

HOW MUCH IS YOUR PET'S HEALTH WORTH?

These are the moments when pet insurance can make a difference. The young dog had swallowed a tennis ball, and it needed to be removed. The family wasn't in a position to cover what might become another \$3,000 vet bill.

Vancouver veterinarian Ryan Redgrave and his clinic, Vancouver Animal Wellness Hospital, were placed in a difficult situation.

"The elephant in the room is putting the animal to sleep," said Redgrave, adding that because the margins in veterinary medicine are pretty poor, usually only 10 or 20 percent of a bill is profit above overhead. Which means most clinics are simply not in a position to do surgery for free and

still run a business. That's where insurance comes in.

Improved care

"As costs of veterinary medicine rise along with the quality of the care, to just assume you can cover it out of pocket is becoming less realistic," said Redgrave. "Insurance is really good at mitigating costs if you're unable to cover several thousand dollars out of the blue."

Pet specialists

Nowadays, more vets are referring sick pets to specialists, which Redgrave said wasn't the case 10 or 20 years ago. "There are veterinary oncologists now, veterinary dentists, internal medicine specialists. All of the things you have in regular medicine and that's more expensive than the way it was before, but the care is better," he said.



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Veterinarian,
Vancouver Animal
Wellness Hospital

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Options abound

Pet insurance is not one-size fits all, said Kristin McEvoy, the Communications Manager for the Canadian Veterinary Medical Association. Just like regular

insurance, there are a number of different options, and talking with your vet to determine what has worked well for the vet's other clients is a good way to start.

"Pet insurance might provide you with a little bit of extra comfort knowing you can provide for all your pets needs when the times comes," said McEvoy.

As for the young dog, Redgrave's clinic was able to work out a plan where the pet owners surrendered the dog to clinic so the surgery could save the dog's life, and the dog could once again return to chasing balls in the park.

KIMBERLEY FEHR
editorial@mediaplanet.com



VET FACTS

Top 7 most common, costly procedures

- Intervertebral Disc Disease:** \$3,163
- Stomach Torsion/Bloat:** \$2,418
- Ruptured Bile Duct:** \$2,164
- Laryngeal Paralysis:** \$1,968
- Intestinal — Foreign Object:** \$1,896
- Tumour of the Throat:** \$1,616
- Broken Leg (Plate):** \$1,529
- Torn Knee Ligament/Cartilage:** \$1,521

SOURCE: VETERINARY PET INSURANCE CO. PRICES QUOTED ARE AVERAGE.

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