



# Pepe's Perspective

South Anderson Veterinary Clinic

[www.southandersonvet.com/pepesperspectives.html](http://www.southandersonvet.com/pepesperspectives.html)

## Cutting your veterinary bills by up to 90%

Hello all! Thanks for joining us again to discuss a topic that many of us avoid talking about—finances and cost of veterinary care. Have you ever been in a situation, where doing what is *best* for your furry children, and what you can *afford* to do are two very different options? Have you ever wanted to have routine wellness bloodwork done for your pet, but declined because you knew that you couldn't afford treatment should it discover underlying diseases? Unfortunately, these scenarios are all too common in our profession, and while we know that our clients *want* to do what is best for their pets, we realize that this isn't always possible financially.

So, what can we do about it? Well, would you be more likely to follow the doctor's recommendations and do what is absolutely the best for your pet, if you only had to pay 10% of your bill? YES!!! (I can hear the shouts of excitement/enthusiasm from here.) Now, I bet you are wondering how this is possible, and that is why I am here—to tell you how.

Pet insurance... Please keep reading before you jump to conclusions about sky-high monthly premiums, limited coverage, hidden costs/information, etc. Let me tell you about one company in particular, Trupanion.

Trupanion is a leading company that provides quality pet insurance. Any dog or cat between the ages of 8 weeks and 14 years are eligible for coverage. Trupanion has **one simple plan** (you won't get lost in a myriad of options when trying to decide what is best for your family), **no payout limits** (they continue paying for the life of the condition AND the life of your pet), and they cover **90% of the bill**. Sounds pretty fantastic, doesn't it? Sounds too good to be true, doesn't it? It IS fantastic, and it IS NOT too good to be true. More and more of our clients and patients are signing up for insurance because it all but eliminates the uncomfortable "money talk" when deciding what is best for their beloved pet. They know that when they come in,

they pay the exam fee, their deductible (more information on that in a minute), and 10% of their remaining bill...all of a sudden, a potentially \$1000 treatment is slightly over \$100!!

Trupanion has a "sliding deductible" per condition (e.g. hip dysplasia, cruciate disease, diabetes, etc.) where you decide how much you want your deductible to be (any \$5 increment between \$0-\$1000) which helps to determine your monthly premium. A higher deductible means a lower premium, and a lower deductible means a higher premium. After you have paid your deductible for a certain condition **once**, Trupanion pays 90% of the treatment and diagnostics for the life of that condition.

**trupanion®**  
Medical insurance for your pet.

Think about some of the veterinary bills that you have had in the past, or that someone you know has had, and how very different the out-of-pocket expense would be if that pet had been insured.

Now, there are other pet insurance companies (e.g. VPI) that have similar, but different, options that you may be interested in. We just picked Trupanion to discuss because of their guaranteed: **one simple plan, no payout limits, and 90% coverage!**

Call us @ **765-642-8117** or come in today to learn how you can get **30 days of complimentary insurance** for your pet through Trupanion!

Thanks for joining us again! We look forward to seeing you soon!

Dr. Crabtree