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**PET INSURANCE
COMPANIES**

- VPI
- TruPanion
- PetFirst Healthcare
- Petplan USA
- Pet's Best
- AKC
- 24PetWatch
- ASPCA
- Embrace

PET INSURANCE

We all love our pets and many consider their pets to be their furry children. When they get sick we want to be able to take care of them properly. With advances in veterinary medicine, much more is available now in both diagnostics and treatment. Many people are now considering pet insurance to help with the costs.

Pet health insurance is different from "human" health insurance in the way that with pets, the vet bill is paid up front and then the pet owner is reimbursed. There are several companies offering pet health insurance and they differ in their policies. Since no two pet insurance plans are exactly the same, you should research each policy before making a choice that best fits your needs. Some questions to consider include:

-What's covered? Make sure the plan you choose defines clearly what is and what is not covered. For some pet owners, pet insurance is a safeguard for things such as sudden accidents or the emergence of a serious illness. For others, the coverage they choose applies to every vet visit, including checkups.

-What's not covered? Some plans do not

cover pre-existing illnesses, and this may be important in how other symptoms are covered by your plan. For example, if your pet has had ear infections previously, ask if in the future the pet is diagnosed with an allergy, but with other symptoms, if that will be covered. An ear infection is often caused by an allergy. If your cat has been treated in the past for vomiting, and is later diagnosed with another disease that can cause vomiting such as IBD or kidney disease, will that be covered?

-Are hereditary illnesses and conditions covered? If you own a purebred animal, they may be prone to a breed specific condition.

-Are prescription medications covered?

-What (if any) is the age limit for a pet to be covered? The best time to purchase pet insurance is when your pet is just a puppy. As pets get older they require more care, especially later in their lives, and the premium may increase significantly or coverage may not even be available.

-How long after filing a claim should you expect reimbursement?

For more info on pet insurance, please see page 4 in this issue. 🐾

FAQS: FELV AND FIV

What is FeLV and FIV?

Feline leukemia (FeLV) is a viral disease which can take several forms among cats of all ages; Feline immunodeficiency virus (FIV) is also a viral disease which is similar to AIDS in humans. Both of these retroviruses destroy the immune system leaving the animal susceptible to infections.

How are FeLV and FIV spread?

FeLV is spread when the saliva, urine or feces of an infected cat comes in contact with an uninfected cat. Kittens born to infected mothers are often infected as well. If you have multiple cats in the household and one is infected, the virus can be transmitted by food and water bowls, litter boxes or by grooming each other.

FIV is typically spread when one cat bites another. Rarely does an infected mother pass on the infection to her kittens. FIV is unlikely to be passed on by sharing litter boxes or food dishes.

What is the best way to protect my cat?

Keeping your cats strictly indoors and only introducing new cats once they have been tested is the best

way to protect your cat. The FeLV vaccine is very effective and readily available. We recommend it for any cat that goes outside or is exposed to unvaccinated cats.

Why is testing important?

Early detection will help not only to maintain the health of your own cat, but also allows you to prevent spreading the infection to other cats. Both viruses can be diagnosed through a simple blood test with quick and accurate results.

When should testing be done?

- If your cat has never been tested
- Prior to receiving a FeLV vaccine
- If you adopt a new cat or kitten, regardless of being tested before
- If your cat has been exposed to an infected cat (going outside or getting a bite wound)

**Make sure you ask your vet
about 1/2 off FeLV/FIV testing
during the month of August!**

ASK THE VET

Q: Can I give my dog/cat aspirin or other OTC pain relievers?

A: It is important to not just give your pet a drug because the animal is "not himself" or is in pain where the cause is unknown. A trip to the vet is definitely in order to find out the root of the problem.

With regard to arthritis, aspirin can sometimes be used in dogs, but

never in cats, and only with caution and under the direction of your veterinarian.

Aspirin interacts with several other drugs, including (but not limited to) antibiotics, cortisones, Phenobarbitol and Lasix. This is why it is imperative you check with your veterinarian before administering any medi-

cation.

There are many newer and better medications available for both dogs and cats to help manage pain, arthritis, etc.

