

A close-up photograph of a smiling woman with dark hair holding a brown dog. The dog is looking directly at the camera with its mouth open, showing its teeth and tongue. The woman's face is partially visible on the right side of the frame, showing her smile. The background is dark and out of focus.

# Cost of Pet Health Care Report 2018

Prepared by

**healthypaws**<sup>®</sup>  
PET INSURANCE & FOUNDATION

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# The High Cost of Vet Care

As pet parents become aware of how costly treatment can be for their pets, one specific question is asked more and more frequently: **why is vet care so expensive?**

The American Pet Parents Association (APPA) reports that in 2017, we have spent more than \$17.1 billion at the vet, and it's estimated to grow to \$18.3 billion for 2018.<sup>1</sup> Healthy Paws has found the main reasons for costly pet health care in 2018, and they vary from advanced medical care to our own relationship with our pets.

## 1. Better Health Care

Medical care is constantly progressing, and so is veterinary care. With technological innovation derived from human medicine, our pets' quality of life is increasing. Procedures such as knee replacements, advanced allergy testing, minimally invasive cancer surgeries, and chiropractic care which were once only found in human medicine, are now available for cats and dog. This comes with an equivalent cost.

## 2. Running a Clinic Is Expensive

In addition to the personal investment vets have with veterinary school, running a clinic is very expensive, too. Equipment and supplies often come from the same companies that human hospitals buy from, which means that they share the same bill too. There's also the facility costs such as rent, heating and lighting, plus the cost of veterinarians, vet techs, and the receptionist, who all need salaries, benefits, and more.

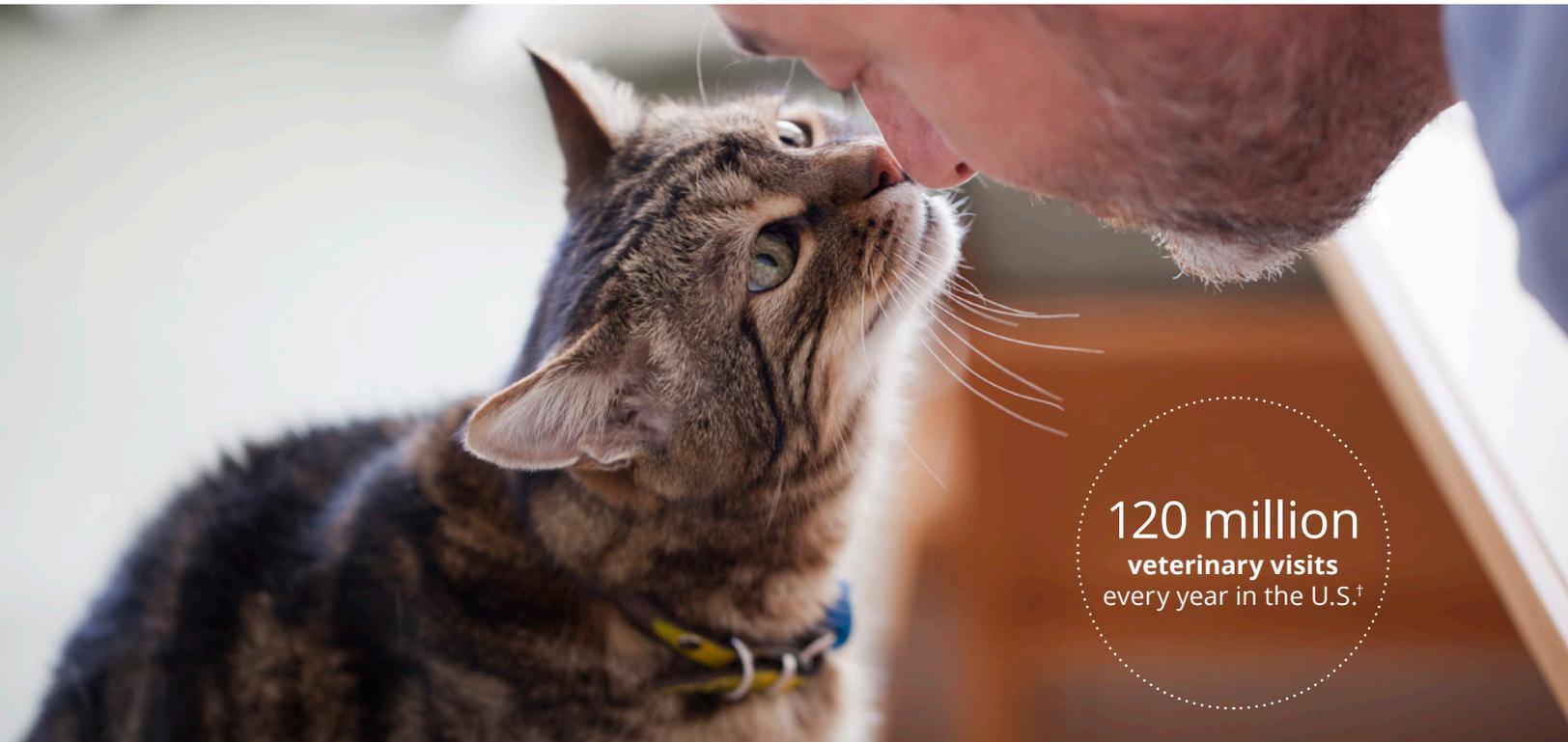
<sup>1</sup>APPA; [https://www.americanpetproducts.org/press\\_industrytrends.asp](https://www.americanpetproducts.org/press_industrytrends.asp)



