

What You Need to Know About Pet Health Care Insurance

Before you purchase a pet health care insurance plan for your pet, check the list of the companies approved veterinarians to see if your veterinarian will accept the companies check.

Ask your local veterinarian what type of pet health care insurance plan would best suit your family pet. Ask your local veterinarian to read over the plan and listen to their advice. Talking to your local veterinarian will also help you establish if the insurance company you are considering purchasing your pet health care insurance plan from is reputable.

If you have purchased a pet that is as of yet unaltered you'll want to look for a pet health care plan that includes neutering and spaying.

Before you pay for a pet health care insurance plan you need to carefully read how the policy handles prescription coverage. Most companies that sell pet health care insurance do not include prescription coverage in their basic medical health care insurance plan. If you are concerned about the cost of any prescription your pet might need during the course of its life you should probably consider buying a prescription coverage rider to complement your pet health care insurance. Although this rider may appear expensive and unnecessary you'll probably wish you had purchased it if your pet is ever given a prescription for anything. Just like the human counterparts prescriptions are very expensive.

One of things you need to take into consideration when purchasing a pet health care insurance plan is the deductible. The deductible is the amount of money you pay out-of-pocket for veterinarian services rendered that your pet health care insurance plan does not cover. Different pet health care plans require different deductibles. The higher a the deductible you choose the lower your monthly payments to the insurance company but the higher deductible the more out-of-pocket extension had each time you visit the veterinarian's office/clinic.

Most pet insurance companies have "cap" or limit placed on each pet health care insurance plan. This cap varies from one procedure to the next a broken leg will probably have a different cap then cancer treatments will for your pet. Before you purchase your pet health care insurance plan talk to the company representative about waiting periods. Find out exactly how long it'll take over the policy to be effective and how long the general wait for claims to be reimbursed is. Most companies have a ten day period between the time they receive the vet bill and when the check gets placed in the mail. Also find out how the refund is processed. Does the pet health care insurance company pay the veterinarian directly or do you have to pay the vet and the company mails the check to you when they receive the bill.

Why you have the company representative on the phone task about any and all exclusions that might be included with your pet health care insurance plan. Specifically ask about any and all pre-existing conditions and hereditary

defects that might come up later in your pet's life. Many pet owners especially, those that have dogs, discover that hereditary defects come into their particular dogs are not covered by their pet health care insurance plan. Some companies will allow you to cover these potential problems with an additional rider. In some cases your local veterinarian will be able to warn you about any exclusions.

If you are considering a comprehensive health care insurance plan ask if the plan covers teen veterinarian visits such as; dental care, immunizations, and heartworm testing. Also ask if the pet health care insurance plan also covers the office call.