

## **Ruff and Ready?**



## Pet Insurance Check UP

As treatment options for sick and injured animals improve, and new (expensive) medications and procedures can extend your pet's healthy life, you may want to give pet insurance a second look.

You can buy coverage for urgent care only, or broad coverage for routine care with a range of co-pay and deductible options.

Compare plan features, ask questions and follow these tips:

• You'll pay the lowest rate for a young healthy pet, so consider taking out insurance in the early

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Source: https://uphelp.org/ruff-and-ready/ Date: November 25, 2024



years of your pet's life.

- Some pet insurers are better than others when it comes to paying claims quickly and approving treatments.
- Once you've narrowed down a few insurance options, run them by your vet's office and ask about their experiences with patient claims and reimbursement, and their recommendations.
- There's no Affordable Care Act for pets, so if your pet has a pre-existing condition, not every company will insure them, and you'll pay more for coverage.

To read past Tips of the Month, click here. To suggest a future Tip of the Month, click <u>here</u> to submit your idea.

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