Never give Tylenol, Ibuprofen, Motrin, Aleve or similar pain medications to your pet, as they are very toxic and can be potentially fatal to both dogs and cats. 🐾

DR. INGRAM NOMINATED FOR “MY VET’S THE BEST”

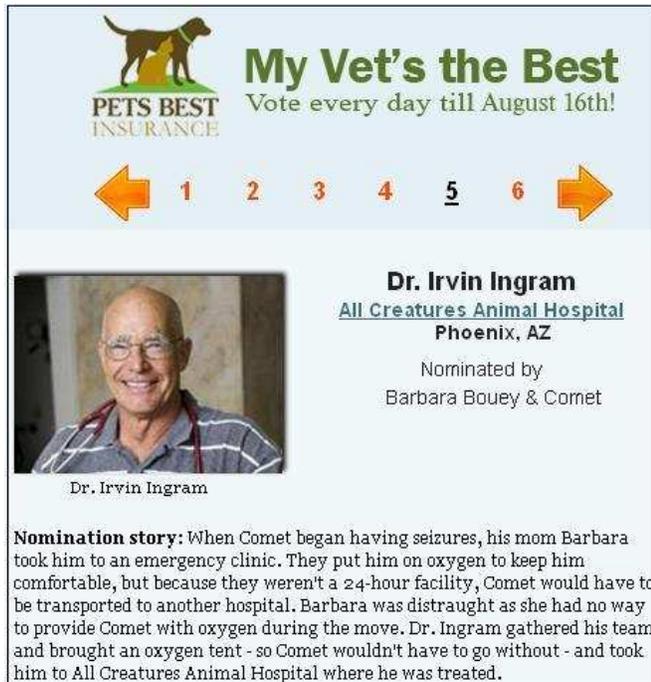
Our very own Dr. Ingram has been chosen as one of six finalists for the national “My Vet’s the Best” contest, sponsored by Pets Best Insurance. The top veterinarian vote-getter wins \$1,000 for animals who

desperately need medical treatment.

The “My Vet’s the Best” contest recognizes outstanding veterinarians across the country who have made a positive impact on their pet patients and local communities. Dr. Ingram was nominated by loyal client Barbara Bouey and “Comet.”

The next stage of the competition is gauged by votes on the Pets Best Insurance page. You can vote once a day through August 16th by going to either

www.facebook.com/petsbestinsurance or <https://forms.petsbest.com/vote> . 🐾



My Vet's the Best
Vote every day till August 16th!

← 1 2 3 4 5 6 →

Dr. Irvin Ingram
All Creatures Animal Hospital
Phoenix, AZ
Nominated by
Barbara Bouey & Comet

Nomination story: When Comet began having seizures, his mom Barbara took him to an emergency clinic. They put him on oxygen to keep him comfortable, but because they weren't a 24-hour facility, Comet would have to be transported to another hospital. Barbara was distraught as she had no way to provide Comet with oxygen during the move. Dr. Ingram gathered his team and brought an oxygen tent - so Comet wouldn't have to go without - and took him to All Creatures Animal Hospital where he was treated.

MEET NEW HOSPITAL MANAGER, CHRISTINE FIXICO

At the end of May our Hospital Manager since 2008, Bonnie Kaspar, retired from All Creatures. As we wish Bonnie all the best, we would also like to welcome our new manager, Christine Fixico.

Christine comes to us from northern California, where she says the summers are just a little cooler! She has worked in the veterinary field for over a decade now. While attending California State University, Chico she worked in a single doctor veterinary hospital for nearly ten years. After earning Bachelor's degrees in Psychology and Biology and a Master's degree in Counseling Psychology, she accepted a position as Hospital Manager at the local emergency veterinary clinic. She later left that position to become Executive Director at the local humane society, as her primary passion is for homeless pets and animals in need. Christine volunteered for many local non-profits, but her greatest enjoyment was working with the local animal disaster rescue group (NVADG) and deploying with the International Fund for Animal Welfare to disaster situations involving animals all across the United States.

At home Christine devotes her time to her three dogs, and an assortment of cats and ferrets. Just like with many of our clients, her animals are her first priority so she fits right in here at All Creatures. The next time you're in, she would love to meet you! 🐾

PET INSURANCE 101



PET INSURANCE 101

WHAT IS PET INSURANCE?

WHAT IT IS

Pet Insurance is coverage for veterinary bills due to unexpected accidents or illnesses.



