are stop shopping for pet insurance, there are quite a few questions you should ask the companies you are looking at. Here are a few suggestions:

Coverage

1. Are there exclusions or limitations by breed?
2. Is there one simple plan or multiple plans with varying coverage limits? What are the policy limits for each plan offered? Are they a per year, per condition, or for the life of the pet?
3. Are hereditary and congenital conditions covered? If so, are there limits on coverage?
4. Does coverage change when visiting a specialist or emergency hospital?
5. Is dental coverage included? Does it include disease or just accidents?
6. Are prescription drugs, supplements, and nutraceuticals covered? How about prescription food?
7. Is there a coverage option for rehab or alternative therapies? What are the limits?
8. Is wellness care (vaccines, flea, and heartworm prevention) an option or mandatory with the policy? Are there limits?
9. Does coverage change if enrolling an adult or senior pets?

General

1. What re the waiting period when you enroll? Are they longer for orthopedic, hereditary, or congenital conditions?
2. How flexible are your deductible options? Are you given specific amounts or can you adjust to best fit your budget? Can you change the deductible with affecting coverage?
3. Can a previously covered condition become pre-existing upon policy renewal or if you change the limit or the deductible?
4. Are there penalties for making changes to your policy?
5. Are premium increases pm a predetermined schedule?
6. Are there additional fees to pay your premium monthly?
7. Is there a minimum or maximum age for coverage?
8. Is there a usual and customary charges clause or does the company pay from the invoice?
9. Can your policy be canceled for any reason other than non-payment?

Pet insurance can offer great piece of mind when it comes to taking care of your pets, especially in an emergency situation. Having a financial back up plan will make decisions regarding your pet's medical care much more simple. Remember, pet insurance policies vary greatly from company to company. The only way to know what you are buying is to get a copy of the policy and see what is covered – and more importantly, what is NOT covered. Do your own research and compare companies online. However, if you have any questions regarding either pet insurance please feel free to contact the office. Our staff will happily answer any questions you have!

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Purchase 12 months of Heartgard and Nexgard to receive a \$60 rebate from the manufacturer. A pre-paid gift card will be sent to your address. By law, pets must have been seen in our office within the last 12 months and should have a negative heartworm test. Coupon must be presented at the time of purchase. Coupon may not be combined with any other offer. Expires 12.31.21 NL