

The homemade meal you LOVE, made just for them.



With tender meaty pieces, our hearty Filet Mignon Flavor kibble strikes the perfect balance between nutrition and love.



Love them back™

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BETTER PETS

WHAT YOU NEED TO KNOW ABOUT

PET insurance

More than 2.4 million cats and dogs are insured, and that number keeps growing. If you're thinking of signing up, consider these points.

Q WHO SHOULD GET INSURANCE?

A One consideration is whether you can afford to pay for an unexpected illness or emergency, says Jason Hargraves, managing editor for InsuranceQuotes. Start by having a discussion with your vet, who likely has experience with various plans and can help you weigh the pros and cons, says Kurt R. Venator, D.V.M., Ph.D., chief veterinary officer for Purina. "Some vet clinics offer their own wellness plans, so definitely ask," Venator says.

Certain breeds are predisposed to health issues; if your pet is likely to need lots of care, insurance may be an economical option. Note: Because pet insurance companies often don't cover preexisting conditions, it's usually best to purchase a policy when your pet is young, says Ashley Rossman, D.V.M., at Glen Oak Dog & Cat Hospital in Glenview, Ill.

Q WHAT SHOULD I LOOK FOR WHEN EVALUATING PLANS?

A Find out the cost to treat the conditions your pet is likely to get and imagine other scenarios for when your pet might need care, then ask the insurance companies how those situations would be covered. Choose a plan with an affordable annual deductible and weigh the reimbursement percentages against the monthly premium.

Q HOW DOES IT WORK?

A There are generally three types of coverage: accident and illness, accident and illness with embedded wellness (referred to as routine/preventive care, including vaccines, tests, and dental work), and accident only. About 98 percent of insured pets are covered by one of the first two types, says Kristen Lynch, executive director of North American Pet Health Insurance Association.

There's less variation in coverage compared to human health insurance in that all plans have deductibles, but most keep the coinsurance (or reimbursement rate) pretty good—at 70 to 90 percent.

Be sure to read the fine print: Some plans raise rates as pets age. ■



11%

OF U.S. EMPLOYERS OFFER PET HEALTH INSURANCE.

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