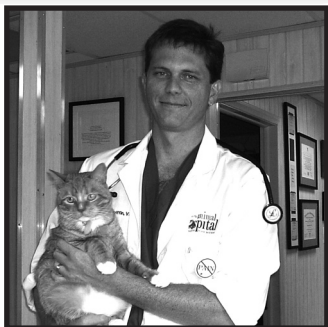


VETERINARY

Q: My neighbor came by to see my new puppy today and insisted that I run right out and purchase pet insurance- she said no pet owner should be without it. Do you recommend it for a 14 week old Golden Retriever or should I wait till he gets older? I am confused.



William Griffin , VMD

A: Dear Confused, While insurance in general can be confusing, the potential benefits of having insurance should not be. Anything that we value, be it health, life or property, we typically insure. The reason is simple. We want assurance that in time of need, money will not limit our ability to take care of our family. State of the art veterinary health care, like human health care, is expensive. The big difference is that in human health care there is typically third party payment. This means that most of us don't pay for our health care directly out of pocket and so we usually don't see the true cost of our medical bills.

As a veterinary medical doctor, one of the most challenging aspects of providing quality care to my patients is financial limitation. Loving, well-intentioned clients come to me with their ill or injured family members wanting the best care for their best friends. Sadly, the cost of that care ends up being the limiting factor- not the medicine or surgery needed to treat or correct the illness. The focus shifts from care to cost, creating a crisis for the pet owner. This is where veterinary health insurance can be a lifesaver. Whether it is for routine preventative health care or an unexpected life-threatening emergency, quality health care and not cost should be the focus.

I strongly recommend pet insurance for all my clients. But like with any insurance, you must investigate companies and policies and read the fine print. It is most important to understand what is and is not covered and what your monthly premium will be. Many basic plans are relatively reasonable starting at around \$20 per month. Many plans are also more affordable when you have a young healthy pet.

Some dogs and cats are prone to illness or accident while others are not. Hopefully your puppy will be one of the lucky ones. You can help him lead a happy and healthy life with wellness visits and vaccinations- which by the way are also covered by most pet insurance plans!

William Griffin, VMD
Medical Director

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