### 3. Our Human-Pet Relationship Has Evolved

Many people remember a time when the dog lived outside and cats roamed the neighborhood as they pleased. This is not the case now – we will do anything to keep our furry family members safe and healthy. “These days... [most pets] are often considered cherished family members who

deserve high-quality health care just like the two-legged members of the family,” says Dr. Kate Becker for Healthy Pets at Mercola. “And quality health care in both human and veterinary medicine comes with a corresponding price tag.”<sup>2</sup>



120 million  
veterinary visits  
every year in the U.S.†

The truth is that the cost of veterinary care varies depending on where you live, what medical condition is being treated, and the level of care you seek for your pet. After culling our own data, we discovered that Healthy Paws pet parents spent more than \$173 million on vet care last year. We dove deep to find out what the most common conditions were and how much it cost so that our customers and future pet parents would know what to expect when adopting a dog or cat.

From our two highest claims to the top 10 reasons why pet parents brought their dogs and cats to the vet<sup>3</sup>, here is our 2018 Cost of Pet Health Care report.

<sup>2</sup>[Healthy Pets at Mercola, 2017](https://healthypets.mercola.com/sites/healthypets/archive/2017/01/05/rising-veterinary-care-cost.aspx); Healthy Pets at Mercola, January 2017. <https://healthypets.mercola.com/sites/healthypets/archive/2017/01/05/rising-veterinary-care-cost.aspx>

<sup>3</sup>Data pulled from June 1, 2017 to June 1, 2018



## CLAIM OF FAME: THE YEAR'S MOST EXPENSIVE INCIDENTS

Just how costly can vet care get? Here are the two highest vet bills we've seen this year.  
*(Not to worry – both had a happy ending!)*



### LUPA

German Shepherd Lupa was brought to the ER with clinical signs of tetanus toxin exposure – difficulty swallowing and progressive stiffness throughout her body – so the vets ran diagnostics as well as a neurological evaluation which confirmed this diagnosis. Over the next month, Lupa was hospitalized for two weeks, needed an urgent tracheostomy to help with her breathing and consistent fluids via Intravenous catheter because her tongue would not function normally. She's had multiple follow-ups and was released with a recommendation for hydrotherapy to help recuperate from the effects of the toxin. The good news? She's shown steady improvement ever since!

Total Claims \$52,021  
**Healthy Paws Reimbursed\* \$46,569**

\*Healthy Paws claims made for incidents occurring between June 1, 2017 and June 1, 2018. Reimbursement based on covered treatments using a 90% reimbursement level and a \$250 annual deductible.



