

# Forever<sup>®</sup> FRIENDS

PET CREMATION SERVICES

DIVISION OF PROKO-WALL FUNERAL HOME AND CREMATORY

LOCALLY OWNED AND OPERATED

*A moment in our lives, forever in our hearts*

VOL. 20 ISSUE 2

## The Pros and Cons of Pet Insurance

### Is it worth it?

While on vacation recently, I received the kind of phone call no pet owner wants to receive: My 11-year-old dog was acting strangely and needed to be taken to the vet.

As it turns out, she had a life-threatening condition and needed immediate surgery. I was so sick with worry that the \$2,000 cost was the last thing on my mind. But once I got home, I not only had a pet to nurse, but I also needed to figure out how to handle a significant and unexpected expense.

Just a month later, she needed a follow-up surgery with an equally high price tag. Shortly after, my other beloved dog was suddenly dealing with potential heart troubles and needed about \$1,000 worth of testing.

I'm lucky. Today, both my dogs are doing well — and I was fortunate enough to have an emergency fund to cover these costs. But what if that hadn't been the case? These surgeries and tests could have easily cost thousands more; and I might have had to choose between my pets' lives and my own financial security.

I learned a valuable lesson from the experience — I really should look into pet insurance. There are currently 1.4 million insured pets in the U.S. as of 2015. This sounds like a lot, but it's only a fraction of the estimated 70-80 million dogs and 74-96 million cats kept as pets.

"If you don't want finances to play the major role in deciding what you should do for your pet, pet insurance makes those decisions easier. [Also, be sure to] tell your veterinarian that you have pet insurance. This will make them more



Factors such as the pet's breed or even your location will affect your quote for pet insurance.

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Laura and Peter Mossakowski Family  
Dog Park in Bellevue.  
[www.bellevuedogpark.com](http://www.bellevuedogpark.com)



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likely to at least give you the option of doing everything that might be possible for your pet,” explains Michael Cohen, veterinarian and owner of Center City Veterinary Hospital in Philadelphia.

Whether your pet gets the care it needs can depend on having insurance, he says.

“I was an emergency clinician for six years and saw way too many cases where a pet had to be euthanized, or get less-than-ideal treatment because of finances,” he explains. “Understandably, when finances dictated what an owner could do, sad situations would get much sadder... For those handful of owners who were able to do the extra treatments because pet insurance was there to help, we only had to deal with how terrible the disease or accident or injury was, and didn’t have the added stress and sadness of how an owner was going to afford treatment.”

So why do only a small percentage of pet owners opt for coverage?

Maybe they don’t feel it’s worth it, don’t think their pets need it, or don’t know where to even begin. Health insurance for humans can be confusing enough — and it’s no different when it comes to pet insurance.

### **Pet insurance doesn’t cover all your pet’s veterinary care**

The first thing you should keep in mind when shopping around for insurance for your furry companion: Pet insurance doesn’t cover all your pet’s veterinary services.

Some insurers, like Petplan, do not cover your pet’s routine care in their plan options. Rather, their policies are intended to help cushion the post of an unexpected illness or injury.

Other providers, like Healthy Paws Pet Insurance & Foundation, don’t cover the veterinary exam fee, or preventive care like spaying or neutering.

Pre-existing conditions are also exempt from coverage through most, if not all, providers.

“Avoid plans with breed restrictions. Avoid plans that have a fee schedule, [meaning] a list of common illnesses and treatments and the insurance company reimburses based on what they think a procedure should cost. This is often way different than what is commonly charged, and can leave owners owing more that they might otherwise.”



“Whether your pet gets the care it needs can depend on having insurance,” says veterinarian Michael Cohen.

Plans that cover a percentage — say, 80% of the bill — are good choices, he notes.

Opting for a plan that only covers major occurrences can lower your bill, Cohen says.

“This would lower monthly costs, but mild illnesses may not be covered. One thing to remember is that if we have a pet that has multiple episodes...and we find out after a period of time that all those little episodes were related to some underlying disease process, all of those previous episodes can be re-evaluated together and owners might meet the deductible sooner than they initially thought, giving them more coverage later on down the line.”

