

Cost of Pet Health Care Report 2017

Prepared by

healthypaws[®]
PET INSURANCE & FOUNDATION



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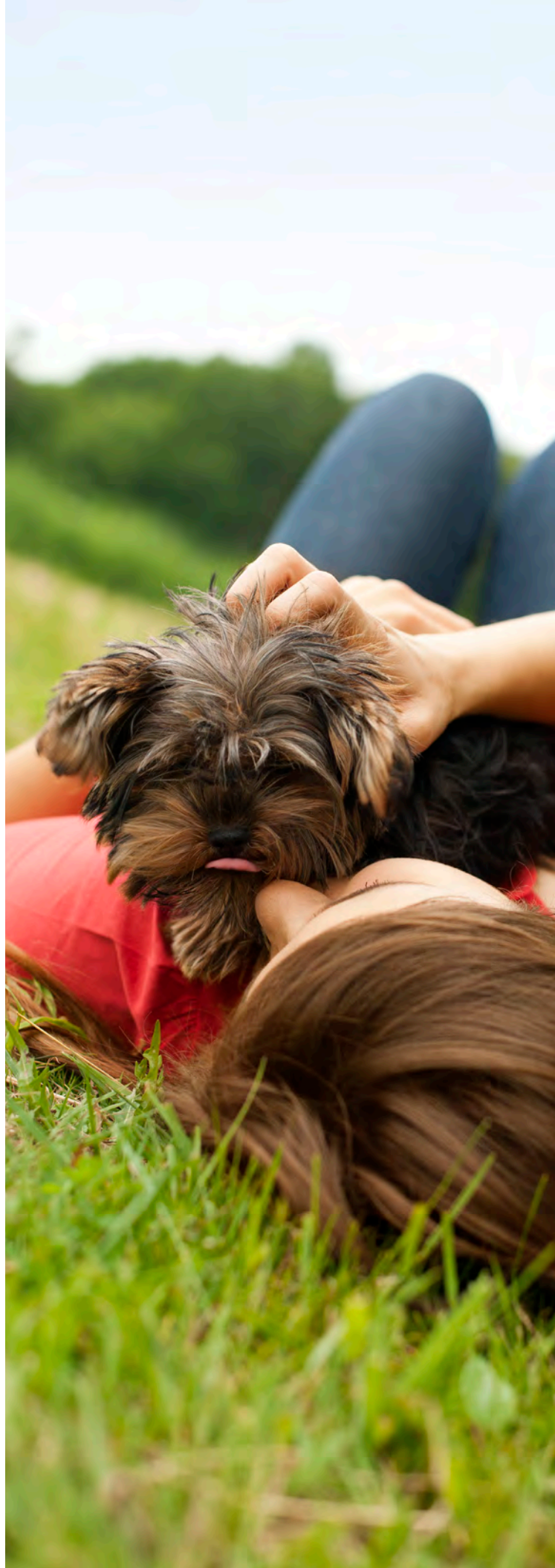
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The Parent Guide to the Most Common Accidents and Illnesses*

We're Pet Parents Too. We Get It.

There's nothing quite like coming home to a furry, friendly face. From bettering our quality of life to making us laugh on a bad day, a pet's unconditional love is one of the most important things that keeps us going. From sunrise to sunset, we make sure that they are happy, healthy and having fun.

Part of taking on the responsibility of pet parenthood means that with good times there might be bad; periods of calm can be followed by chaos. At Healthy Paws Pet Insurance, we have seen it all, from calls with devastated pet parents to thank you emails after a successful recovery. We listen and we really hear you, because the most important thing is to get your puppy or kitty well again. Furthermore, with every claim we are also introduced to the latest and greatest technology that's helping your pet feel better – whether that's laser surgery for spinal conditions or a new medication to help with osteoarthritis, there's a new technique or treatment to help.

And help is what we're here for.

Pet insurance helps take the sting out of the vet bill, but it also can help save your pet's life. From claims that hit the tens of thousands to those pharmaceutical trips that add up over a lifetime, Healthy Paws reimburses up to 90% on diagnostic testing and treatment, so you can afford the cutting-edge care to heal your pet. Pet health care is not a burden or a worry because vet care is no longer unaffordable or out of reach. You've got pet insurance, so that bill is the furthest thing from your mind when Jackson's got a broken leg, or Sandy has been diagnosed with cancer. You can focus on what matters: getting back to snuggles, belly rubs and don't forget about all the treats!

What's the likelihood of a pet having medical emergencies, care, or treatments? To better understand not just the costs related to pet health care, but also how pet insurance truly helps pet parents, we compiled Healthy Paws claims data from June 2016 - June 2017, analyzing the most common conditions at the vet, their costs, and what pet parents endured during these moments. Pets are family, and Healthy Paws understands that you'll do anything to help family.

* Healthy Paws claims made for incidents occurring between June 1, 2016 and June 1, 2017.



Claim of Fame: The Year's Most Expensive Incidents

How high can those vet bills go? Emergencies usually mean surgeries that keep pets hospitalized for days, weeks – even months. We found two happy endings with well-worth-it price tags from June 2016 – 2017:

Alaric German Shepherd



Chronic conditions and previous injuries couldn't keep Alaric down. The now 10-year-old German Shepherd has had fractures, tetanus, amputation and more, but his spirit has never been broken; he's never blue or downtrodden. This past winter, Alaric suffered trauma from being hit by a car. "After the accident, he was such an indomitable spirit, he tried to crawl on the ice to get into my van!" says pet parent Keith. Alaric was rushed to an emergency facility three and a half hours away

from his family's farm, staying for almost two months. "He's had four surgeries so far; he's blown through quite a few screws and the hardware in his back legs." Alaric is still a special part of the pack - the family has 4 dogs total – with claims for this incident reaching \$23,043 and Healthy Paws has reimbursed \$20,515. "The vet asked if we still had pet insurance and I just laughed. Speaking of, who can I send a letter to for thanks?"

Total Claims	\$23,043
Healthy Paws Reimbursed*	\$20,515

* Healthy Paws claims made for incidents occurring between June 1, 2016 and June 1, 2017. Reimbursement based on covered treatments using a 90% reimbursement level and a \$100 annual deductible.



Kit Kat **Maine Coon**



Carina fell in love with Maine Coon cats and waited over a year before she found her kitty soulmate in Kit Kat. “Her father is a show cat! He’s been named first in breed many times.” Kit Kat was just a baby when she moved in with her forever family, but shortly after, at about 11 months, Carina noticed that Kit Kat wasn’t feeling so well. “She was panting a lot, so we ended up at the 24/7 emergency clinic. They discovered that she had a lot of fluid around her heart.” Carina was stricken; Kit Kat kept collecting more fluid in her chest until surgery was required. The procedure

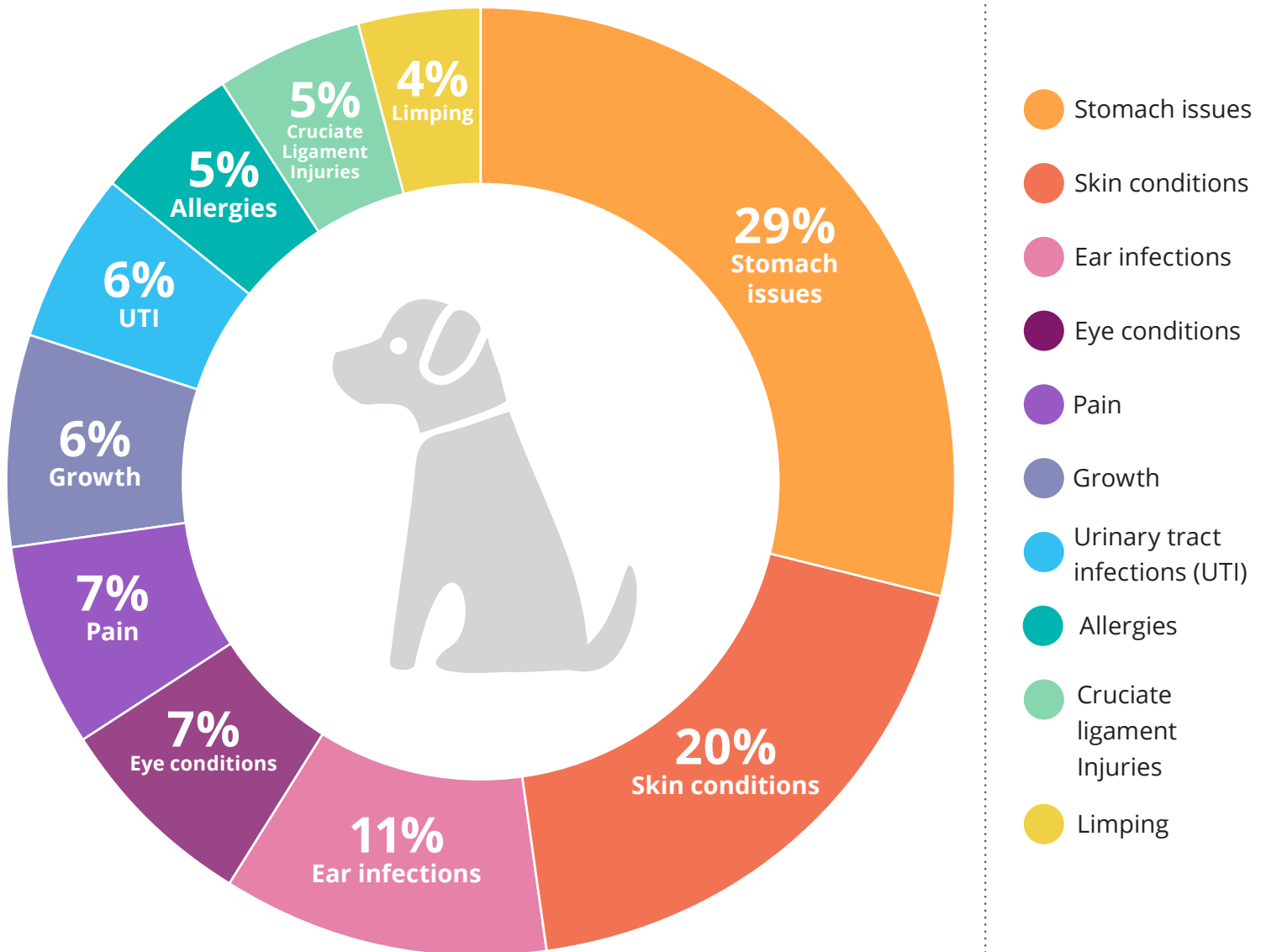
revealed an abscess on the left lung lobe and a collapse on the right lung lobe, plus an infection affecting her entire respiratory system. They removed the abnormalities and Kit Kat remained in the hospital for over 5 days. “I visited her every day, I was so worried. Finally, the vet released her, saying she’s in the clear. Since then, she’s been better than even before the surgeries.” After the \$21,219 in claims (Healthy Paws reimbursed \$18,823), she’s doing great. “She’s back to her old self – she’s already very active, playing fetch with rubberbands again!”

Total Claims	\$21,219
Healthy Paws Reimbursed*	\$18,823

* Healthy Paws claims made for incidents occurring between June 1, 2016 and June 1, 2017. Reimbursement based on covered treatments using a 90% reimbursement level and a \$100 annual deductible.

Top 10 Accidents & Illnesses for Dogs

Scientists have recognized that dogs share many of the same diseases as us – everything from diabetes to cancer to allergies – and usually the treatments are very similar. However, the top 10 reasons a pup will end up at the vet are very specifically canine – from eating a ball of string to hurting a knee playing fetch. Here are the top 10 ailments seen at the vet between June 2016- June 2017.





1.