### SIMBA

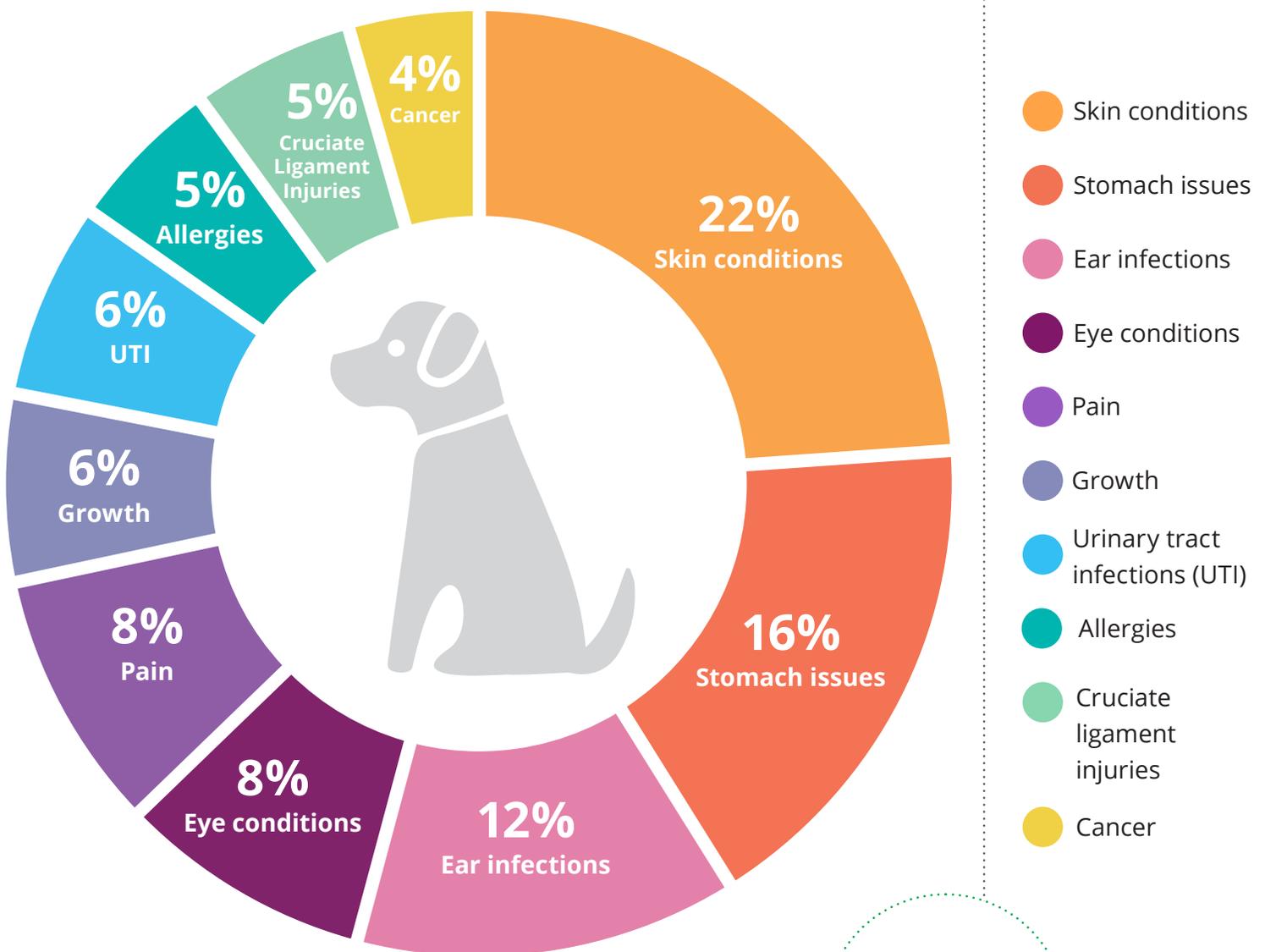
The most expensive vet visit for a cat came from a beautiful 7-year-old male Egyptian Mau named Simba. After a fall from a 5-story window, Simba had broken bones – his shoulders, jaw, and feet – as well as internal injuries. After a blood transfusion and surgery, he was stable, but the road to recovery was going to be tough! His recuperation process included lots of rest and a feeding tube due to the oral fractures, and he wasn't expected to fully bounce back for 6 to 8 weeks. He has since healed, and is back to simply watching the world go by the window, rather than falling out of it.

