

# PET INSURANCE

## PET INSURANCE AND RAGofAZ

Pet Insurance is an option that should be considered by all families who adopt a golden retriever: While it certainly is not appropriate for every family, during times of medical need it can be a lifesaver (literally!).

While RAGofAZ does not officially endorse any one plan or company, we believe that we can assist in assessing your needs by providing current, relevant information that will help you make the best decision for you, your family, and your golden retriever:

## IS PET INSURANCE WORTHWHILE?

Here are some links that explore the issue.

<http://www.sixwise.com/newsletters/05/08/24/is-pet-insurance-a-good-investment-find-out-why-the-answer-depends-on-you.htm>

[http://en.wikipedia.org/wiki/Pet\\_insurance](http://en.wikipedia.org/wiki/Pet_insurance)

<http://www.thebestpetinsurance.com/Pet-Insurance-FAQ-s>

## COMPARING COMPANIES AND PLANS

These sites have already done a lot of the research for you.

<http://www.petinsurancereview.com/dog.asp>

<http://www.petinsurancereviews.org/compare/pet-insurance-reviews.html>

### FACT OR FICTION?

**“Pet insurance is a variation of human health insurance.”**

**Fiction.** Actually, pet insurance is a form of property insurance. As such, pet insurance reimburses the owner after the pet has received care and the owner submits a claim to the insurance company.

**“Pet insurance companies and plans are pretty similar.”**

**Fiction.** There is tremendous diversity in the types of programs that are available, especially regarding pre-existing conditions and coverage. In fact, comparing plans is often like comparing apples and oranges. The best way to choose the best plan is to research, ask questions, consult with your vet, and get recommendations from other pet owners.

# GOLDEN OWNERS SPEAK OUT

## VIEWS ON INSURANCE AS SHARED ON THE RAGOfAZ YAHOO DISCUSSION GROUP

### IZZY'S STORY

*"After spending nearly \$10,000 on our first golden, Maggie, during the last years of her life and after spending close to \$5,000 for major surgery for Abby just 6 months after we adopted her, we decided to get pet insurance. Our youngest golden, Izzy, recently had surgery for a Derma on her head and a Histoma on her foot. The total costs for both came to around \$1,400 and the insurance paid quickly and as promised." -M.B.*

### DO THE HOMEWORK

*"There are different types of coverage and different ways that the insurance pays. [Company A] pays per diagnosis so if you have a \$1500 bill and only one diagnosis, the coverage may not be that great. [Company B] is different in that there is a \$75 dollar deductible and then they pay 80% of the total bill. The other cool thing about [Company B] is that if the pet is diagnosed with something and then needs to be treated for that again, you don't have to pay the deductible twice. We've not had any issues with them paying claims or questioning the bills. If your dog has been diagnosed with cancer, it may not be possible to obtain coverage for him and more often than not, hereditary conditions are not covered either. I'd suggest researching all the different companies out there and then weigh out the options of each plan, both with cost and coverage type." -K.L.*

### IN CONCLUSION

Deciding whether or not to get pet insurance is a personal choice. Doing the research is well worth the effort, no matter what the final outcome is. Before signing up for any Pet Insurance plan, RAGofAZ recommends that you ask questions, compare companies, and understand all aspects of the plan you select

COMPANY NAME	ADDRESS	PHONE NUMBER
24 Pet Watch Pet Insurance	<a href="http://www.24petwatch.com">http://www.24petwatch.com</a>	1.866.275.7387
AKC Pet Healthcare Plan	<a href="http://www.akcpethealthcare.com">http://www.akcpethealthcare.com</a>	1.866.725.2747
ASPCA Pet Health Insurance	<a href="http://www.aspcapetinsurance.com">http://www.aspcapetinsurance.com</a>	1.866.861.9092
Banfield Optimum Wellness Plans (PetSmart)	<a href="http://www.banfield.com/preventive-care/optimum-wellness-plans">http://www.banfield.com/preventive-care/optimum-wellness-plans</a>	1.866.277.7387
Embrace Pet Insurance	<a href="http://www.embracepetinsurance.com">http://www.embracepetinsurance.com</a>	1.800.511.9172
<b>PetAssure*</b>	<b><a href="https://www.petassure.com/CurrentPlans.aspx?PromoCode=RAGofAZ3">https://www.petassure.com/CurrentPlans.aspx?PromoCode=RAGofAZ3</a></b>	<b>1.888.789.7387</b>
<b>Petfirst Healthcare**</b>	<b><a href="http://www.petfirsthealthcare.com/petfinder">http://www.petfirsthealthcare.com/petfinder</a></b>	<b>1.866.937.7387</b>
Petplan Pet Insurance	<a href="http://www.gopetplan.com">http://www.gopetplan.com</a>	1.866.467.3875
<b>Pet's Best Insurance***</b>	<b><a href="http://www.petsbest.com/ragofaz">http://www.petsbest.com/ragofaz</a></b>	<b>1.877.738.7237</b>
Pets Health Care Plan	<a href="http://www.petshealthplan.com">http://www.petshealthplan.com</a>	1.800.807.6724
Trupanion Pet Medical Insurance (Petco)	<a href="http://www.trupanionpetinsurance.com">http://www.trupanionpetinsurance.com</a>	1.800.569.7913
United Pet Care LLC	<a href="http://www.unitedpetcare.com">http://www.unitedpetcare.com</a>	1.877.872.8800 602.266.5303
VPI Pet Insurance/Nationwide	<a href="http://www.petinsurance.com">http://www.petinsurance.com</a>	1.888.899.4874

\*Pet Assure: promo code is RAGofAZ3 For every sign-up that comes through this link, Pet Assure makes a \$5.00 donation to RAGofAZ

\*\* PetFirst: Provides adopters a 30-day gift of pet insurance

\*\*\* Pet's Best: Mention referral code: RAGofAZ