Stomach Issues

Vet Cost: Up to \$6,500



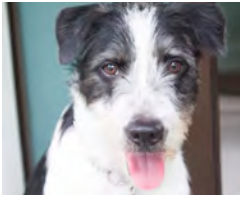
Some dogs eat the darndest things. Because of this, they can end up with gastric distress, stomach flus, accidental poisonings, parasitic infections and other stomach issues more frequently than any other condition.

Recognizable Symptoms

The symptoms are telltale, but the source of the problem may not be known until a vet has examined the dog. Vomiting, diarrhea, not eating or drinking, excessive drooling and even foaming at the mouth are signs that something isn't right in the tummy.



HOW LEO AVERTED TRAGEDY



When Leo, a large mixed breed dog, was struck with stomach pain and diarrhea, his pet parent Suraj took him into the emergency vet. After a foreign

body extraction surgery that included anesthesia, antibiotics and 11 days of hospitalization, Leo's claims came to \$12,513. Healthy Paws reimbursed him \$10,665. "I cannot tell you how happy I was to see Leo back to himself, running around and playing; I can't express in words how grateful I am that I had your insurance when tragedy struck," says Suraj.

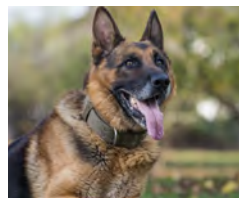
COOPER'S CALAMITY ENDS HAPPILY



Cooper, a playful yellow lab, was transferred to emergency services and a hospital stay when he had continued vomiting. The diagnosis?

A serious list: Gastritis, pancreatitis, enteritis, anemia, ptyalism (that's excessive saliva) and gastric perforation. His pet parent Tiffany ended up with a bill costing \$16,455 of which Healthy Paws paid \$14,747. While Cooper has had quite a few other ailments, he's back to running, fetching and trying to win tug-of-war against his mom.

SAGE BOUNCES BACK FROM EMERGENCY SURGERY



German Shepherd Sage had a foreign body extraction as well – using the much quicker endoscopic procedure where a camera goes “down the hatch”

and vets find the culprit to remove. Sage was first given x-rays, critical care fluids and antibiotics, before anesthesia and the thirty-minute procedure. The claims totalled \$1,510 and pet parent Liz was reimbursed \$1,010. “Sage is doing great. She is resilient and strong, and is as happy and active as ever!”



Treatment

Depending on the cause, pups' GI distress can be treated with a bland diet like chicken and rice until stools return to normal for a few days. However, each situation is different, and your dog might need antibiotics (roughly \$20 for a 10-day dosage) or surgery (\$1,000 and up). For serious stomach issues, expect diagnostic tools such as x-rays (\$150 - \$500), CT scans (\$3,000+) and endoscopy (\$800 - \$1,000).

New Diagnostics	Cost
For toxic ingestions (poisoning): Extracorporeal therapies for toxin removal (intermittent hemodialysis, continuous renal replacement therapy, charcoal hemoperfusion)	Anywhere from \$500 to start and up to \$3,000 a week, with roughly 3 treatments a week.
Abdominal Ultrasonographic Exam	The usual ultrasound has grown extremely advanced. Costs range from \$100 - \$500

Prevention

- Stomach problems caused by parasites can be prevented through the necessary vaccines and medications, such as your monthly heartworm and roundworm treatment.
- Avoid overfeeding your dog or feeding directly off the table. Know which foods are toxic, which will produce intolerance and which are safe to your particular dog.
- Do not abruptly change your pup's food; it will cause gas and stomach upset.
- Stress from moving, familial changes and other anxieties can play out in tummy troubles.
- Keep inedibles up and off the floor and do a mental inventory of all toys.



2. Skin Conditions and Issues

Vet Cost: Up to \$4,000



Skin infections, dermatitis, hot spots and more – skin issues are noticeably uncomfortable for your dog, and they’re extremely common.

One of our favorite nonprofits, the San Francisco Society for the Prevention of Cruelty to Animals, has started a program called SPORE (Shelters Preventing Outbreaks of Ringworm through Education) specifically to help shelter animals who contract ringworm, a fungal infection on the skin that is highly contagious and can take several weeks to treat.

“Most shelters simply aren’t equipped to handle ringworm cases, and animals who contract ringworm are often euthanized,” says Cynthia Kopec, COO at the SF SPCA. The program not only gives animals with ringworm a second chance, but also aims to teach other shelters how they can do the same.

Recognizable Symptoms

Easily spotted, symptoms include itching, licking, scratching, sores, acne, lesions, redness, scaliness and flaking. If it looks painful, it probably is. Get to the vet!

SKIN ISSUES CAN INCLUDE:

Pruritus, pyoderma, yeast infections, folliculitis, impetigo, dandruff, mange, ringworm, alopecia, hot spots, flea reactions, stings, bites, and wounds.



2. Skin Conditions & Issues:

Case Study, Treatment & Prevention

FROM ITCHY & IRRITATED TO CALM & COLLECTED



Cenzo, an “EngAm” which means half American Bulldog, half Olde English Bulldog, has had a nasty spat with skin issues (“Yay, Bulldogs!”

says pet parent Seth) this year with allergies and subsequent skin conditions. “The dermatologist bills and medication has cost a small fortune!” says Seth. Each claim has roughly been

\$500 - \$600 for lab tests and prescription medications, including Apoquel. That quickly adds up: Cenzo’s lifetime claims have been \$10,697 and his lifetime reimbursement so far from Healthy Paws is \$8,648. His treatment has reached the maintenance phase and he’s back to enjoying a much more comfortable-in-his-own-wrinkles phase of puppyhood.

Treatment

Treatments vary for skin conditions and can be relatively inexpensive at first, but can then snowball into larger amounts. For example, Apoquel, a popular Rx for dermatitis, is about \$2.50 a pill (28-day supply costs \$70). Atopica, another allergy and dermatitis prescription, depends on your pup’s size; for 15 pills, it can cost \$22 (small) to \$67 (large).

New Treatments	Cost
Cytopoint (also known as CADI for Canine Atopic Dermatitis Immunotherapeutic) is a new therapy that targets the itch at its source to help relieve the signs of atopic dermatitis in dogs.	Administered by your vet, one injection can last 4 – 8 weeks; Average pricing for small dogs (10lb), approx. \$50-60/injection, while for a large dog (80lb), the cost is approx. \$100-150/injection.

Prevention

Your best bet for prevention is avoiding the source of irritation, allergy or infection. By keeping pet spaces clean and regularly visiting your vet for preventative care like vaccines, you can cut back on some irritants. However,

dogs will be dogs and are known for getting into stuff! Healthy Paws covers all possible skin condition treatments, as long as the symptoms were not pre-existing.



3.

Ear Infections

Vet Cost: Up to \$800



Just like kids, dogs get their fair share of ear infections! Considering how terrible ear infections are for humans, imagine your pup going through the same thing – feeling rundown, uncomfortable, maybe even in pain – and you should be on your way to the vet. The total cost for the visit plus medication can run \$100 to \$250.

Recognizable Symptoms

Scratching or rubbing the ear (or around the ear), hot-to-the-touch ears, discharge, odor from the ear, redness, swelling, crustiness or scabbiness, hair loss around the ear, head shaking, loss of balance, unusual facial movements, walking in a circle and hearing loss are symptoms of an ear infection.



HIGGINS GETS RELIEF FROM CHRONIC EAR INFECTIONS



Leslie's 2-year-old English Bulldog, Higgins, had an extreme case of chronic ear infections, and there was only one thing left to do. He had "ear canal ablation" which is a surgical procedure to remove the vertical and horizontal ear canals down to the level of the middle ear. Usually performed on pets that have had an ongoing history of Otitis Externa (ear infection), the surgery concerns pet parents due to the risk of deafness.

However, most dogs with chronic ear conditions are already at a low level of hearing, and the procedure improves their quality of life without damaging their hearing further. In addition to surgery, his treatment included bloodwork, x-rays, IV fluids as well as pre- and post-op medications. Their claims for this particular instance totaled \$4,322, and they were reimbursed \$3,321. Higgins hasn't had as many ear complications since the surgery; he's now back to belly rubs and tasty treats!

Treatment

Ear infections are easy to diagnose and most are even easier to treat with antibiotic and antifungal medicines. Many veterinarians prescribe BNT Ear Treatments, a 3-in-1 that clears up the infection after one dose.

New Treatments	Cost
Osumnia is a two-dose treatment (per affected ear) that is given one week apart. The bonus? It eliminates the need to clean your dog's ear for 45 days.	\$30; administered by pet parent
Bayer's Claro is a clear liquid combo of antibacterial, antifungal, and anti-inflammatory ingredients that requires only one, veterinarian-administered treatment.	Around \$20; administered by a vet

Prevention

Dogs suffer from ear infections for a variety of reasons; an infestation of mites, allergies, overactive yeast in the ear canal and even hormonal issues can contribute to ear

infections. Prevent ear infections by keeping ears clean, dry and free of excess debris. If your pup exhibits any of the symptoms, get them to the vet.



4.

Eye Conditions

Vet Cost: Up to \$6,000



Any veterinarian will tell you: eye issues are serious business. They can be everything from minor abrasions or pink eye, which require a little TLC and a prescription, to more urgent conditions, like glaucoma, corneal ulcers or cherry eye. Treatments are just as varied; a \$50 vet visit and eye drops one day could turn into \$3,000 another day.

Recognizable Symptoms

Blindness, redness, discharge, itchiness, squinting, or noticing an alteration to the eye. Dry eye is noticeable when your pup is excessively blinking and eyes (or eyelids) seem swollen.

DID YOU KNOW?

There are only about 400 veterinary ophthalmologists nationwide. In *The New York Times*¹, Dr. Daniel Priehs, a vet ophthalmologist, says, “Animals share many of the 30 or so most common eye ailments identified in people, including injuries, infections, cataracts and glaucoma, as well as some rare and inherited ones.”

¹ “Does Your Pet Need an Eye Doctor?” by Susan Jenks; The New York Times, June 6, 2017.

4. Eye Conditions: Case Study Treatment & Prevention



BUDDY LEE GETS BACK TO THE BEACH



Kathie noticed Basset Hound Buddy Lee was losing weight and wasn't eating; "if you know Bassets, you know that's a big problem!" At the same

time, she noticed a cloud over the lens of Buddy Lee's left eye. There was simply no denying it: Buddy Lee wasn't feeling his best and had to go to the vet. Their vet confirmed that Buddy Lee had glaucoma and was suffering from painful migraines. He was sent home with medications,

but ultimately the eye had to be removed. Healthy Paws reimbursed \$1,692 of the \$1,880 bill for the surgery, and later, \$5,894 for continued prescription support and other accidents and illnesses for Buddy Lee. "Every month, we have to buy a tiny bottle of eye drops. We give Buddy Lee two eye drops, three times a day, and that can add up." With ongoing therapy, Buddy Lee is feeling much better and can get back to doing what he loves: hitting the beach!

Treatment

Depending on the condition, diagnostics are simple with your vet, although more dire circumstances such as ocular cancer may require x-rays. Dry eye (Keratoconjunctivitis sicca, KCS) is treated with a surgery known as Parotid Duct Transposition (PDT), a procedure that costs between \$1,000 to \$5,000 depending on the specialist. For abrasions, vets have a cool trick to create an autologous serum, which helps heal the eye: they draw your dog's blood, spin it in a centrifuge to extract plasma, then inject it directly in the eye.

Prevention

Don't blame yourself; lots of puppies and dogs have eye conditions that are congenital or inherited. Overall good health and nutrition help keep eyes strong, and catching ailments early will make a difference. Healthy Paws can

provide coverage for hereditary and congenital conditions so long as signs and symptoms of the condition did not begin prior to enrollment or during the waiting period.