Also keep in mind that some pet insurance plans require that policyholders meet a deductible before the plan pays out, such as the \$250 required deductible for a dog under five years of age through Healthy Paws.

So be sure to do your research and shop around. With the amount of specific terms, options, and inclusions and exclusions that exist when it comes to pet insurance, not having the proper amount of coverage could leave you with a massive vet bill.

You should also note that advertised premiums will not necessarily be the premium you pay. Factors such as the pet’s breed or even your location will affect your quote.

## *Pet Bereavement Support:*

### **THE ASSOCIATION FOR PET LOSS AND BEREAVEMENT**

(718) 382-0690 • [www.aplb.org](http://www.aplb.org)

### **PET LOSS.COM**

For pet lovers grieving the death of a pet or an ill pet.

[www.petloss.com](http://www.petloss.com)

### **THE RAINBOW PASSAGE**

Pet Loss Support Center • (262) 376-0340 • [douglasc@execpc.com](mailto:douglasc@execpc.com)



Age is also a major factor, so if you have older pets, your options may be limited. Not only will you likely have a higher premium, but you may need to opt for one of the higher levels of insurance, since an older pet often requires more veterinary care.

### Reimbursement varies

While you may think that your deductible is the only out-of-pocket cost you'll pay with pet insurance, think again.

Most plans only cover 70-90% of covered illnesses or injuries, which means that you will still be left with a bill when all is said and done.

Keep in mind that there is often a waiting period (usually a few days, but can be upward of two weeks) before your policy kicks in. And if your pet is due for an annual checkup, you'll need to schedule one before your policy is effective.

As for me, I am still shopping around and comparing plans. It's a tough decision, but one I'll need to make fairly soon.

*"Is Pet Insurance Worth It?" By Amber Butch first appeared on DailyWorth.com. Published: April 13, 2017*

Read the entire article at: <https://www.marketwatch.com/story/the-pros-and-cons-of-pet-insurance-2017-04-13>

## Pet Holidays – August–December 2020

### August 2020

- National Immunization Awareness Month
- 1: DOGust Universal Birthday for Shelter Dogs
- 2–8: International Assistance Dog Week
- 5: Work Like a Dog Day
- 8: International Cat Day
- 10: Spoil Your Dog Day
- 15: National Check the Chip Day
- 17: National Black Cat Appreciation Day
- 17: International Homeless Animals Day
- 22: National Take Your Cat to the Vet Day
- 26: National Dog Day
- 28: Rainbow Bridge Remembrance Day
- 30: National Holistic Pet Day

### September 2020

- Happy Healthy Cat Month
- Guide/Service Dogs Month
- National Pet Insurance Month
- Animal Pain Awareness Month
- Responsible Dog Ownership Month
- Pet Sitter Education Month
- 1: Ginger Cat Appreciation Day

- 13: National Pet Memorial Day
- 13: National Hug Your Hound Day
- 21–27: Adopt a Less-Adoptable Week
- 19: Puppy Mill Awareness Day
- 19: Responsible Dog Ownership Day
- 20–26: National Dog Week
- 20–26: Deaf Pet Awareness Week
- 23: Dogs in Politics Day
- 28: World Rabies Day

### October 2020

- National Animal Safety and Protection Month
- Adopt a Dog Month (AH) / Adopt a Shelter Dog Month (ASPCA)
- National Pet Wellness Month
- National Pitbull Awareness Month
- 1: National Fire Pup Day
- 1: National Black Dog Day
- 1–6: National Walk Your Dog Week
- 1–6: Animal Welfare Week
- 4: World Animal Day
- 4: World Pets Day
- 9: Pet Obesity Awareness Day
- 16: National Feral Cat Day

- 19–23: Veterinary Technician Week
- 26: National Pit Bull Awareness Day
- 27: National Black Cat Day (UK)
- 29: National Cat Day

### November 2020

- Adopt a Senior Pet Month
- National Senior Pet Month
- Pet Diabetes Month
- Pet Cancer Awareness Month (AVMA)
- 1: National Cook for Your Pets Day
- 2–6: National Animal Shelter and Rescue Appreciation Week
- 7: National Canine Lymphoma Awareness Day
- 17: National Black Cat Day (US)