Total Claims \$28,126  
**Healthy Paws Reimbursed\* \$24,292**

\*Healthy Paws claims made for incidents occurring between June 1, 2017 and June 1, 2018. Reimbursement based on covered treatments using a 90% reimbursement level and a \$500 annual deductible.

# Top 10 Accidents & Illnesses for Dogs

The top reasons for a pet parent to bring their pup to the vet have remained almost the same over the past three years, however this year we saw more cancer claims than in the past. From skin conditions to cruciate ligament surgeries, here are the 10 most common ailments seen at the vet between June 2017 - June 2018.



89.7 million dogs in U.S. homes<sup>††</sup>



# 1.

## Skin Conditions

Vet Cost: Up to \$5,000\*



Skin infections, dermatitis, hot spots and more – skin issues are noticeably uncomfortable for your dog, and they’re very common. They also run the gamut –this condition includes yeast infections, folliculitis, impetigo, dandruff, mange, ringworm, alopecia, hot spots, flea reactions, stings, bites, and wounds.

### ALBUS DUMBLEDORE’S SKIN ISSUES



“He has food and environmental allergies that usually result in a red rash and itchy skin!” says pet parent Amy. Her terrier mix Albus Dumbledore, named for the wizard of all wizards,

is not-so-magically allergic to various grass, trees, fungus, wheat, oats, white potato, and beef, and it plays out on his poor skin. “These issues started young but we didn’t know what they were. You

can’t do a full allergy test until they have lived through 8 seasons, so it was a lot of trial and error until we could figure it out!” Throughout multiple tests and ultimately, antihistamines and food avoidance, Amy has filed \$2,045 in claims and been reimbursed \$1,740. “I know Albus Dumbledore can get the help he needs and we can be on top of his allergies and his treatments and I don’t have to worry about the cost because I know Healthy Paws has my back.”

(Based on an 90% reimbursement rate/\$100 deductible)

# 1. Skin Conditions:

Symptoms, Treatment & Prevention



## Symptoms

- Scratching, itchy behavior including licking
- Dry, flaky skin or dandruff
- Cuts, wounds, abscesses and sores
- Over-grooming
- Dull or dry coat as well as patchy spots, hair loss
- Folliculitis, acne, and bumps
- Redness

## Treatment

Treatment Options	Cost
Parasitic treatments (fleas, mites, ringworm, parasites)	\$50 and up; mange can run \$300+
Thyroid treatment and Ongoing Rx	\$250 to \$1,000; \$20+/month
Medical bath and special shampoo	\$50
Antifungal treatments (yeast infection)	\$50 to \$500
Skin conditions needing Antihistamines: <ul style="list-style-type: none"><li>• Corticosteroid Cream (for itchy skin spots)</li><li>• Over-the-Counter Antihistamines (Claritin, Benadryl)</li><li>• Allergy "shots"</li><li>• Apoquel (for allergic dermatitis, inhibits a nerve response)</li><li>• Atopica (for allergic dermatitis, increases an immune response)</li><li>• Cytopoint (for allergic dermatitis, blocks the itch signal in the nerves &amp; is considered an antibody)</li></ul>	\$25 to \$100 for a tube \$15 - \$30 for 30 tablets \$150+ every 6 months \$60/month \$50 - \$150/month \$50 - \$100/vial
Skin cancer treatment including surgery and follow-up care	Up to \$6,000+

## PREVENTION

Avoid the source of irritation, allergy or infection and keep your dog's bedding or favorite chair clean. Annual visits to the vet for preventative care like vaccines and flea treatments helps

cut back on parasitic culprits, but as we pet parents know, we're constantly outside with our pups. Regular grooming and bathing is a must.