5. Pain

Vet Cost: Up to \$3,000



Overwhelmingly, most pet parents report that they just do not want their pet in pain, and it can often be more of a symptom rather than a disease itself. Because of this, it is the fifth most frequent reason to bring a dog into the vet's office, and the reasons can vary from injury to illness.

Vets say lack of knowledge about the signs of pain is common among pet parents, and sometimes even other vets. In addition, the veterinarian pain scale used lists only four degrees of pain, from zero up to very extreme, which leaves little resource to the gradations of pain, especially for chronic pain or lameness.

Recognizable Symptoms

Excessive grooming, panting, limping, a "grimace" where the jaw seems clenched or other expressions that could seem to humans as "worried," whimpering, lack of appetite, antisocial behavior (suddenly shy, suddenly aggressive), stiffness or limited movements. Another telltale sign: animals with arthritis frequently "wander" the house at night because they cannot sleep; they have uncomfortable joint pain.



GALLBLADDER SURGERY HELPS SAVE FURBY JR.



American Eskimo Furby Jr. was bright-eyed and bushy-tailed, but couldn't keep food down and had tenderness in his abdomen. After 24 hours of vomiting, his pet parent Michelle brought him into the vet. The abdominal pain is a symptom consistent with liver and gallbladder issues, and ultimately he needed his gallbladder to be removed. His 7-page bill included multiple antibiotics, diagnostic tools such as x-rays and consultations with experts, totaling \$13,130. Furby Jr. was hospitalized for 9 days and recovered nicely; his post-surgery regimen included follow-up, painkillers and routine antibiotics. Healthy Paws reimbursed Michelle a total of \$11,667.

SHERLOCK'S MYSTERIOUS PAIN GETS SOLVED



Small but mighty, 7-year-old mutt Sherlock Holmes started showing signs of back pain and a wobbly walk, so his pet parent Alexandra brought him into his regular vet. Over the next few days, his condition worsened so they started him on a steroid and pain management plan, and restricted his exercise. It wasn't until after a consultation with specialists that they realized more diagnostic tools were needed. After examining x-rays, the orthopedic specialists noticed a slipped disc, and later, a large hematoma over his spinal cord which needed surgical removal. The surgery went smoothly, but Sherlock's post-op recovery was a little slower than expected and he needed some additional pain meds to remain comfortable. The overall cost for his care was \$19,022 with a reimbursement of \$16,723, but the best part is that he's since recovered well and hasn't had a single claim since March!

WHEN A BITE GOES BAD...



Another dog bit Abraham, a tiny mixed toy breed, and the resulting trauma was almost fatal. Over the course of two weeks, Abraham's initial wound went from the initial sanitation and regulation bandage to infected and making him very sick. The vet bills reflect the same shock; the initial office visit was approximately \$341 but as his condition worsened, Abraham needed hospitalization, IV fluids and supportive care. Abraham's pet parent David was, in the end, reimbursed \$10,236 on his \$12,902 bill, and Abraham is now fully healed.



Treatment

Pain may be indicative of a problem with a solution that will, in effect, make the pain stop. However, there are many instances of pets suffering chronic pain – what then? Chronic pain, like arthritis, can be managed with medications specifically tailored to the needs of a pet (do not give your pets over-the-counter painkillers like Tylenol, Ibuprofen, Aspirin or others without a vet’s recommendation), but more alternative therapies are working wonders:

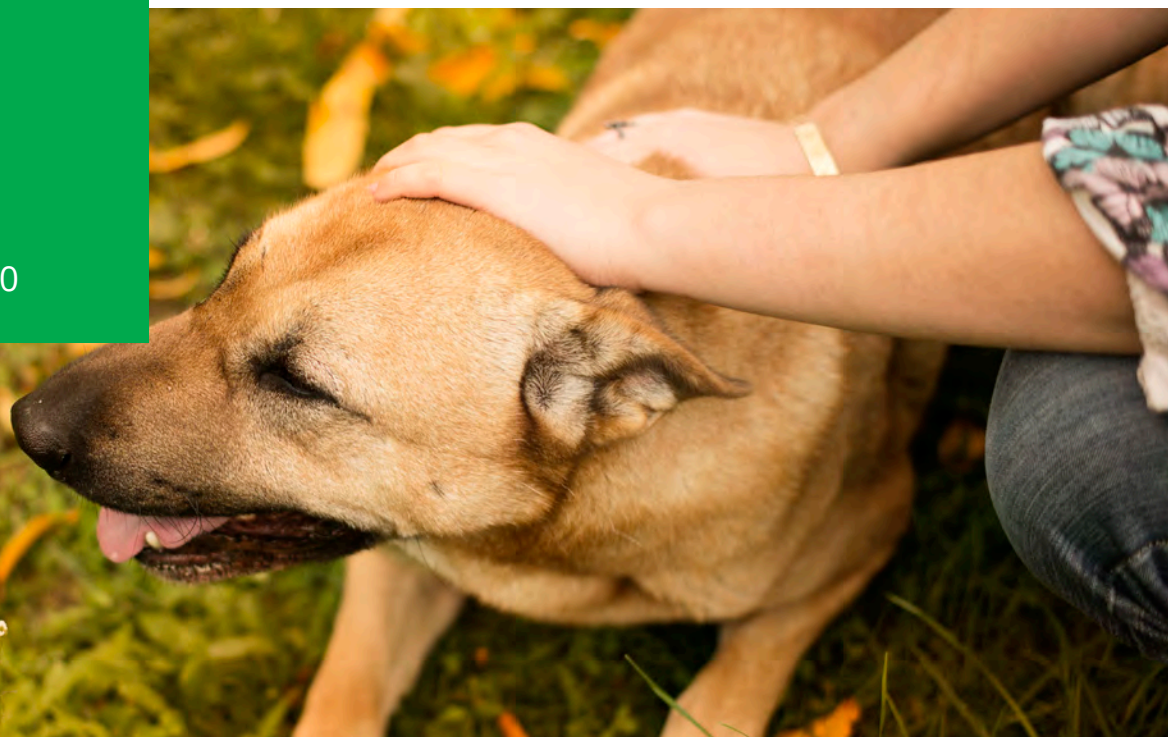
- **Laser Therapy** – This non-invasive, pain-free, surgery-free and drug-free treatment provokes a chain of chemical reactions called photobiostimulation. The process helps accelerate pain relief, release endorphins and even stimulates cell recovery; sessions are about 5 minutes and cost around \$45.
- **Hydrotherapy** – Just as it sounds, this therapy is usually administered in a tank of water and works much like physical therapy, without gravity or pressure on joints. Consultation plus treatment will cost about \$85.
- **Acupuncture** – By using acupuncture, a pet’s energy flow is stabilized and the body’s own pain-relieving and anti-inflammatory mechanisms are triggered; sessions range from \$25 to \$120 per visit and pets require eight treatments on average.
- **Chiropractic Care** – Veterinary chiropractors improve the relationship between the spine and the nervous system to restore and maintain good health and often treat joint degeneration, floating kneecaps, hip dysplasia, tail injuries and TMJ issues. Adjustments can range from \$35 to \$75 per visit and your pet may need multiple treatments.

New Treatments	Cost
New drug Galliprant is an anti-inflammatory intended to control pain and inflammation associated with osteoarthritis in dogs.	\$30 - \$75 depending on dosage; vet prescribed only
Electroacupuncture, or acupuncture with Electric Stimulation Therapy, can be beneficial to stimulate nerves and reduce inflammation.	Pricing and availability varies



6. Growth/ Lump

Vet Cost: Up to \$6,000



Nothing's scarier than feeling a protrusion, lump or bump on your dog's back, belly or leg. While not every lump is a malignant tumor, it is the first place our minds race to. While any lump or bump needs to be looked at by a vet, remember that growths can also be fatty deposits called Lipomas, or even cysts can be felt through the skin.

Recognizable Symptoms

Any protrusion, lump, bump, or foreign growth qualifies. Additional cancer symptoms include swelling, sores that won't heal, weight loss, anorexia, strange odor, difficulty breathing or problems going to the bathroom.



JADA'S STRUGGLE WITH BONE CANCER



"I noticed a bump on Jada's leg, and I thought it might be a bite. It was pretty much my worst nightmare – it was bone cancer," says Alex, pet

parent of Jada, a female Great Dane. After x-rays and a few consultations, Alex thought his only choice would be to amputate, but he discovered Stereotactic Radiation Therapy (SRT), a new veterinary technique adopted directly from human medicine. This technique effectively removes tumors with the same precision as a scalpel. With this new treatment as well as periodic chemotherapy, Jada would be able to keep her leg and potentially live longer without the tumors spreading. While the costs have been \$11,000, Healthy Paws has reimbursed Alex around \$8,300. Jada is continuing chemotherapy and remains "the best dog ever."

FROM UMBILICAL HERNIA TO PLAYING FETCH AGAIN



Two-year-old Marty, a boisterous Shar-Pei, was diagnosed with an umbilical hernia, which is a bulge in the abdominal lining right

around the belly button, below the ribcage and on their belly. Surgery was required, which meant anesthesia and painkillers, as well as post-operation care. Pet parent Christina submitted an invoice totaling \$872 for the surgery, of which Healthy Paws covered \$620. Marty has since healed enough to play fetch like his old self.



Treatment

Most lumps and bumps will require diagnostic tools such as x-rays, and in rare cases, exploratory surgery. While some benign cysts are drained in-office, more malignant growths will have a separate path of treatment, including surgery, chemotherapy and radiation, laser therapy and more. Speak with your vet about the various options and costs – open drainage of a cyst will require anesthesia and surgical incisions, ranging from \$250 to \$500, whereas a cancer treatment schedule can go beyond \$10,000.

New Treatments	Cost
TANOVEA-CA1 is a 2017 FDA approved drug for the treatment of lymphoma in dogs. Administered by a vet, the anti-cancer drug is injected into the dog's vein for about 30 minutes.	Consult your vet. Most cancer treatments over the course of a year are between \$7,000 and \$10,000.
Stereotactic Radiation Therapy, which is what Jada went through, is also called stereotactic radiosurgery (SRS), gamma knife therapy and cyberknife therapy. There is no actual surgery involved; it is a form of radiation that is just as precise as a scalpel when removing a tumor.	Traditional radiation starts at \$1,500, while SRS is between \$8,000-\$10,000.

Prevention

There isn't one reliable answer for avoiding cysts, growths, tumors or hernias. Following a healthy lifestyle may help, but prevention is almost impossible, especially when genetics come into play. For melanoma, there is a vaccine

that will prevent the spread of the cancer to the lymph nodes. The cost for this is \$1,000 to \$1,500 for four initial doses and a booster vaccine every 6 months.



7. Urinary Tract Infections (UTI)

Vet Cost: Up to \$6,000



A urinary tract infection (UTI) is the general term for an uncomfortable infection caused by bacteria entering the urethral opening, and can be contracted easily by female dogs and older dogs ages 7 and up. It can result in crystals or stones in the bladder, incontinence, or bacterial infections.

Recognizable Symptoms

Just like humans, UTIs are a miserable set of symptoms that include frequent urination, blood in urine, “dribbling” urine and straining to urinate, especially when coupled with a fever. Your pup may even whine or whimper while going to the bathroom, break housetraining or obsessively lick the area.