### December 2020

- National Cat Lovers' Month
- 2: National Mutt Day
- 15: National Cat Herder's Day

Source: <https://www.wellnesspetfood.com/our-community/wellness-blog/entertainment/complete-list-2020-pet-holidays>



## *Donn Foote* DIVISIONAL MANAGER



Donn joined Forever Friends team in October of 2014. Prior, he was with a local landscape company for 12 years as a product supervisor. Donn brings to Forever Friends a professional customer service relationship background.

Born and raised in De Pere, Donn still resides there with his wife Sara, two sons and dog, Belle.

Donn is a member of Resurrection Catholic Church, a member of the Knights of Columbus and serves on the advisory committee for the Bellevue Dog Park. He enjoys being with his family and going camping, golfing and playing softball in his free time.

# Referral Partners



### FOR AREA VETERINARIES, CLINICS & HOSPITALS:

**4 Legged Friends Veterinary Clinic**  
[www.4leggedfriendsanimalhospital.com](http://www.4leggedfriendsanimalhospital.com)

**Bay East Animal Hospital**  
[www.bayeast.com](http://www.bayeast.com)

**Paws & Co. Veterinary Clinic**  
[www.pawsandcoclinic.com](http://www.pawsandcoclinic.com)

**Allouez Animal Hospital**  
[www.greenbayallouezanimalhospital.com](http://www.greenbayallouezanimalhospital.com)

**Gentle Vet Animal Hospital**  
[www.thegentlevets.com](http://www.thegentlevets.com)

**Riverside Animal Hospital**  
[www.riversideanimal.vetstreet.com](http://www.riversideanimal.vetstreet.com)

**Animal Hospital of Ashwaubenon**  
[ash-vet.com](http://ash-vet.com)

**Northern Door Pet Clinic**  
920-854-4979

**Veterinary House Calls**  
920-822-8575

**Animal Hospital of De Pere**  
[www.animalhospitalofdepere.com](http://www.animalhospitalofdepere.com)

**Northwoods Veterinary Clinic**  
[www.northwoodsvetcenter.com](http://www.northwoodsvetcenter.com)

**Wisconsin Humane Society Green Bay Campus**  
[www.wihumane.org/greenbay](http://www.wihumane.org/greenbay)

**Animal Hospital of Howard**  
[www.animalhospitalofhoward.com](http://www.animalhospitalofhoward.com)

**Oak View Veterinary Hospital**  
[www.oakviewvet.com](http://www.oakviewvet.com)

**Wrightstown Veterinary Clinic**  
[www.wrightstownvet.com](http://www.wrightstownvet.com)

**Animal House Pet Clinic**  
[www.animalhousegreenbay.com](http://www.animalhousegreenbay.com)

**Oconto Area Humane Society**  
[www.ocontoareahumane.org](http://www.ocontoareahumane.org)

# Grief Support

Forever Friends offers a complete library of books to help cope with the loss of your pet. Stop in anytime during regular business hours to check out one of our free to use books. We also publish a bi-annual newsletter with lots of information and tips. Books available for check out from the Forever Friends Grief Support Library:

- ♥ “Charlotte’s Web” by E.B. White
- ♥ “Pet Loss” by Herbert A. Nieburg, Ph.D. and Arlene Fischer
- ♥ “The Fall of Freddie the Leaf” by Leo Buscaglia, Ph.D.
- ♥ “When a Pet Dies” by Fred Rogers
- ♥ “Lifetimes” by Bryan Mellonie and Robert Ingpen
- ♥ “I’ll Always Love You” by Hans Wilhelm
- ♥ “The Tenth Good Thing About Barney” by Judith Viorst
- ♥ “Will I See You In Heaven (for Dog or Cat)” by Friar Jack Wintz
- ♥ “Will I see my pet in Heaven?” by Friar Jack Wintz
- ♥ (DVD) “We Will Miss You—Support for Grieving the Death of a Pet”