## 2.

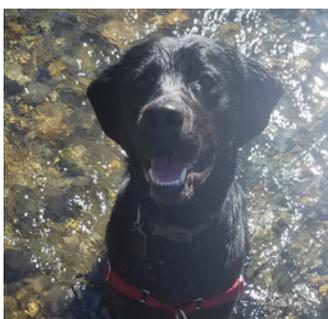
# Stomach Issues

Vet Cost: Up to \$28,000\*



While some dogs can eat the darndest things, they also can suffer from the stomach flu, accidental poisonings, parasitic infections and more that gives them serious stomach symptoms.

### WAGNER'S TUMMY TROUBLES



Black lab Wagner had two Foreign Body Obstruction (FBO) surgeries in 2017; one in February and one in May, each totaling around \$4,000. Pet parent Tyson says

the first surgery was due to gulping down an avocado pit which caused an obstruction and

infection, while the second instance found Wagner chomping down some socks that perforated Wagner's intestines. Unfortunately, one FBO surgery can lead to more complications in the future. After surgeries, antibiotics and follow-up care, Wagner's lifetime claims total \$11,867 and Tyson has been reimbursed \$10,480.

(Based on an 90% reimbursement rate/\$100 deductible)

## 2. Stomach Issues: Symptoms, Treatment & Prevention



### Symptoms

- Vomiting
- Diarrhea
- Anorexia (not eating or drinking)
- Excessive drooling
- Foaming at the mouth

## Treatment

Treatment Options	Cost
Diagnostic tools include <ul style="list-style-type: none"><li>• Lab tests</li><li>• X-rays</li><li>• CT scans</li><li>• Endoscopy</li></ul>	\$40 - \$50 \$150 - \$500 \$3,000+ \$800 - \$1,000
Antibiotics	\$30-\$100 depending on size and antibiotic type for a 10-14-day treatment
Parasitic treatments	\$50 and up
Stomach surgery	\$1,000 and up

### PREVENTION

Don't feed your dog fatty human foods or change their food too quickly, and know what's poisonous to reduce toxicity (the big 5: grapes, raisins, garlic, chocolate, and xylitol). By seeing

your vet regularly, parasitic infections can be drastically reduced as well. Finally, keep a mental inventory of your pup's toys... if one goes missing, it might be in their belly!



# 3.

## Ear Infections

Vet Cost: Up to \$6,400\*



Ear infections: painful when you're a kid, annoying when you're an adult, and dangerous for your pets. And just like kids, dogs get their fair share of ear infections and can feel rundown, uncomfortable, and even pain – and you should be on your way to the vet.

### CHARLIE'S MONTH-LONG EAR INFECTION



In addition to multiple serious surgeries like TPLO (Tibial Plateau Leveling Osteotomy), a dislocated left hip, and cyst removal, Charlie also has had a month-long stretch of ear

infections! "Through all these surgeries and health issues, Charlie, at 8 years-old remains a sweet, patient, loving therapy dog," says pet parent Suzy. Charlie has worked with special needs students at two schools twice a month for the last 7 years,

facilitated by Animal Samaritans in Thousand Palms, California. So health issues can't get in his way! "He visits classrooms all over Coachella Valley where we do a presentation on kindness to animals and explain the role of a therapy dog," continues Suzy. While Charlie's claims from all issues total \$5,211, \$546 of that was simply for ear infections and their treatment; Suzy found herself administering "two different drops, antibiotics, and powder once a day!" She has been reimbursed \$4,190 over Charlie's lifetime, \$401 for his ears.

(Based on an 90% reimbursement rate/\$100 deductible)

### 3. Ear Infections:

Symptoms, Treatment & Prevention



#### Symptoms

- Scratching at or around the ear
- Discharge, crust, or scabs
- Odor in the ear
- Hair loss around the ear (due to scratching)
- Redness and swelling
- Rubbing
- Shaking the head, or a head tilt
- Walking in circles
- Hearing loss
- Disorientation and/or loss of balance

#### Treatment

Treatment Options	Cost
Ear cleaning to flush out infection	Up to \$100+
Antibiotics	\$20 for a 10-day supply
Antifungal treatments (Miconazole Lotion)	\$20 - \$50/bottle or tube
BNT treatment	\$45/tube
Pain medication	\$20 for a 10-day supply
Surgery (required if the infection is masking a tumor, polyp or cyst in the ear)	\$1,000+

#### PREVENTION

Dogs suffer from ear infections for a variety of reasons, including parasites (like mites), allergies, overactive yeast in the ear canal, and even hormonal issues can contribute to ear

infections. Prevention includes keeping ears clean, dry and free of excess debris. If your pup exhibits any of the symptoms above, go see your vet.