7. Urinary Tract Infections (UTI):

Case Study, Treatment & Prevention

PORTIA'S CHRONIC CONDITION RESOLVED



Margaret's five-year-old Golden Retriever, Portia, had frequent UTIs due to an anatomical condition that was rectified through an epispioplasty

surgery. It's not a common treatment for chronic UTIs unless there are excessive skin folds, of which Portia was a candidate. A common, positive side effect is that other infections in the area are

usually reduced as well. "The ultrasound and tests that needed to be done prior to surgery were all covered, and the surgery and hospitalization was expensive, and (after my deductible, of course) it was covered by Healthy Paws," says Margaret. Portia's claims for prior UTIs and surgery totaled \$4,644, and Margaret has been reimbursed \$2,943. Portia hasn't had recurring UTIs since!

DID YOU KNOW?

In most cases, *E. coli* is to blame for UTIs. In more severe (but rare) cases, UTIs may frequently occur due to cancer, bladder disease, kidney disease and stones, diabetes, bladder inflammation or infection, spinal cord abnormalities and prostate disease.

Treatment

Not all pets will need surgery to cure a urinary tract infection. Most dogs do well on antibiotics, costing about \$20 for a 10-day supply.

If your dog is a candidate for epispioplasty or vulvoplasty, such as Portia above, expect the vet bill to be \$1,500 to \$3,000 for the procedure.

Prevention

Nutrition and hydration can help prevent UTIs, and there are various methods of natural remedies that include cranberry or blueberry powders, supplements or capsules. Keep fresh

water available throughout the day for your pup, and take extra care to keep your dog's overall health intact. A balanced and appropriate diet as well as exercise goes a long way.



8.

Allergic Reactions

Vet Cost: Up to \$3,000



If you've ever experienced a food or pollen allergy, you know just how uncomfortable – or even life threatening – the situation can be. The same thing can happen to dogs: common environmental allergens include pollen from grass, trees, weeds and flowers, but dust mites and fleas can also kick off a bout of allergies. Dogs can also suffer from food allergies or intolerance to certain ingredients, such as beef, dairy, chicken, fish, and soy, among others.

Recognizable Symptoms

Itching, scabbing, watery eyes, sneezing, wheezing, paw chewing, licking, vomiting, and even diarrhea can be signs of both environmental and food allergies.

8. Allergic Reactions: Case Study, Treatment & Prevention



A SPIDER BITE LEADS TO THE ICU



Tina's 4-year-old Leonberger, Della, suffered a spider bite that caused a massive allergy attack, leaving her unable to breathe. Tina brought Della in to the emergency vet, and within minutes, the vets had saved Della's life. "She spent three days in the

ICU after that and Healthy Paws took care of 90% of the expenses. It was so easy to file our claim online and I received a check back within a week," Tina says. The incident cost \$3,222 and Tina was reimbursed \$2,799. And Della? She's absolutely fine!

Treatment

To find out exactly what the culprit is, Heska Allergy testing (\$250 - \$400) provides diagnostics that have proven results in recent years. To relieve allergies, consult with your vet to determine which antihistamine is best and get specific dosage for your dog. If you're concerned about food allergies, you'll have to start with a limited-ingredient diet to slowly (but surely) cut out any food allergens¹.

New Treatment	Cost
The Cytoint (CADI) mentioned in Skin Conditions also works for dogs suffering from hay fever.	Administered by your vet, one injection can last 4 - 8 weeks. Average pricing for small dogs (10lb), approx. \$50-60/injection, while for a large dog (80lb), approx. \$100-150/injection.

Prevention

For environmental allergies, remember to wipe down your dog's paws after walks or at the end of the day, and schedule regular bathing with a hypoallergenic shampoo. Your vet will have some great ideas on preventing allergy attacks,

although in the spring months, it could be near impossible. For food allergies, read all your dog's food and treat nutritional labels and avoid the offending ingredient altogether.

¹ Specialty or prescription diets are outside Healthy Paws policy coverage.



9.

Cruciate Ligament Injuries

Vet Cost: Up to \$6,500



Cruciate ligaments are the group of ligaments that make up a dog's knees. *Any* dog can suffer a cruciate ligament injury, whether they are a top athlete with an injury or a senior dog suffering from weakened joints. Like humans who complain of knee pain, cruciate ligament injuries hurt and can cause lameness. Medications for pain and inflammation, as well as joint supplements can help, but many dogs need surgery.

Recognizable Symptoms

If it's not an acute injury that is marked with sudden pain, limping and even a yelp, going lame in the hind leg is the first symptom, as well as swelling. Stiffness, abnormal sitting positions, difficulty getting up and decreased activity levels are also signs of a cruciate ligament injury.

EARLY ENROLLMENT IS KEY

It's important to insure your pup before cruciate ligament injuries happen, as they are usually excluded as pre-existing conditions. Pre-existing cruciate ligament problems to one leg will affect future treatment for the other leg, so both must be covered before an accident or illness occurs. This is Healthy Paws' only bi-lateral exclusion.



BOONE BOUNCES BACK



Seven-year-old Mastiff Boone has had years of cruciate ligament issues, totaling \$18,222 for surgery and medical maintenance this year (he has had about 20 total claims for the injury). From pain medications like Tramadol and Adequan to monthly acupuncture sessions, Boone was maintaining but surgery was necessary to give him back his quality of life. He underwent TPLO

(Tibial Plateau Leveling Osteotomy) surgery, a popular orthopedic procedure for dogs who have torn their cranial cruciate ligament, and he stayed in the hospital for 6 days post-operation. His pet parent has been reimbursed \$15,418 this year, while lifetime claims are well over \$46,000 with reimbursements totaling \$41,100. He has ongoing acupuncture appointments and arthritic pain med prescriptions, but he's managing very well.

Treatment

Diagnostics (x-rays, CT scans and MRIs) cost between from \$150 to \$3,000. While treatments like acupuncture, hydrotherapy and arthritis meds have been successful, surgery is the most effective.

Pups with severe cruciate ligament injuries can have Extracapsular Repair Surgery, a procedure where the joint is tightened (roughly \$1,000). Tibial Tuberosity Advancement to stabilize the joint can be around \$2,000 and TPLO, starts at about \$2,500 but can have extra charges due to hospitalization.

Prevention

A healthy diet and exercise will prevent some cruciate ligament issues; however, as many pet parents know, spontaneous injuries or genetic conditions simply can't be avoided. Studies have shown that certain breeds develop cruciate ligament problems more readily, and if your dog

is overweight, the stress on the joints can lead to ruptures. Unfortunately, statistics show that about half of dogs who have had one cruciate ligament will have the same affliction in the other knee.



10. Limping

Vet Cost: Up to \$5,000



Limping, or lameness, is an obvious sign that your pup is in pain or something isn't sitting right. If there isn't a superficial cut, ingrown toenail, or object stuck in the paw, limping will require an x-ray to see if there is a bone, tendon or ligament injury. The same diagnostic tools for pain will help determine what's up with a limping dog.

Recognizable Symptoms

Not putting any weight on a leg, hobbling, or walking "funny;" signs such as panting, whining, and awkward, jerky movements.

SCOUT'S TRAUMA



Theresa's cute pup, Scout, is about five years old, a small mixed breed dog who bears a striking resemblance to a golden Pomeranian. In late 2016, Scout was hit by a motorcycle, which left him with a femur fracture on his left leg. After surgery to repair the bone, Scout was doing well

and gingerly walking on his own after only a few days. About three weeks after, though, his left leg became increasingly painful due to pin migration. He received laser therapy, pain medication and ongoing therapy resulting in full recovery from the initial trauma at a cost of \$20,698. Theresa was reimbursed \$18,246 for the surgery and ongoing therapies. Today, Scout is well; he's recovered fully.

10. Limping: Treatment & Prevention



DID YOU KNOW?

Vets classify limping on a scale graded from 1 to 5, depending on the severity.

Grade 1.

While not recognizable at the walk, it is seen as a subtle change of gait when the animal is trotting.

Grade 2.

Difficult to see in a walking animal, but is very obvious when trotting.

Grade 3.

Obvious when walking and trotting.

Grade 4.

Even while standing still, the foot is not placed on the ground with full weight bearing.

Grade 5.

Known as a “non-weight bearing lameness” (i.e. the dog holds the leg up all the time, refusing to put any weight on it at all).

Treatment

A physical exam and x-rays are the first step in determining why your dog is limping, and the source may be something as simple as a wounded paw to a much more complicated condition like hip dysplasia.

After a physical exam, a vet will diagnose your pup or run further tests like x-rays (\$400), or CT scans and MRIs (\$3,000 – \$4,500) for broken bones, torn ligaments and suspected diseases.

New Treatment

The Stance Analyzer from Companion Animal Health evaluates even subtle lameness and measures improvements seen during rehabilitation.

Cost

Depending on the pricing of your vet’s diagnostic tools, using the Stance Analyzer may be an additional \$25 during your visit.

Prevention

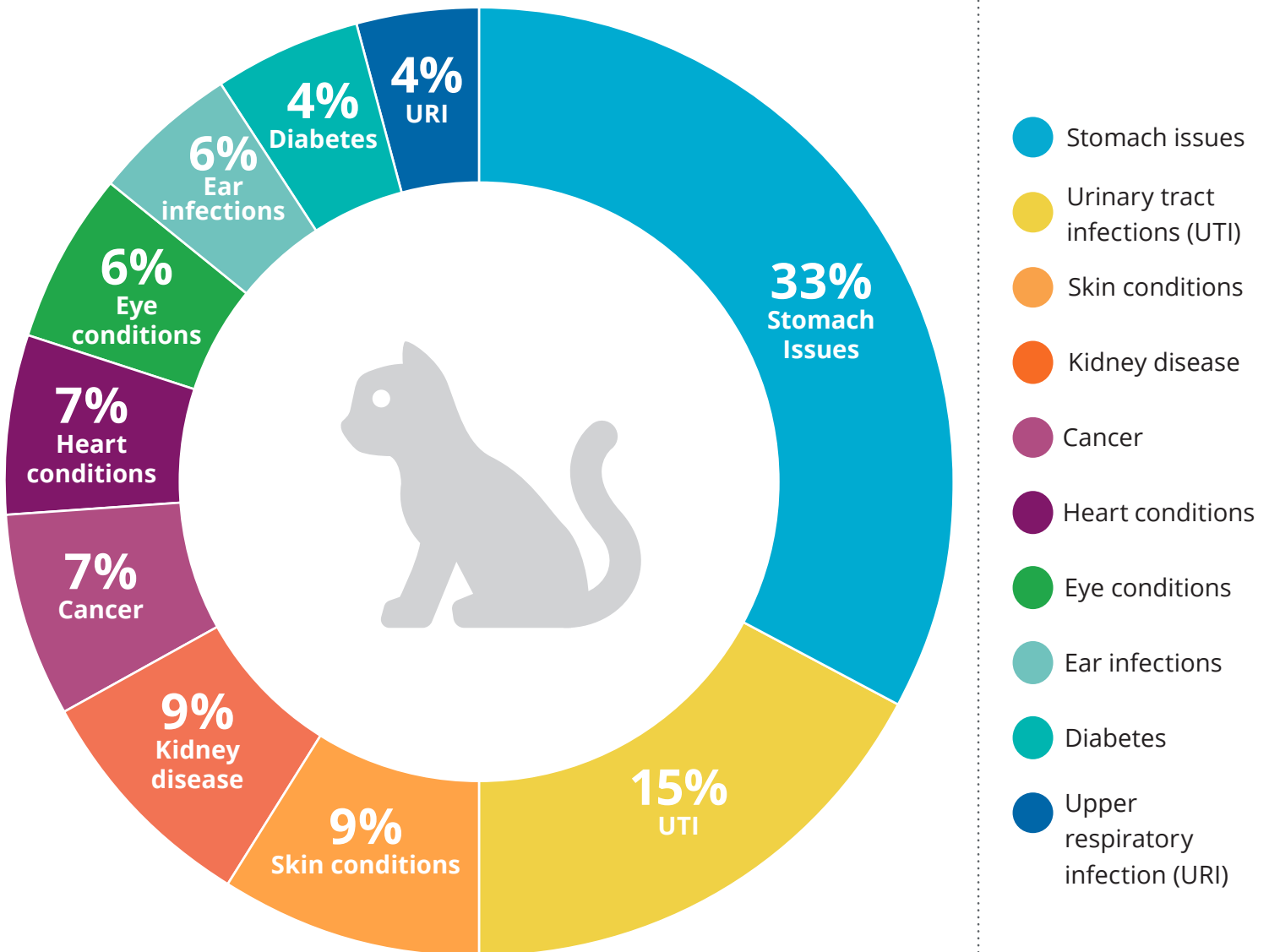
Accidents will happen, but making sure the environment your dog is playing in is level (no holes or divots!) can make a major difference. Also, limit rough housing, especially between two rambunctious dogs – they often don’t know their own size.

