

Genius Dog Newsletter

GENIUS DOG TRAINING

"Dogs are not our whole life, but they make our lives whole." Roger Caras

Pet Insurance – Is it worth it?

By Carmela Lutz, CPDT

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Unfortunately that question isn't so easy to answer. As with health insurance for humans, there are many factors to take into consideration.

Deciding on whether or not to get pet insurance should not be based on this one example, because every situation is different.

What follows is an anecdotal account of our personal experience with pet insurance for a single year.

Almost two years ago, we decided on a "standard plan" that also included some preventive treatments, such as vaccinations. Our pet insurance annual payment (premium) was \$327.

Our veterinary bills for the first year we had pet insurance totaled \$1,357; this included an annual exam, vaccinations, flea control/heartworm

prevention, a lumpectomy (including histopath), and a dog bite wound.

Of that amount, our pet insurance covered \$393. Basically, we came out ahead by \$66.

Although we decided to renew our policy for another year, we are strongly considering changing to another company or at the very least removing the preventive treatment coverage from the policy.

There are many pet insurance companies out there -- VPI, PetCare, Petplan, Pets Best, ASPCA, and PurinaCare to name a few.

Be an informed consumer and do your research. Do some comparison shopping and get at least three different quotes.

Here are some questions you might also want to ask:

- What IS covered?

- What is NOT covered (e.g., pre-existing conditions, hereditary conditions, recurring illnesses, etc.)?
- What is the amount paid (i.e., 80% of usual and customary fees arising from injury or illness after per incident deductible is met)?
- Are there policy limits?
- Are there any deductibles?
- Can you choose any veterinarian or are you restricted to a network?
- Will you be penalized for your pet aging or for filing claims?



ASPCA Animal Poison Control Center

Did you know there are many toxic substances (insecticides, plants, people food, household cleaners, etc.) that could be poisonous to your pet?

According to the American Society for the Prevention of Cruelty to Animals

(ASPCA), the ASPCA Animal Poison Control Center (APCC) handled over 140,000 cases of pets exposed to toxic substances in 2008.

You can call the ASPCA APCC for any animal poison-related emergency, 24 hours a day, 365 days a year.

If you think that your pet may have ingested a potentially poisonous substance, call (888) 426-4435.

Note: A \$60 consultation fee may be applied to your credit card.

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We're on the Web!

www.geniusdogtraining.com

****December Special**** – You have the opportunity to attend one of our Educational Workshops for **FREE** during the month of December, that's a \$15 value!

Dec. 2 at 6:00 PM: Potty Training 101

Dec. 6 at 12:00 PM: The Importance of Socialization

Dec. 9 at 6:00 PM: Potty Training 101

Dec. 13 at 9:00 AM: Loose Leash Walking

Dec. 16 at 9:00 AM: Potty Training 101

Important Information:

- Training Location – California Pets, 200 E. Via Rancho Parkway #363, Escondido, CA 92025.
- Due to limited seating, pre-registration is required.
- These one-hour workshops are lecture only; please do not bring your pet.



Wylie's Corner

Hi! It's me again. I'm the CEO (Canine Executive Officer) of **Genius Dog Training**.

Well it's that time of the year again...

Even we "Genius Dogs" have trouble understanding some of your human holidays, for instance Christmas.

I thought it was great the first time my humans brought a tree inside the house, no more going potty outside for me! But as soon as I started sniffing around the tree, they tell me to "leave it." What good is a tree if you can't use it to go potty?

What's even stranger is they put toys on the tree, but won't let me play with them. I never saw

so many shiny tennis balls before. At least the cats don't get to play with the shiny string they put on the tree either.

Then they put all these pretty wrapped boxes under the tree, just to tear off all the wrapping paper a couple of weeks later. What's up with that?

Finally, my humans take my stocking filled with treats and dog toys and "hide" it under the tree so I can't find it. Don't they know I can sniff out a pig ear from anywhere in the house?

Well, it's only once a year and I don't want to ruin it for my humans so I just play along. As long as they don't put those silly antlers on my head!

Wishing Everyone a Happy Holiday Season!



*"The opinions, beliefs and viewpoints expressed in this article are my own and do not necessarily reflect that of **Genius Dog Training**." -- Wylie*