# 4.

## Eye Conditions

Vet Cost: Up to \$8,300\*



Any veterinarian will tell you: eye issues are serious business. They can be everything from minor abrasions or pink eye (which will require a prescription), to more serious conditions, like glaucoma, corneal ulcers or cherry eye. Treatments are just as varied; a \$50 vet visit and eye drops one day could turn into \$3,000 or more the next.

### TYBO'S CORNEAL SURGERY



"Oh boy, does my dog have an eye condition!" says pet parent Terry. TyBo, aka Tyler, a Chesapeake Bay Retriever, has had a series of eye issues and just recently conjunctival

flap surgery for an infected corneal ulcer. Ulcers can result from trauma – something even as small as a pup rubbing his eye on the carpet to a scratch – or they can be the result of infections

from common viruses or bacteria. While most ulcers do not result in surgery, sometimes the deep corneal ulcers need a procedure to help the eye heal. TyBo underwent general anesthesia and needed hospitalization, but was back to good after a couple weeks. Visits and surgery totaled \$5,981 and Terry was reimbursed \$4,928: "Before Healthy Paws Pet Insurance I spent thousands of dollars from my home equity on vet bills for previous dogs with cancer, eye problems, GI problems... I won't be without it again!"

(Based on an 90% reimbursement rate/\$500 deductible)

## 4. Eye Conditions:

Symptoms, Treatment & Prevention



### Symptoms

- Blindness
- Redness
- Discharge or watery eyes
- Itchiness
- Crustiness
- Squinting
- Pawing at the eye or face
- Dry eye is noticeable when your pup is excessively blinking and eyes (or eyelids) seem swollen
- Decreased appetite due to eye and facial pain

## Treatment

Treatment Options	Cost
Eye infection (bacterial or viral)	Terramycin Antibiotic Ophthalmic Ointment, \$20
Ulcers, abrasions, lacerations, and injuries	Antibiotic ointment (\$20) + Atropine Sulfate Ophthalmic solution (painkiller drops, \$50+)
Dry eye (Keratoconjunctivitis sicca, KCS) is treated with a surgery known as Parotid Duct Transposition (PDT)	\$1,000 to \$5,000 depending on the specialist
Cherry Eye surgery	\$500 to \$1,000 per eye
Cataract & other eye surgeries	\$2,000 to \$3,000 per eye
Glaucoma (including drops and surgery)	\$3,500 and up
Enucleation (eye removal)	\$2,000 and up

### PREVENTION

Many puppies and dogs have eye conditions that are congenital or inherited, so prevention is difficult. Overall good health and nutrition helps to keep eyes strong, and catching changes in

vision early will make a difference. However, accidents can happen, and an ulcer or laceration is not easily prevented!



# 5. Pain

Vet Cost: Up to \$19,200\*



Reasons for pain can vary from injury to illness, and many pet parents are unfamiliar with the signs of pain. See below for symptoms.

## TIPPY SURVIVES PAINFUL INJURY



While chronic pain can be hard to diagnose, pain from a wound is obvious and easily detected. In August of 2017, fetch-obsessed Lab mix Tippy was seriously hurt. She was

fetching a stick and landed on it wrong. She was bleeding and whimpering when pet parent Anna

brought her into the SFSPCA emergency hospital, however they didn't know the extent of the wound. Turns out, "it pierced an 8-inch hole under her tongue and into her throat," says Anna. After emergency surgery to remove the stick and sew up the gash, Anna was reimbursed \$1,312 of the \$1,646 bill for Tippy.