For sidewalk-bound dogs, attire their feet in booties and avoid littered areas with broken glass or sharp debris. Do not walk through construction sites.

Restrict movement and crate your dog if they start limping. Never exercise a limping dog.

Top 10 Accidents & Illnesses for Cats

While cats share many of the same ailments as dogs, their reactions, physiology, and even the costs may vary. Here's the most common conditions for our Best Furry Felines.





1.

Stomach Issues

Vet Cost: Up to \$6,500



All cat parents have witnessed the inevitable hairball or bout of stomach upset, but major gastrointestinal (GI) problems can be cause for concern. The number one reason why Healthy Paws' pet parents bring their cats to the vet, stomach issues run the gamut from food intolerance to abdominal obstruction, pancreatitis, bacterial infections and more.

Recognizable Symptoms

Everything from prolonged vomiting, diarrhea, anorexia to abdominal pain can indicate a stomach issue. Other signs include constipation, dull coat, weight loss or excessive thirst.



HAROLD'S EMERGENCY SURGERY SAVES HIS LIFE



Jillian's seven-year-old cat, Harold, had been suffering from constipation before his pet parent brought him to the emergency vet. He ended up having major surgery – what vets refer to as “R&A” (resection and anastomosis, a surgical procedure that removes a diseased or inflamed portion of the intestine and reconnects what remains). What they'd thought was a foreign body obstruction, like when a cat eats string and it blocks the digestive tract, ended up being a colonic perforation. “They typically do not have great outcomes,” says Jillian. “The surgeon called him a miracle kitty! It was so unexpected and got so severe so quickly.” In

addition, Harold's recovery did not go as planned. “It was tough; he required so much constant care, including pain meds and antibiotics to prevent sepsis. He also had a risk of dehiscence (a complication in which the wound ruptures along the surgical incision), which luckily did not happen, but then he ended up getting pancreatitis!” After claims totaling \$15,964 and reimbursements of \$14,117, Harold is now healed and back to naps in the sunshine. “With the ease of submitting claims, rapid turn around time and amazing coverage, I was able to focus on Harold recovering instead of the cost which I am so incredibly grateful for. I've had Harold since he was a kitten and I really don't know what I'd do without him.”

KITTY PROOF YOUR HOME

Clean your house of any poisonous ingredients that your cat might find interesting: toxic plants such as lilies, detergents, antifreeze and anything with xylitol. Keep string and yarn up and away in cabinets, and bypass the tinsel for Christmas.



Cat digestive conditions can be acute (i.e. a one-time situation) or chronic. While acute digestive issues can usually be remedied in one vet visit, cats with chronic digestive problems will require ongoing management to determine the cause and best method for treatment. Some possible diagnostic suggestions:

- Test for parasites with a fecal exam
- Complete CBC/blood chemistry profile
- X-rays and/or ultrasound (especially if your cat is vomiting)
- Urinalysis
- Thyroid profile for senior cats
- Endoscopic or surgical biopsies may be requested for chronic digestive cases
- Test for Feline Leukemia
- Test for Feline Immunodeficiency Virus (FIV)

Treatment

Depending on the severity of the symptoms and the underlying cause, treatment varies. For example, a cat with severe ulcers may also be suffering from hemorrhaging, shock and infection, so he/she must be treated with intensive care until the cat becomes stable. Other serious cases may require surgery, antibiotics and ongoing medical attention.

Prevention

While some stomach issues may be preventable – such as switching your cat’s diet too quickly – other complications are simply unavoidable or genetic, such as Inflammatory Bowel Disease or even stomach cancers. One rule of paw: never give your cat over-the-counter pain medicines without a vet’s recommendation, as pain relievers can seriously damage kitty’s stomach lining and aggravate existing conditions further.

Many holistic vets consider diet, stress and exercise when evaluating cats’ overall health. Since the stomach is in direct contact with food, a healthy and species-specific plan has been proven to help keep cats healthier, longer. Coupled with regular, annual trips to the vet, some conditions may actually be prevented throughout your cat’s lifetime.



2.

UTIs and Bladder Stones

Vet Cost: Up to \$6,000



A urinary tract infection (UTI) is an infection of your cat's urethra, most commonly found in kitties between the ages of one and four. Bladder stones, another frequent kitty condition, are minerals that form when there's simply too much of them in the urinary system. Cornell Feline Health Center quotes veterinarian Richard Goldstein, DVM¹: "When the concentration goes over that threshold, they start to form crystals, and the crystals accumulate and may grow into stones. We don't know why this process takes place, but we've observed that it tends to occur frequently in domesticated cats, especially in those that are not very active, don't take in enough fluids, and don't urinate enough."

Recognizable Symptoms

Just like humans, UTIs and bladder stones have pretty uncomfortable symptoms such as abnormal, frequent passage of urine, straining or inability to urinate, or only passing a small amount of urine. Cats will also go in inappropriate locations (like the bathtub or maybe the closet) and avoid their litter box. Constant licking, lethargy, vomiting and excessive thirst usually accompany UTIs and bladder conditions. For serious cases, pet parents might see blood in the urine and the abdomen might be hard or distended.

¹ Cornell Feline Health Center, "[Bladder and Kidney Stones](#)," 2014.



CHRONIC UTIs, GONE FOR GOOD



Rustyn's one-year-old kitty, Ba-Ji, was struggling to urinate and feeling rundown when his pet parent took him to the vet. "The poor little guy was less

than a year old and started having chronic urinary tract inflammation and infections," said Rustyn. The infections started in December and escalated to bladder stones by January. The vet began a treatment program that included pain relief before performing surgery: Ba-Ji had a urethrostomy which creates a permanent opening in the urethra to remove obstructions. Since then, he's been pain- and bladder stone-free! "There is no way we would have been able to pay for his treatment without pet insurance," says Rustyn. Ba-Ji's claims totaled \$5,868 and his pet parent was reimbursed \$5,182.

A LITTLE BLACK CAT MAGIC



Meghan's cat, Dmitri, was born on Halloween, so naturally he was a special guy. In September, he began showing signs of frequent urination,

and by May the next year, he was diagnosed with urinary crystals (different from bladder stones due to their chemical composition, but both can hinder the cat from urinating, which can be fatal if untreated). The resulting \$11,468 treatment included hospitalization and a urethrostomy, just like Ba-Ji. Meghan was reimbursed \$10,201, and Dmitri is back to his spooky-kitty ways.

DID YOU KNOW?

Interestingly enough, UTIs are not as prevalent in kittens less than one year old and cats greater than 10 years old.



Treatment

For UTIs:

First, to diagnose your cat's UTI, the vet will complete a physical exam, a urinalysis and urine culture. If necessary, further bloodwork, x-rays (for blockages or stones), and an ultrasound will be conducted. They will be looking for bacterial, fungal, or parasitic sources, as well as any physical complications, injuries, or more serious diseases behind the UTI that might have caused the infection.

Once the source of the UTI has been identified, your vet can prescribe antibiotics, request dietary changes or, if it's very serious or chronic, schedule surgery (\$3,000 and up).

For Bladder Stones:

Diagnosis for bladder stones is usually achieved with X-rays or ultrasound, since the stones are usually covert and lodged in various areas along the urinary system. In some cases, bladder stones may remain small and can be passed without medical treatment. However, if they grow too large, they will be painful and cause irritation, and sometimes slip into the urethra. If they obstruct urination, the situation is then a medical emergency that can prove fatal. Blockages are most common in male cats since they have a very narrow and easily obstructed urethra. Treatment at this stage will include surgical removal of stones (\$5,000 and up depending on procedure and hospital stay) or Lithotripsy (breakdown of stones with shock waves, roughly \$1,000).

Prevention

Make sure that your cat always has access to clean, fresh water and is actually drinking it. Cats also are more likely to drink water if the water is moving – i.e. fountain water bowls encourage cats to drink more. Vets say that at least 50 percent of a cat's diet should be "wet"

food, so avoid the dry kibble to prevent UTIs, bladder and kidney problems. Make sure your kitty gets plenty of exercise and keep the litter box clean to encourage plenty of elimination time.



3.

Skin Conditions

Vet Cost: Up to \$4,000



Cats' most common skin conditions range from obsessive grooming to itchy rashes, irritated skin to infections. It's important to check in with your vet upon the onset of symptoms to start an appropriate treatment plan.

Recognizable Symptoms

Scratching, cuts, dull or dry coat, wounds, itchy behavior, over-grooming, as well as patchy spots and dry, flaky skin.

The Most Common Skin Conditions and their Treatments:

- **Abscesses and Sores** – Injuries and animal bites can get infected, and an abscess is the wound healing with an accumulation of white blood cells. Vet attention can help it heal properly, and antibiotics may be required (\$20 for Rx).
- **Allergies** – Cats suffer from environmental and food allergies too, and they can cause skin problems through scratching, chewing on the paws or base of the tail, and even more severe signs such as hair loss and skin lesions. Your vet will require diagnostic testing to determine the cause and start antihistamines (price varies).
- **Compulsive Grooming** – Caused by stress or painful conditions like arthritis, obsessive

3. Skin Conditions



licking or chewing on the skin and paws can lead to irritation, thinning fur (alopecia) and even infection. While there are modification techniques to help curb this compulsion, Healthy Paws does not cover behavioral medications (anti-anxiety or anti-depressant prescriptions).

- **Dandruff** – Dandruff can indicate underlying problems – everything from ringworm to diabetes (see page 56 for more on feline diabetes). Vets notice a correlation between dandruff and nutrition, hydration, parasites, health problems or allergies. Treatment will depend on the diagnosis.
- **Fleas, Ticks, Ear Mites and Lice** – Parasites on their own can be a source of irritation, but an allergic reaction to them can make the experience downright maddening for your cat. In addition to causing blood loss and possible anemia, they can cause damage to the skin through your cat's claws. Parasitic treatments are simple and fast, ranging from \$10 a month to more for a full infestation bath and regimen. For pest control in your house, you will not be covered by your Healthy Paws policy.
- **Folliculitis and Acne** – Folliculitis is an infection that causes little bumps or scabs on your cat's skin, while feline acne typically appears on and around a cat's chin. Caused by bacteria and exacerbated by stress and poor grooming, your vet may prescribe a special shampoo and even an antibiotic (\$50 and up).
- **Hair Loss** – Unless your cat is hairless, alopecia and baldness is a problem that is indicative of a more serious disease. Vets see cats losing hair due to anxiety, hyperthyroidism and food

allergies, plus ringworm and even mange. Pet parents have reported costs ranging from \$250 to \$1,000 for various hair loss cat claims.