WHAT IT IS NOT

Pet insurance is not an investment or a health savings plan.

PET OWNERS WITH PET INSURANCE BY COUNTRY¹



TYPICAL VET BILL



PRE-EXISTING CONDITIONS

An illness or condition which first occurred or displayed signs prior to pet insurance coverage.

WAITING PERIODS

Period of time directly following sign-up but before full coverage begins. Illnesses or accidents that occur during waiting periods will not be covered and will be considered pre-existing conditions.

WHY CONSIDER IT?

Though we don't like to think about it, most pets get hurt or sick at some point in their lives.

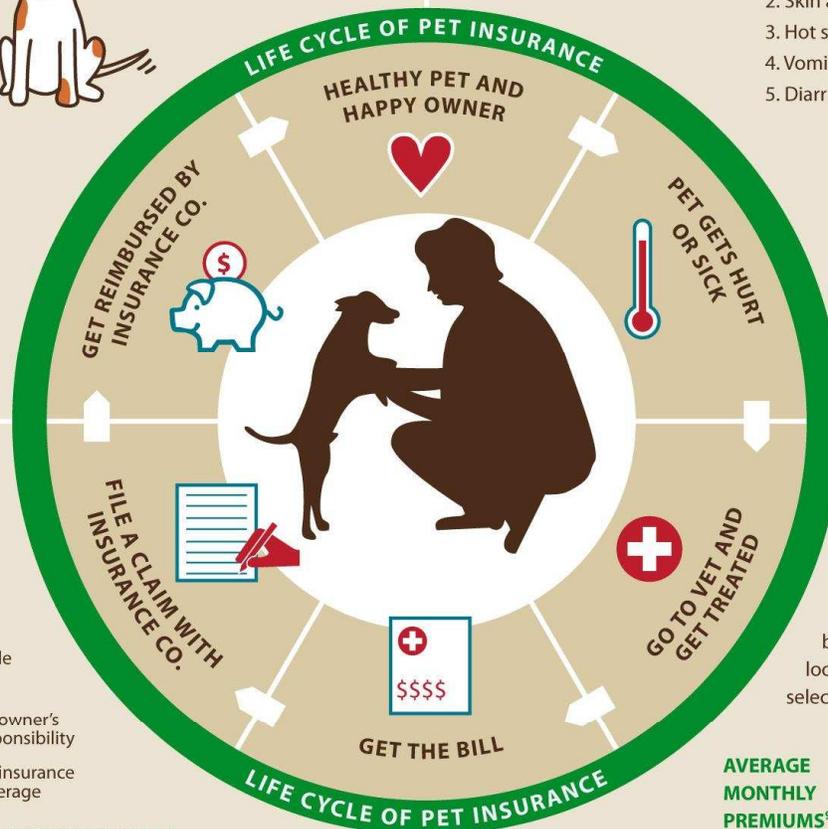
MOST COMMON HEALTH PROBLEMS WITH PETS³

DOGS

1. Ear infections
2. Skin allergies
3. Hot spots
4. Vomiting
5. Diarrhea

CATS

1. Lower urinary tract problems
2. Vomiting
3. Chronic kidney failure
4. Hyperthyroidism
5. Diabetes



\$2500

Starting vet bill for a dog's torn knee ligament⁴

PREMIUMS

The monthly cost for pet insurance. This will change by type and breed of pet, location, age of pet and the selected coverage plan.

AVERAGE MONTHLY PREMIUMS⁹

- Cats • \$12-\$36
- Dogs • \$25-\$65

DEDUCTIBLE

The portion of the vet bill the pet owner is responsible for before the pet insurance provider will start payment.

CO-INSURANCE

The percentage of the vet bill the pet owner is responsible for versus what the pet insurance provider will pay.

HOW DOES IT WORK?

HOW MUCH DOES IT COST?

