



SEASIDE PET CLINIC

Quality Medicine with a Personal Touch

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Health care costs and Insurance

Having a pet can be expensive. In addition to food, toiletry needs (grooming, cat litter, dog waste disposal bags, etc), toys, and routine annual vaccinations, you must also budget for potential illnesses or injuries. According to a pet care cost breakdown chart found on the ASPCA website (www.asPCA.org/adoption/pet-care-costs.html), annual dog care costs could range from \$355-650 annually (small dog versus large dog), and annual cat care costs could figure around \$495. This doesn't include extras like grooming, collar/leash, spay/neuter, carrier, and training. On top of that, a broken leg may cost \$500 to 5000. Nobody expects the pet to break their leg, but are you prepared if they do?

Medical studies agree that owning pets can be a very positive influence in your life, but how does one afford a pet in the current economic times? Pet insurance might be a good choice for some owners. Pet insurance can range from just accident coverage to an entire health plan that includes wellness visits. Although it's best to invest in insurance when your pet is young and healthy with no pre-existing conditions, healthy older pets can also get pet insurance. The one underlying message, though, is you can't get pet insurance once the unexpected illness or accident happens – you must plan ahead and invest for the future.

What happens if you don't have pet insurance and an accident or major illness occurs in your pet friend? Some veterinarians offer access to a medical credit called "CareCredit". This instant application credit offers low interest rate plans depending on the service provider. It is also accepted at many doctor and dentist offices as well. Even simple everyday health needs can be charged on the card so you don't have to have a major issue to use it.

Look at the different options for your pet and be prepared to provide the best care you can. We have pamphlets available at our clinic or check out our website (www.SeasidePetClinic.com) in the "Links" tab for sources of pet insurance. Here you can learn more about specific pet insurance carriers or sign up for an insurance plan.

If you have any questions or concerns, you can call Seaside Pet Clinic at 503-738-8846.