

## Is pet insurance worth it?

When adopting a new pet, the last thing anyone wants to think about is something happening to it. Often one is so focused on how much fun it will be, that they don't take time to consider all of the things that will take place over the animal's lifetime. Just like with humans, illness, accidents, and genetic predispositions happen. Pet insurance is a great way to ensure that your pet will be well taken care of while not breaking your bank account.

How does pet insurance work? It is simple. Pet insurance works on a reimbursement policy. You pay a monthly premium just like for your own health insurance, and then when you have a vet bill the insurance company will reimburse (or pay you back) up to 90% of the cost of that bill. Plan costs and reimbursement amounts vary depending on the policy you choose.

Pet insurance covers:

- Routine wellness exams
- Vaccinations
- Illness (including bladder issues, foreign object ingestion, etc)
- Medications
- Accidents
- Genetic Conditions (such as hip dysplasia in German Shepherds or hyper-trophic cardiomyopathy in cats)

Accidents, by definition, are unexpected occurrences, and they can have unexpected, often expensive, outcomes. One website claims that “A dog X-ray [can range anywhere from \\$75 to \\$500](#), with the average cost of a dog X-ray falling between \$150 to \$250.” That is just for X-rays. There is also the cost of the vet visit itself and any other exams, medications, or treatments the dog may need. Depending

on the severity of the damage, a broken leg needing surgical intervention can run into the thousands of dollars.

Genetic disorders, including certain types of cancers are found in some breeds of dogs and cats. Hip dysplasia (occurs when the hip socket doesn't fully cover the ball portion of the upper thighbone) commonly appears in German Shepherds, and hyper-trophic cardiomyopathy (heart muscle becomes thickened and has a harder time pumping blood into the body) is common in several breeds of cats. These are things to take into consideration, and having pet insurance will save you money and worry, should one of these conditions arise.

Is pet insurance worth it? That was our original question. Let's consider all of the things we've mentioned so far, and what you would do if one of these situations occurs for your pet? So you have a decent savings account, and a great job that more than covers your monthly expenses? That is great! While cats tend to outlive dogs, between the two animals they can live up to 18 years. What will your savings and income be like in 8 or 10 years? You might choose to or even be forced to switch careers, retire, go from a two income to a one income family, etc. There are a number of reasons your situation might change. Having pet insurance is the one constant that will give you peace of mind for your pet's health.