Sited Resources: 1. "Coverage That Cares." Veterinary Economics Aug. 2010: 26. Web. 5 Jan. 2012. 2. Doherty, Chris. "Part 3: 2011 Pet Owner Survey - Pet Insurance and Medical Expenses." Focus Magazine Nov/Dec 2011, Vol. 30, no.6:44. 3. Based on American Pet Insurance Company compiled data from currently insured pets and claims trends from 2008 through 2011. 4. "How Much Does Dog TPLS Surgery Cost?" Vetinfo. 02 Feb. 2012. <http://www.vetinfo.com/how-much-does-dog-tplo-surgery-cost.html>.
 Other Resources: 1. Bertholf, Amanda. "Focusing on Pet Insurance: The Myths and Truths." Veterinary Economics. DVM360, 1 May 2009. Web. 06 Jan. 2012. <http://veterinarybusiness.dvm360.com/vetec/article/articleDetail.jsp?id=596671>. 2. DVM360. "20 Questions to Help You Choose Pet Insurance Provider." 8 Mar. 2011. Web. 2 Jan. 2012. <http://veterinarybusiness.dvm360.com/vetec/data/articlestandard/vetec/112011/710968/article.pdf>. 3. "Pet Insurance Claims: Make a Pet Insurance Claim." MyMoneyHelp.com. Web. 06 Jan. 2012. <http://www.mymoneyhelp.com/education-center/insurance/pet-insurance/pet-insurance-claims.shtml>. 4. "Pet Insurance." Wikipedia. Web. 06 Jan. 2012. http://en.wikipedia.org/wiki/Pet_insurance. 5. "Ask the pet health insurer these questions." Washington State Office of the Commissioner. 06 Jan. 2012. <http://www.insurance.wa.gov/consumer/other/ask-pet-insurer-questions.shtml>.

FEATURED BREED: BORDER COLLIE

Border Collies are known as the most intelligent of all the dog breeds. They are easily trainable and have the ability to learn commands quicker than most other



breeds. They tend to be high strung, yet eager to please.

They need a job to do, whether it's herding, agility, Frisbee... anything to keep their overactive brains busy! If you don't give a Border Collie the physical and mental exercise he needs, they may destroy property due to boredom.

They have a strong herding instinct and they will try to herd anything, including children. For the right person,

the devoted, passionate Border Collie parent, the breed makes an affectionate and extraordinarily devoted pet. They are sweet and sensitive. They are not avid barkers, but can be good watchdogs, as they are reserved with strangers and are naturally protective of their family and home.

A healthy Border Collie can live as long as 15 years. Common health problems

include hip dysplasia, deafness and epilepsy.

Arizona Border Collie Rescue

www.azbordercollierescue.com

ENERGY	🐾🐾🐾🐾🐾
TRAINABILITY	🐾🐾🐾🐾🐾
GROOMING	🐾🐾
WATCHDOG	🐾🐾🐾
EXERCISE	🐾🐾🐾🐾🐾
CHILDREN	🐾🐾🐾

FEATURED BREED: RAGDOLL

Ragdolls are extremely docile and love to be held and cuddled. They are usually relaxed in new surroundings and get on well with dogs

and cats. Ragdolls are very affectionate and gentle, making them an ideal pet for children an excellent companion for the whole family.



The Ragdoll breed color ranges consist of chocolate, lilac, seal, blue, cinnamon, fawn, red

and cream as well as tortoiseshell and tabby variations. The Ragdoll is one of the largest cat breeds. It can take up to 4 years to reach full maturity. Mature males weigh between 15-20 pounds and mature females weigh between 10-15 pounds.

Since Ragdolls have an extremely mellow disposition,

they do not possess the fighting instincts of other cat breeds and therefore should be kept inside.

ACTIVITY	🐾🐾
AFFECTION	🐾🐾🐾🐾
VOCALITY	🐾🐾
INTELLIGENCE	🐾🐾🐾🐾
INDEPENDENCE	🐾🐾
GROOMING	🐾

HALO Animal Rescue

<http://www.halorescue.org>

Cow Cats Pet Adoption

<http://www.cowcats.com>

AZ Humane Society

<http://www.azhumane.com>

FEATURED CREATURE: BEARDED DRAGONS



Popular as pets, bearded dragons or "beardies" are moderately sized lizards native to Australia. While they are generally considered good pets even for beginner reptile owners, they do have fairly complex nutritional and environmental requirements so need special equipment and a fair amount of time to care for properly. However, they are social and easy to tame and handle, and show a range of fascinating behaviors that make them interesting to watch.

With an adult size of 18-24 inches (reached by about 2 years of age), a good sized tank/cage will be required. The expected life span of a bearded dragon is around 10 years when cared for properly.



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recently updated
website!**

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