(Based on an 90% reimbursement rate/\$100 deductible)

### Symptoms

- Excessive grooming
- Panting
- Limping
- A "grimace" where the jaw seems clenched or other expressions that could seem to humans as "worried"
- Whimpering
- Lack of appetite
- Antisocial behavior (suddenly shy, suddenly aggressive)
- Stiffness or limited movements
- Animals with arthritis frequently "wander" the house at night because they cannot sleep and have uncomfortable joint pain.

## 5. Pain:

Symptoms, Treatment & Prevention



## Treatment

Treatment Options	Cost
Carprofen (Rimadyl)	\$20 – \$25 for a prescription
Laser Therapy: Sessions where a laser stimulates recovery by accelerating pain relief and releasing endorphins.	5-minute sessions cost around \$45
Hydrotherapy: Much like physical therapy, but in water, so without gravity or pressure on joints.	Consultation plus treatment will run about \$85
Acupuncture: Needles stabilize a pet's energy flow and the body's own pain-relieving and anti-inflammatory mechanisms are triggered.	Sessions range from \$25 to \$120 per visit and, on average, pets require eight treatments.
Chiropractic Care: Just like human chiropractic care, this focuses on the relationship between the spine and the nervous system. Often used to treat joint degeneration, floating kneecaps, hip dysplasia, tail injuries and TMJ issues.	Adjustments can range from \$35 to \$75 per visit and your pet may need multiple treatments.
Surgery	\$1,000 and up

### PREVENTION

By providing overall good health and wellness through exercise, diet, and annual checkups, many sources of chronic pain like arthritis can be avoided, but not always. Past trauma, genetic conditions, and even freak accidents can lead to

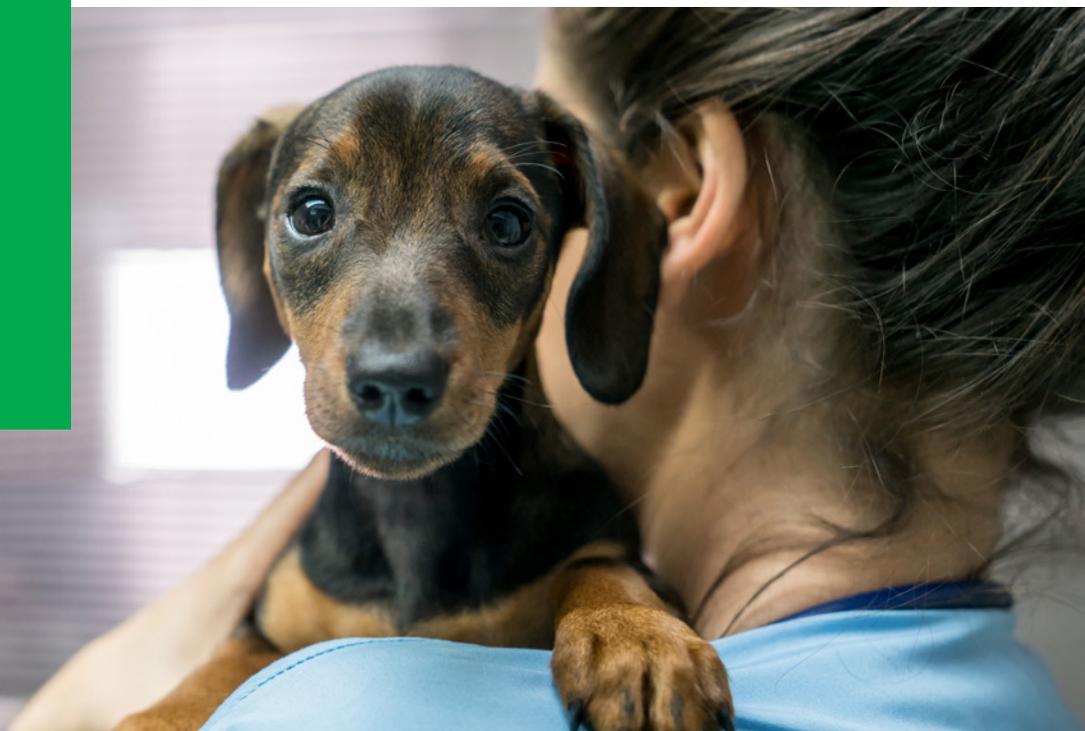
a pet experiencing pain. Taking the steps to adequately treat physiological conditions can help prevent severe pain, and remember – if it looks like your pet is in pain, take them to the vet.



