



Animal Clinic of Chardon

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JANUARY 2020 NEWSLETTER



Did you know?

According to a recent survey, the most popular name for a dog is Max. Other popular names include Molly, Sam, Zach, and Maggie.

A group of cats is called a clowder.

Owning a cat can reduce the risk of stroke and heart attack by a third.

The top five favorite breeds of dogs in the US are: Labrador Retriever, Golden Retriever, German Shepherd, Beagle, and Dachshund.

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Ten Common Dog Insurance Myths

by Dr. Phil Zeltzman, a traveling, board-certified surgeon in Allentown, PA.

Myth 1: I don't need dog insurance

One way dog guardians try to save money is by declining dog insurance. This can be a devastating mistake. Did you know that repairing a torn ACL injury can cost you over \$5,000 depending on which procedure is performed and where you live? What's more, not fixing a torn ACL can be devastating. Also keep in mind your dog has two knees! Dog insurance can literally be a life-saver as long as you choose the right plan. It's heart-breaking to think of all the dogs that have been euthanized because their owners couldn't afford the proper treatment.

Myth 2: I have dog insurance so I won't need any money up front

Even if you are savvy enough to purchase dog insurance, make sure that you know what your plan covers and how the plan works. Despite having coverage, you generally need to pay for veterinary expenses up front. You will then get reimbursed at a later date. Make sure you have a plan in place before you need it.

Myth 3: I've never used my dog insurance, so I should cancel it

It never fails. Murphy's Law says that if you cancel your dog insurance plan after a few years of good health, an emergency will arise shortly thereafter. This actually happened to one of my clients this week, and the poor dog paid the price.



The premium you pay will pale in comparison to some of the expenses you may incur. Do yourself a favor: once

you get dog insurance, stick with it.

Myth 4: As long as I have insurance I can choose the cheapest plan

home!



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Do not pick dog insurance based solely on cost. Cheap plans are cheap for a reason. Make sure you take into account the medical coverage and refund it provides.

Myth 5: Dog insurance is an investment and I should see a return

I've heard clients regret that they paid premiums faithfully for years, yet never benefited from a "return on investment" because their dog never got sick. This reasoning is the same as complaining that your house never burned down, although you've paid for fire insurance on your house for years!

Dog insurance, or any insurance for that matter, is not an investment. It's designed to provide piece of mind so that in case of an emergency, you will survive without taking a huge financial hit.

Myth 6: I don't need to know exactly how my policy works until something happens

Dog insurance is like any other policy: there are exclusions, pre-existing conditions and requirements. Before any insurance plan kicks in, there is a waiting period. This is the time periods you have to wait for benefits until your coverage starts.

Educate yourself before you sign up: read the literature, visit the company web site and talk to representatives over the phone so that you have a full understanding of what you're signing up for.

Here is a classic situation I run into: As a surgeon, I commonly perform ACL surgery. Once it happens in one knee, it can happen in the other knee. I have heard of insurance companies that will decline coverage of the second knee surgery because they consider that the first knee is a "pre-existing condition."

Myth 7: I don't need to research companies and plans; it's all the same

There are some really good dog insurance companies these days, and some really bad ones. I recently heard of a patient who was declined coverage for a mass near the thyroid because he already had a slipped disc in the neck. The shady company claimed that the slipped disc caused the mass to appear! This is clearly science-fiction, and the poor dog and his owner were the unfortunate victims.

Myth 8: I can believe what I read on the Internet about dog insurance

Never forget that anybody can write anything on the Internet. While researching this blog, I read a comment by a very persuasive woman who claims that the company she chose is the best because it reimburses 50% of her veterinary bills.

This is sadly, completely wrong. Some of the best plans out there are called "80-20 plans." What this means is that you pay

20% of the bill, and the company refunds 80% of it – after you pay your deductible. Before you choose a dog insurance company, ask your veterinarian to share experiences with various companies.

Myth 9: I can “bend” the truth with my insurance company

Every once in a while, a dog guardian will try to twist a veterinarian's arm to tweak the facts, or omit findings. Yet cheating an insurance company is a big deal. It's considered fraud and can get you into serious trouble.

Myth 10: Pet insurance will cover everything

While pet insurance is great it's important to keep in mind that it won't necessarily cover everything. Generally, the more expensive a plan is the more it will cover. There are many, many options out there, so you will need to find the best cost/benefit compromise that suits your needs.