- **Mange** – An inflammatory infection caused by mites, mange in cats is sometimes also called “feline scabies.” Little mites cause a severe and painful skin infection, generally starting on the face and ears and spreading to the rest of the body. Mange is highly contagious but is treatable (around \$300).
- **Ringworm** – This common fungal infection can spread to humans and other pets in the house, so nipping it in the bud is imperative. Kittens are very susceptible to ringworm; check for circular lesions on your cat's head, ears and front legs. Treatment can include special shampoos, ointments, and even prescription meds. While it's annoying, it isn't expensive: most ringworm claims come in at \$100.
- **Skin Tumors and Skin Cancer** – A lump or tumor isn't necessarily cancer; however, it needs to be biopsied and diagnosed by a vet as soon as possible. Cats with lighter fur are especially vulnerable to skin cancer (and cats sure do love lounging in the sunlight), so be cognizant of the signs and prevention, especially in the eyes. Tumor removal and skin cancer including diagnostics will start at \$3,000 and up.
- **Yeast Infection** – Found usually in the ears, yeast infections are spotted by a black or yellow discharge, redness of the ears and persistent scratching. Your vet will prescribe an anti-fungal that should help alleviate discomfort quickly, and clear up the infection within a week. Depending on your vet, a kitty suffering from a yeast infection on the skin will cost between \$50 to \$500.

3. Skin Conditions: Treatment & Prevention



New Treatments	Cost
<p>Convenia by Zoetis (Cefovecin sodium) is a one-time injectable treatment for bacterial skin infections and abscesses for those cats who cannot tolerate any oral antibiotics.</p>	<p>This one-time injection is about \$35 for a cat.</p>
<p>Itrafungol is a new ringworm treatment for cats that is cost-effective and easy to dose and administer. It requires a short course of pulse therapy oral dosing on alternate weeks for three treatment cycles.</p>	<p>Treatment starts at \$45.</p>

Prevention

Most vets recommend brushing and grooming your cat regularly (use hypoallergenic soaps and shampoos recommended for use in cats), and follow good health guidelines such as a balanced diet without fillers or grains. Follow your vet's recommendation on parasite control and book an annual appointment to keep your cat's health in check.

Cats are pretty sensitive creatures, and will respond to a stressful, chaotic environment with health or behavioral problems. By keeping your cat's habitat cool, calm and collected, many stress-induced ailments are avoided. Bonus points for keeping your cat inside!



4.

Kidney Disease

Vet Cost: Up to \$3,500



Vets describe your cat's kidneys as "little janitors" for your kitty's bloodstream, pushing blood around the body and sending waste through the urine. They help regulate blood pressure, filter metabolic waste, and produce hormones and blood cells.

Kidney Disease is when the kidneys and their complex filtering system break down, and waste products can trickle into the bloodstream, which can cause systemic complications. Unfortunately, chronic kidney disease is a common ailment in older cats, and they are even more susceptible if they have a history of urinary tract infections or kidney stones.

There are two broad categories:

1. Acute kidney failure (or injury) is a severe and urgent condition with sudden onset. It can be caused by ingesting poisonous or toxic substances (pesticides, antifreeze, certain plants like lilies, cleaning fluids or ibuprofen), as well as physical blockages to the kidney that prevent blood flow. If caught early and treated immediately, kidney damage resulting from acute kidney injury is potentially reversible, although the prognosis for cats with major kidney issues varies greatly.
2. Chronic kidney disease develops over a period of time and must be managed daily and may have no cure.



Recognizable Symptoms

Cats rarely have visible signs of kidney disease early on, which is why early diagnosis can be challenging. In later stages, signs of kidney disease may include increased thirst, increased urination, weight loss, decreased appetite, lethargy, and, in some cases, vomiting. If these signs are observed, a pet parent should seek veterinary consultation at once. Acute kidney failure signs include seizure, vomiting, bad breath, weakness and loss of coordination.

A HAPPY RECOVERY FOR ARCHIE



Archie, a soft gray Maine Coon kitty born in April 2016, was struck with vomiting, pain and loss of appetite last fall, and had to pay a visit to the emergency room. His doctor immediately noticed that Archie had abdominal effusion, meaning there was a buildup of fluid in the abdomen, a

common trait in animals suffering from kidney failure. Archie's diagnosis was acute kidney disease. He was hospitalized, received pain meds and supportive care, and responded well to the treatment. After a few days, he recovered fully and was released, along with vet bills totaling \$11,762. His mom, Lynne, was reimbursed \$10,169.

WHAT ABOUT KIDNEY STONES?

Just like UTIs and bladder stones, Lithotripsy (ultrasound shock waves to break apart kidney stones or bladder stones) can work on kidney stones. Visit and procedure will cost about \$3,000.

4. Kidney Disease: Treatment & Prevention



Treatment

If kidney disease is suspected, a veterinarian will run blood tests and a urinalysis to confirm function and damage of the kidneys. Depending on the results, treatment is either immediate (for acute kidney failure) or scheduled, progressive therapies (for chronic kidney disease). Some cats are rehydrated through IVs and sent home with instructions for maintaining a special diet that helps support kidney function, whereas cats that

have undergone transplants or injury undergo dialysis at feline veterinarian specialty centers.

Kidney disease and conditions are manageable in cats if the diagnosis isn't life threatening. However, it is a serious ailment that can have dire consequences. If it progresses to full kidney failure, your cat will need an emergency vet.

Treatment	Cost
Acute Kidney Disease Treatment	For emergencies that will include hospitalization and surgery, acute kidney disease will cost you \$1,500 and up. Remember that days spent in the veterinarian hospital will add significant costs.
Chronic Kidney Disease Treatment	On average, caring for a cat with chronic kidney disease is about \$1,800 a year. For dialysis and other exceptional treatments, expect bills to be \$3,000 and up.

New Treatment	Cost
Kidney transplants are available for cats. The University of Pennsylvania will transplant a kidney from a healthy cat, usually a shelter cat whom you will adopt after the procedure, and your cat will require immunosuppressive drugs for the rest of her life.	The surgery runs between \$12,000 and \$16,000 at UPenn's Vet Hospital Facilities and further drugs will be necessary for the rest of the cat's life (\$300 and up a month).

Prevention

The causes of kidney disease can be ingestion of chemicals or toxins, excessive heat, dietary imbalances, infection, metabolic dysfunction and anything else that disrupts normal

operation. So, with that in mind, take care to remove accessibility to toxins or poisons in your home, keep cats inside especially during heat waves, and feed your cat a healthy, vet-recommended diet.

¹ Specialty or prescription diets are outside Healthy Paws policy coverage.



5.

Cancer

Vet Cost: Up to \$15,000



While a cancer diagnosis is a heartbreaking moment in a pet parent's life, it isn't necessarily the end of the road for a cat. Just as in human medicine, many treatment options are available including high tech surgeries and drug therapies that can extend your cat's life and even conquer cancer.

Common Cancers in Cats:

- One of the most common cancers is lymphoma, which is associated with the feline leukemia virus (FeLV). This cancer is preventable through a common vaccine available at your vet's office.
- Squamous cell carcinoma – oral or skin – is extremely serious if not treated immediately. It can appear to be a little bump or sore on the skin at first, but can grow quickly if untreated.
- Fibrosarcoma, or soft tissue sarcoma, is a tumor that develops in muscle or in the connective tissue of the body that is associated with injections and vaccinations in cats (sometimes called "injection-site sarcoma").
- Cancer can occur anywhere on the body, so vets see lung, brain, heart, and liver tumors, among others. The good news? There has been a decrease in mammary tumors because spaying has become so popular among cat parents!



Recognizable Symptoms

Look for abnormal swellings or lumps, sores that do not heal, weight loss/loss of appetite and difficulty eating, a strange or offensive odor, bleeding or discharge from any part of the body, lameness, stiffness, loss of stamina, as well as difficulty breathing or using the bathroom.

BELLA RETURNS TO A LIFE OF LEISURE



Three-year-old Bella, a domestic short hair, was diagnosed with mammary gland carcinoma (adenocarcinoma) shortly after being adopted. “We hadn’t had Bella (or Healthy Paws) for long, and it is safe to say that Healthy Paws has exceeded our expectations”, says pet parent Matthew. Bella’s treatment plan included

everything: bloodwork, an abdominal ultrasound, anesthesia, IV fluids, surgery, histopathology, hospitalization, as well as pre- and post-operation meds. She had her mammary chain removed and began chemotherapy to the tune of \$8,944 and reimbursement at \$7,950. She is still receiving monthly treatments but has resumed a leisurely life of naps, catnip and lots of cuddles.

DID YOU KNOW?

Experiments involving hyperthermia as a cancer treatment are just hitting the market. Used with chemotherapy and radiation therapy, heat therapy aids by jump-starting the immune system, increasing blood flow, enhancing the chemotherapy drugs and mitigating pain. It’s in experimental stages now, with possible insurance coverage after FDA approval¹.

¹ Healthy Paws Pet insurance cannot cover experimental treatments until they are reviewed and approved by the FDA.



Treatment

Diagnostic tools are as complex as those we see in human cancer testing: veterinary oncologists will test bone marrow, run bloodwork and chemistry tests, take x-rays and suggest CT scans, MRIs and ultrasounds. Cats can also undergo biopsies, usually taken via surgery. If the diagnostics confirm the presence of cancer, the next steps are to tackle the disease by what type of cancer is present.

Surgical removal of the tumor and/or affected areas is one option. Radiation therapy and

chemotherapy are also forms of treatment; sometimes these two are combined for full effectiveness.

Specialists can charge \$2,000 and up for chemotherapy, and radiation is \$5,000 and up. Surgical costs can be prohibitive; lifetime claims for a pet diagnosed with cancer can easily exceed \$10,000 for the standard regimen of surgery, chemotherapy and radiation and ongoing supportive care.

New Treatments	Cost
VetiVax is a new cancer treatment that uses the patient's own tumor cells to create a personalized immunotherapy. It is still in approval stages with the FDA.	\$1,200 ¹ ; consult your vet for availability.

Prevention

Early detection is best, especially for cancers that are difficult to treat or do not have high success rates with surgery, radiation and chemotherapy, such as feline oral squamous cell carcinoma (mouth tumors). So take your cat to the vet every year for those annual checkups - if you catch it early, treatment options will be available and more successful.

Some viruses can cause cancer, such as the feline leukemia virus (FeLV), which if left unchecked, can cause lymphosarcoma. Vaccinating your cat, keeping him indoors, and scheduling regular checkups can all reduce the chance of contracting FeLV. Spaying your cat has also been noted to prevent feline breast cancer while skin cancer can be minimized by reducing the amount of time your cat spends in direct sunlight.

¹ Healthy Paws Pet insurance cannot cover experimental treatments until they are reviewed and approved by the FDA.



6.

Heart Conditions

Vet Cost: Up to \$20,000



Among the most common ailments for cats are cardiac conditions like heart disease, congestive heart failure, strokes and heart murmurs; the American Veterinary Medical Association (AVMA) says heart disease affects 1 of every 10 cats worldwide.

Most feline heart disorders are acquired over the course of the kitty's life, but there can be genetic predispositions to developing the disease, and even congenital feline cardiac disease as well. While the congenital version is rare (only one or two percent of kittens), have your vet check for any heart malformations should symptoms arise.

Recognizable Symptoms

Coughing or difficulty breathing, rapid breathing or shortness of breath, weakness, lethargy, decreased appetite, weight loss and sudden paralysis of one or both hind legs (this may be due to blood clots).

Other warning signs include a dislike of exercise or play and even restlessness during sleep. Keep an eye out for fainting and blueness of the skin and mucus membranes as well.



