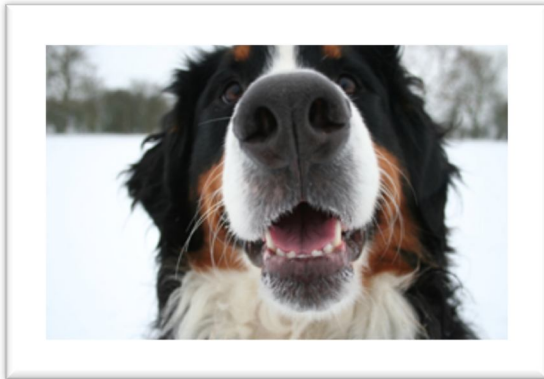


# Why Pet Health Insurance Is Such a Doggone Good Idea

By Jenna Bruce



You say you've never considered getting **pet health insurance**? Well let me ask you a question:

If dogs are man's best friend, what's a dog's best friend? If you asked your dog he'd probably say the rabid

woodchuck down by the pond, that cute little Honda Civic that likes playing 'catch me', or all those little white things that keep spilling out of the torn beanbag you keep meaning to fix. Those things are delicious!

Dogs, and cats for that matter, like getting into things that aren't very good for them. And, like people, our pets can get sick with diseases like cancer and diabetes. It's up to us humans to take the very best care we can of our best friends, and that's where pet health insurance comes in.

If you've never considered it before, pet health insurance is definitely something to think about for a few practical reasons:

1. **High Costs.** According to a recent study, veterinary costs have doubled in the last decade. Yes, there are more comprehensive treatments and surgeries available now and definite advancements in lifesaving options, but all of these plusses come with a big price tag.

2. **Coverage for wellness care** means more people would be apt to bring their pets in for yearly vaccinations, ear and teeth cleaning or to have their pet's nails clipped. And bringing them in for regular checkups means a long, happy and healthy life.
3. **Peace of mind** – it's not just a saying. When a catastrophe strikes, you have enough to worry about without wondering if you even *have* the money to pay for the treatments that could save your loved one's life.

So now you're considering getting pet health insurance for Barkey and Fluff Face, excellent. But before you buy into a policy, there are a few things to consider:

1. Find out if you can use any vet or does the insurance company restrict your choices to their own network of providers.
2. Go for policies with flexible options such as sliding deductible plans.
3. Make sure you know everything that *is* covered in the policy and everything that *is not*.
4. Know exactly what you will be reimbursed for – a percentage of the vet bill, or a percentage of a benefit schedule.

Having pet health insurance is one of the best things you can do for your best buddy to insure they live a long, happy and healthy life. Now go fix that beanbag.