Treatment

Heart disease is manageable with treatment and medications can drastically improve the function of a cat's heart. Vets can prescribe high blood pressure pills (\$45+ a month), beta-blockers (\$12+ a month), and a more commonly known over the counter solution: baby aspirin for any possible blood clots. There are also lifestyle changes to consider including nutritional adjustments like low sodium formulas as well as regular exercise. Make sure your vet checks for hypertension as well. Generally speaking, an emergency feline cardiac event will cost the pet parent around \$3,000.

Follow-up X-rays and electrocardiogram (EKGs) will be required for kitty's good health and regular blood tests will be run to make sure your cat's body is otherwise in good shape. Follow up visits are roughly \$500.

Over the years, Healthy Paws' pet parents have claimed, on average, \$2,500 – \$3,000 per feline heart condition, whether that is surgery or medication or both.

DID YOU KNOW?

Hypertrophic Cardiomyopathy (HCM) is the most common form of feline heart disease. The walls of the heart ventricles thicken, causing regular heart function to falter. Cats with HCM may suffer blood clot formation, congestive heart failure and sudden death. In humans, HCM has been the frequent cause of sudden cardiac death seen in healthy young athletes. UC Davis's School of Veterinary Medicine is currently performing trials of a new drug to help both cats and humans.

Prevention

As always, catching heart complications earlier is better; however not all signs are evident so bringing your cat in for regularly scheduled vet visits is imperative. "Be sure to have your pet examined once a year—twice if they're over seven years of age—to allow your vet the best chance to detect problems early on and provide treatment before a disease has had the opportunity to progress," advises veterinarian Dr. Kristonn Colborn¹.

While at the vet, call attention to any changes in behavior or health at your cat's regular exam,

especially if you have a senior pet. "Feeding your pet a healthy diet, ensuring they get regular exercise, and maintaining a healthy lifestyle to prevent obesity will help keep their heart in good health, decreasing the risk of developing certain conditions" says Dr. Colborn. If your cat has been diagnosed with heart conditions like heart disease or a heart murmur, avoid putting her or him into stressful situations that can be taxing on their heart over time. Finally, if your cat has been diagnosed with cardiomyopathy, avoid extreme heat.

¹ Healthy Paws Pet Insurance, "[American Heart Month: Have a Heart for Pets](#);" 2017.



7.

Eye Conditions

Vet Cost: Up to \$6,000



Our feline pets have numerous eye issues, and each should be considered an emergency – you never know if you’re risking blindness in your cat.

The most common eye issues seen by veterinarians include:

- Conjunctivitis (pink eye), the most common eye issue, is an inflammation of the membrane inside eyelids and a portion of the eye. Herpes can be a cause, but it also may reflect environmental allergens, irritants and bacterial infection.
- Corneal ulcers are common in outdoor kitties as they are most frequently exposed to ocular hazards. Ulcers are considered damage to the cornea (clear surface of eye).
- Glaucoma is increased and uncomfortable pressure of the fluid in the eye. It can cause painful migraines and ultimately blindness should it progress without treatment.

- Uveitis is inflammation of the vascular portions inside the eye and can cause other issues to develop, such as glaucoma.
- Blindness can sometimes be a result of retinal damage, which can occur slowly over time or be from trauma. Gradual retinal damage may be caused by high blood pressure or hormonal imbalances from hyperthyroidism, diabetes or kidney disease.
- Viral diseases such as herpes, feline leukemia, or feline infectious peritonitis can also affect the eye. These can be spread between cats and kittens. Vaccinating your kitten or cat and keeping them separated from unvaccinated (or outdoor) cats can help protect your feline friend from these diseases.



Recognizable Symptoms

Common symptoms of an eye problem in your cat include redness, sensitivity, eye pain, vision loss, changes in the iris or pupil, watery eyes, discharge (yellow or green), excessive blinking, squinting or pawing at the eye. Cats will often show a decreased appetite due to eye and facial pain.

CASE STUDY: BUTTERS



Scott's two-year-old kitty Butters had a couple bouts with conjunctivitis before the vet noticed spots on his left eye. After a recommendation for an ophthalmology consultation, a closer look at Butters's eyes revealed the presence of a tumor. Ultimately, Butters's eye had to be removed, but they caught the tumor in time and there hasn't

been another instance of cancer since. While the ordeal was difficult, Butters's pet parent Scott says recovery went well with supportive post-op care of antibiotics and a few follow-up appointments. The procedure claims totaled \$2,477 and Scott was reimbursed \$2,055; meanwhile, Butters has adjusted and is back to cooing at birds and playing with string.

PET PARENT TIP:

Glance at your cat's healthy eyes often to be aware of what is normal so you'll know what has changed if there is an issue.



Treatment

From antibiotics to surgery, treatments vary per condition, especially those that may be severe compared to regular ailments. Some common treatments include:

Treatments	Cost
Antibiotic ointment for eye infections.	\$20 for a 7-day supply.
Cataract surgery, usually done to prevent secondary ocular conditions such as uveitis, glaucoma and retinal detachment.	Starts at \$2,000+.
Cyclocryotherapy, also known as the draining of fluid to release pressure in cats with glaucoma.	Starts at \$500 per eye.
Enucleation, the removal of the eye with eyelids sutured closed, is recommended for a variety of conditions including glaucoma and trauma.	Starts at \$1,000.

New Treatments	Cost
Antiviral drugs once classified for humans are being used at the Cornell College of Vet Medicine to treat cats with Herpes FHV-1 eye conditions to much success.	Ask your vet if these drugs are available for your cat if she is suffering from FHV-1.

Prevention

In addition to keeping kitty out of harm's way (keep him inside and out of toxic materials), make sure you're visiting the vet annually for all the necessary vaccines and thorough check-

ups. Most eye conditions can be easily treated, however those that are ignored or missed can lead to impaired sight or even blindness.



8.

Ear Infections

Vet Cost: Up to \$800



There are three levels of ear infections, depending on the part of the ear afflicted: Otitis Externa, Otitis Media, and Otitis Interna. Outer ear infections can be painful and annoying, but if they spread to the inner ear, neurological damage and deafness can occur.

Ear mites are the most common cause for ear infections in cats, followed by a rash, allergies or bacteria. Since some conditions are far more serious than others, it's best to check with your veterinarian to determine the cause of the ear infection before embarking on a treatment plan.

Recognizable Symptoms

If your cat starts scratching at or around the ear, this could be an early sign of an infection. Other things to look out for are brownish discharge, odor in the ear, hair loss around the ear (due to scratching), crust or scabs, redness and swelling, rubbing, shaking, head tilt, unusual eye movements, walking in circles, hearing loss, or even disorientation and loss of balance.



GETTING EARS IN THE CLEAR



Justin's 1-year-old domestic shorthair, Artemis, had an ear infection that required not just her regular vet, but also a visit to a specialist. The

Otitis Externa issues needed extensive treatment that went beyond the usual ear infection: she

needed bloodwork, anesthesia for a CT scan and endoscopy, histopathology tests and finally medication. Artemis's claims totaled \$3,113 and Justin was reimbursed \$2,240. Justin says, "Artemis is doing great and recovering well. She is on medication now and we have a follow up in 3 weeks to ensure that everything is all clear!"

Treatment

Treatment of ear infections is a multistep process. First, whether it is bacterial or fungal, proper medication must be administered to reduce inflammation. Then, a thorough ear cleaning is recommended to flush out infection. If the ear infection is particularly painful, this may be done under sedation at the vet (\$100+).

Topical medications tailored to treat specific bacteria, yeast, or mites are then applied (this can

be drops, antifungals, antibiotic ointments and ingestible prescriptions). BNT Treatments for ear infections clear up an infection with just a single application (\$45 a tube). For reference, the total cost to treat ear infections is between \$100 and \$250 with a vet visit.

Surgical intervention is only required if the infection is masking a tumor, polyp or cyst in the ear, which can cost \$1,000 and up.

Prevention

The best way to prevent ear infections is to routinely check the ear to make sure there's no redness, residue, visible wax or odor. Ask your vet to show you how to best clean your cat's ears, and never, ever insert a cleaning device into the ear canal itself unless your vet has instructed you to do so.

Cats with allergies are more prone to ear infections, as well as those with fur that grows into the ear canal. Furthermore, cats with diabetes, allergies, or a weakened immune system are more susceptible to ear infections.



9. Diabetes

Vet Cost: Up to \$2,000



Feline diabetes mellitus is a condition in which the body cannot properly process or release the hormone insulin. This results in elevated blood sugar levels, which affects almost all the proper workings of a cat's body – vital organs, energy, eyes and more all function on what is deemed a normal level of blood sugar.

Cats have Type I and II diabetes, just like humans. Type I denotes a decrease in the production of insulin whereas in Type II diabetes, the cells in the body are not responding appropriately to insulin. Diabetic cats usually have Type II, and about one percent of the general population of cats is believed to have a form of the disease.

Recognizable Symptoms

Weight loss, excessive thirst and urination, and increased appetite are all major red flags for diabetes. Risk factors for diabetes in cats include obesity, increasing age, physical inactivity, male gender, neutering and using certain steroids.

DID YOU KNOW?

Using a blood or urine test to diagnose diabetes isn't always straightforward because healthy cats under stress often have high blood sugar (called stress hyperglycemia). This can sometimes misconstrue diagnostic findings. To avoid this, vets measure the concentration of fructosamine in the blood, which is elevated in cats with chronic diabetes. This way, they can get an accurate diagnosis.



A CAT'S SWEET SUCCESS STORY



Mufasa, a ten-year-old American Shorthair, was diagnosed with diabetes last spring. The usual signs were there – he was getting skinny,

drinking a lot of water and using the litterbox often. When bringing him into the vet, he was diagnosed with Ketoacidosis, which is where his body had begun to break down fat and muscle in order to gain energy, as glucose was not being

processed. He was immediately hospitalized, administered an IV of insulin and was the recipient of a blood transfusion. The emergency episode plus ongoing treatment for diabetes has resulted in \$16,493 in claims, and \$14,444 of that has been reimbursed to pet parent Lindsey. With insulin injections and regular vet checkups, Mufasa has returned to living like “a regular cat,” complete with naps in the sunshine and laser pointer play.

Treatment

Cats with diabetes need to obtain normal blood glucose levels. From there, symptoms of weight loss and dehydration, as well as the appetite, will reverse and protect the organs from any further damage.

The most common treatment for cats with diabetes is injectable insulin. Ingestible drugs, as we see in human diabetes, do not work for controlling blood sugar levels in cats.

Insulin injection is taught to pet parents by the vet, and cats adapt to these injections very well. Your vet will determine the dosage, and follow-ups will be important to controlling your cat's health. Insulin is almost \$300 per month while vet

visits will vary. Sudden onset of ketoacidosis and hospitalization costs \$1,000 and up.

Dietary Changes: Diabetics need to watch carbs, and this goes for cats too! Your vet may have the best plan on which food to buy going forward. If your cat is overweight, he or she may need to lose weight. Inversely, an underweight cat will need to be put on a diet to gain weight healthily.

While there is no cure for feline diabetes, the disease is manageable through caring pet parents, and cats with well-controlled diabetes can live many years with a high quality of life. Some cats can even go into diabetic remission.

Prevention

There aren't many tried-and-true factors in preventing diabetes in your cat, other than feeding her a healthy, species-appropriate diet and engaging in exercise. Weight isn't the only risk factor for diabetes – while some heavier cats may never be diagnosed, a smaller cat

might suffer a different fate. Giving your cat the best quality medical care and nutrition may help prevent the diagnosis, but if your cat ends up with high blood sugar readings, taking care to manage it is your best plan of action.



10.

Upper Respiratory Infection

Vet Cost: Up to \$350



There are several common illnesses in cats that affect the respiratory system. They can cause difficulty breathing, fluid buildup in the lungs, and a painful, persistent cough.

Respiratory issues in cats are commonly caused by bacteria and viruses such as feline herpesvirus type-1 (FHV-1) also known as feline viral rhinotracheitis (FVR); feline calicivirus (FCV); *Bordetella bronchiseptica* (*B. bronchiseptica*); *Chlamydomphila felis* (*C. felis*) as well as feline immunodeficiency virus (FIV) or feline leukemia (FeLV).

Recognizable Symptoms

Just like humans, respiratory issues and infection start out with cold and flu-like signs: fever, sniffing, sneezing, excess mucus, coughing, labored breathing, wheezing and lethargy. Rapid heart rate and even vomiting may occur.

Vets will also check for oral ulcers, sometimes caused by feline herpes (FVR) and feline calicivirus (FCV), as recurring respiratory issues are sometimes indicative of those diseases.



Treatment

A vet can determine whether your cat has an upper respiratory infection that can be quickly treated with antibiotics, or if it's something more serious like pneumonia or a viral condition. They will test a sample of your cat's mucus and may also do an x-ray if they suspect pneumonia-related fluid in the lungs. For bacterial infections, prescribed antibiotics (\$20+) can be either oral or eye drops, and the recovery period can be as long as six weeks.

Feline upper respiratory infections (URIs) are typically diagnosed with a physical exam and/or x-rays, and then treated with antibiotics. If left

untreated, your cat could develop pneumonia. The Cornell Feline Health Center¹ advises: "If you're seeing any signs that are respiratory in nature, you have to get the cat to a veterinarian as soon as possible. If the cat has pneumonia and treatment is delayed, the prognosis is not good."

If your pet is diagnosed with pneumonia, you can expect more intense treatments such as hospitalization for multiple days, oxygen therapy, and IV antibiotics, depending on if it is bacteria, viral or fungal. Estimates for cost of care begin at \$250, while a more complicated case may start at \$2,000+.

New Treatments

The Journal of Feline Medicine and Surgery reported in August 2016 that antiviral drugs were being tested to treat feline upper respiratory tract disease, a leading cause of euthanasia in shelters. The two new, cost-effective treatments are still undergoing approval, but had success in cats who failed to respond to other treatments.

Cost

Ask your vet if your cat is a candidate for new FDA-approved treatments.

Prevention

Vaccinations for FVR and FVC are available and effective. Preventing direct contact between a healthy cat and a contagious one is ultimately the best way to avoid infection, however that may seem almost impossible depending on your

situation. Vets recommend to regularly disinfect any cat-shared items, especially with those cats who are already sick. If you have a single cat, keep him or her inside and regularly visit the vet to monitor health and wellness.

¹ Cornell Feline Health Center, "[Pneumonia](#)," 2014.



The Bottom Line.

While we have been working, sleeping, walking the dog, feeding the cat, trying a new workout challenge and posting on social media, the science behind keeping our families healthy has been progressing. And as we've learned from this report, when human medicine advances, so does veterinary science. Your local animal hospital now has the same technology as the world class facilities that help people. We are getting smarter, better and faster results in health not just for humans, but for our pets, too.

With these developments, there is a substantial increase in not just pets' quality of health care, but in the financial obligation as well, as these high-tech treatments do not come cheap. In 2016, \$16 billion was spent on veterinary care in the U.S.¹ Research shows that 1 in 3 pets will need urgent vet care this year and every 6 seconds an owner is given a vet bill of more than \$1,000². Yet less than 1% of pet parents in the United States have pet insurance³, and most pet parents don't know that pet insurance exists.

Pet insurance is for those unexpected mishaps, catastrophes, and illnesses that you just can't plan for — like when the dog eats something he shouldn't or the cat is diagnosed with diabetes. With Healthy Paws, you can be covered for these incidents and be reimbursed up to 90 percent of your vet bills.

¹ [American Pet Products Association](#); 2016.

² [Pet Insurance Quotes](#); 2014.

³ [Consumer Reports](#); 2016.



So, what exactly is pet insurance?

Keeping your pets happy, healthy, and safe is our top priority, and with 91 percent of U.S. pet parent considering their pets to be family members¹, we're probably on the same page. While it can be impossible to prevent them from getting injured, seriously ill or in accident, you can have financial security when faced with overwhelming veterinarian bills. With premium pet health care

quickly adding up to thousands of dollars, many pet parents aren't in the position to cover these high, unexpected costs, and that's where pet insurance comes in. With Healthy Paws, you can say yes to that life-changing medical treatment that the veterinarian recommends, and be reimbursed up to 90% of the vet bill.

2017 Pet Health Insurance Statistics

89 million
dogs
in U.S. homes

94 million
cats
in U.S. homes

91%

of U.S. pet parents consider **pets to be family**

1 in 3 pets
will need **urgent vet care** this year

every 6 seconds
an owner is given
a **vet bill of more than \$1,000**

\$16 billion
spent in the U.S. on
veterinary care in 2016

<1%
of pet parents in the U.S.
have pet insurance

Save up to 90%
on vet bills with Healthy Paws pet insurance

¹ [Pet Insurance Quotes](#); 2014.



What's Covered?

Different companies offer different types of coverage. Some variables to watch out for:

- **Reimbursement level:** The percentage of the cost you can expect the insurance company to cover (after your deductible has been met). You can typically choose from 70, 80, or 90 percent reimbursement levels, with higher reimbursement levels resulting in a more expensive monthly premium.
- **Deductible:** The amount you're responsible for before your reimbursement kicks in. Deductibles can be annual or per incident. Annual is recommended as you usually meet your deductible amount faster and get reimbursed more.
- **Limits on payouts:** Look for companies that have no annual or lifetime limits on the dollar amount they will pay to cover your vet bills. If your pet suffers a serious injury or illness, you'll be glad your coverage doesn't top out.
- **Coverage exclusions:** You'll want companies that cover accidents and illnesses, including genetic and hereditary conditions, and do not exclude conditions based on breed.

What's Not Covered?

Most policies don't cover wellness care (those annual trips to the vet for an exam, vaccines and flea or tick treatment) or dental care. While some insurance companies do offer it, the premium can often cost as much as or even more than paying the vet directly for those services. For most pet parents, pet insurance is best for the unexpected accidents and illnesses that can be extremely

expensive. The regular vet visits, such as wellness exams and vaccines can usually be budgeted for.

It is important to note that **no policy covers pre-existing conditions**. Don't wait until your pet has an unexpected trip to the vet to consider pet insurance; enroll early and be covered for life.



What should I look for?

- A policy that allows you to use any vet. Pet insurance differs from human health insurance in that you typically pay the vet directly and get reimbursed by the insurance company.
- Pet insurance that reimburses you based on the actual vet bill, as opposed to a benefit schedule that only reimburses you based on what is considered the “ordinary” cost of a procedure.
- An easy claims process. Healthy Paws has an app for iPhone and Android that allows pet parents to snap a photo of their vet bill and submit that as their claim — no forms to fill out, mail, or fax.
- A policy without lifetime or annual caps on payouts. With Healthy Paws, there are no limits on payouts, ever.
- Look out for complicated exceptions and add-ons. At Healthy Paws we only offer one simple plan that covers accidents and illnesses, excluding pre-existing conditions.

PET INSURANCE MYTHS

There are misconceptions about pet insurance that often deters pet parents from signing up. Here's the truth:

MYTH 1:

“She’s only a year and in perfect health!”

- Dogs under the age of one are two and a half times more likely to have an unexpected visit to the vet¹.

MYTH 2:

“I hear pet insurance rarely pays out and claims are complicated.”

- With Healthy Paws you can get reimbursed up to 90% of your veterinary costs with no per-incident, annual, or lifetime payout limits. Simply take a photo of your vet bill and upload it using our mobile app.

MYTH 3:

“It’s too expensive.”

- You can protect your pet for as little as \$1/day. By choosing pet insurance today, you can save hundreds, even thousands in veterinary costs tomorrow.

MYTH 4:

“Not all vets accept pet insurance!”

- Pet insurance doesn't have a “network” like human health insurance – you can visit any licensed veterinarian, pay the vet, submit your claim and get reimbursed. Even while traveling in Canada!

¹ [Pet Insurance Quotes](#); 2014.

Pet Insurance vs. Pet Savings Account



MYTH 5:

"I will just start my own pet savings account that I can use if anything happens."

- While a pet savings account is an option for taking care of a furry family member, savings do have a cap on that maximum payout and you will be responsible for the full bill. What if you've saved just short of a \$4,000 vet bill? With Healthy Paws pet insurance, you can get reimbursed up to 90% of your vet bills with no per-incident, annual, or lifetime payout limits.

Pet Insurance vs. Pet Savings Account

	MONTHLY investment	YEAR 1 Emergency funds	YEAR 2 Emergency funds	YEAR 3 Emergency funds
Savings Account	\$50	\$600 max	\$1,200 max	\$1,800 max
Pet Insurance	\$30 average	UNLIMITED PAYOUTS	UNLIMITED PAYOUTS	UNLIMITED PAYOUTS

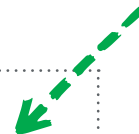


To celebrate his 1-year birthday, Max decides to eat his favorite chew toy!

= **\$2,000**
VET BILL

Savings Account	
Surgery costs:	\$2,000
You have:	\$600
You pay:	\$2,000
Difference:	-\$1,400

Pet Insurance	
Surgery costs:	\$2,000
You have:	90% reimbursement and \$100 deductible
You pay:	\$300 out-of-pocket (deductible plus 10% of vet bill)
Pet insurance covers:	\$1,700



Your pets are always there when you need them. Healthy Paws makes sure you can return the favor.



Pet Insurance is the Fastest Growing Employee Benefit

Nowadays, employees are driving the conversation about pet insurance as an employee benefit. It's the most-requested and fastest growing voluntary benefit¹, one that attracts and retains multi-generational talent as well. With roughly 89 million dogs and 94 million cats in households across the US², companies offering the benefit are seen as innovators that know their employees, and companies getting on board show that they respect the advantages of having pets. There is a growing body of evidence

showing that people with pets have lower blood pressure, lower cholesterol, less stress and depression and better outcomes from surgery. A healthier lifestyle and a happier outlook make for a great environment at work.

Plus, it's very simple and there's no risk – Healthy Paws Pet Insurance as an employee benefit requires little to no effort and no cost on the part of the employer. Healthy Paws handles all the enrollment, claims, questions and direct billing.

¹ [Fortune](#); 2016.

² [American Pet Products, Pet Industry Market Size & Ownership Statistics](#); 2017.



Conclusion

In conclusion, realizing the scope of pet health care seems daunting and overall, cost prohibitive. But harnessing the information and knowing what you're up against as a pet parent can help you enter the vet's office with confidence. Knowledge of the most common dog and cat claims means that you know what to expect, and you know you're not alone. Plus, the more common the

claim, the more likely vets are advancing the science behind it, borrowing from human medicine (and human medicine borrowing from veterinary science). While this can be extremely expensive, with pet insurance, you don't have to choose between these major developments that can save your pet's life and your wallet.

About Healthy Paws

Healthy Paws understands pet parents because we are pet parents; we know how devoted you are to the health and well being of your furry family members. Healthy Paws offers comprehensive accident and illness coverage – so you can focus on your pet's care without worrying about the bill. Plus, with every free quote for dog or cat insurance, Healthy Paws makes a donation towards a homeless pet's medical care through the Healthy Paws Foundation.

And it doesn't stop there – we also fund pet hospitals, rescues and food pantries across the nation. Healthy Paws is one of the leading pet insurance program providers in the U.S. for dogs and cats and ranked #1 by customers on leading review websites. To read our reviews from real customers, visit PetInsuranceReview.com, CanineJournal.com, ConsumersAdvocate.org, and PetInsuranceQuotes.com.

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