# 6.

## Growth/ Lump

Vet Cost: Up to \$15,500\*



Nothing’s scarier than feeling a lump or bump on your dog’s back, belly or leg. While any lump or bump needs to be looked at and diagnosed by a vet, remember that growths can also be fatty deposits called Lipomas, or even cysts that can be felt through the skin.

### DIXIE MAE’S 23 BUMPS



Pet parent Susan says, “Given Dixie Mae’s history of skin issues, I have come to realize it is better to be proactive than reactive,” meaning she inspects Dixie Mae, her 7-year-old American

Staffordshire Terrier, regularly. So far, over the past two years, Dixie Mae has had 23 claims for

growth removal, and not all have been benign. In April 2018, three of the four growths to be removed were malignant. After biopsies, tests, and surgery to prevent cancer, Dixie Mae is back to her fun puppy-self, even running with Mom again. The claims for all the growths have totaled \$15,000 and Susan has been reimbursed \$9,577. By treating her issues promptly, Dixie Mae has avoided a potentially life-threatening diagnosis.

(Based on an 80% reimbursement rate/\$500 deductible)

## 6. Growth/Lump:

Symptoms, Treatment & Prevention



### Symptoms

- Any protrusion, lump, bump, or foreign growth qualifies
- Swelling
- Sores that won't heal
- Weight loss
- Anorexia
- Strange odors
- Difficulty breathing
- Problems going to the bathroom

## Treatment

Treatment Options	Cost
Diagnostic tools include: <ul style="list-style-type: none"><li>• Lab tests</li><li>• X-rays</li><li>• CT scans</li></ul>	\$40 - \$50 \$150 - \$500 \$3,000+
Cyst drainage	\$250 to \$500
Laser surgery	\$1,000 and up
Chemotherapy + radiation	\$1,000 to \$10,000

### PREVENTION

There isn't one reliable answer for avoiding cysts, growths, tumors or hernias. Following a healthy lifestyle may help, but prevention is

almost impossible, especially when genetics come into play. Catching growths early is vital.



# 7. Urinary Tract Infections

Vet Cost: Up to \$6,000\*



A urinary tract infection (UTI) is the general term for an uncomfortable infection caused by bacteria (usually *E. coli*) entering the urethral opening. The most common victims are female pups and senior dogs. It can result in crystals or stones in the bladder, incontinence, or bacterial infections. In severe cases, UTIs may frequently occur due to cancer, bladder disease, kidney disease and stones, diabetes, bladder inflammation or infection, spinal cord abnormalities and prostate disease.

## Symptoms

- Frequent urination
- Blood in urine
- "Dribbling" urine
- Straining to urinate
- Fever
- Whining or whimpering
- Break houstraining
- Obsessive licking of the genital area

## 7. Urinary Tract Infections: Symptoms, Treatment & Prevention



### REIGN'S CHRONIC UTIS LEAD TO SURGERY



Reign, a 7-month-old Irish Wolfhound, suffered from chronic vaginitis and low-grade UTIs and pet parent McKenzie was growing concerned. As a service dog in training, Reign had a lot of responsibility every day so her health was a priority, in addition to being a treasured member of the family. "I've never met a dog that loves people more than she does – she is definitely a gentle giant!"

When Reign couldn't urinate, McKenzie took her to the ER: "She had an emergency appointment for inability to urinate, but it turned into a massive

UTI and a diagnosis of a recessed vulva," explains McKenzie. Reign was put on a dose of antibiotics and they scheduled a reparative surgery for her. "After she finished the antibiotics, she went in for surgery – she already seems to be doing so much better!" Healthy Paws has covered \$3,177 of Reign's claims, reimbursing McKenzie \$2,291. "Having pet insurance for her has been such a relief, especially with her being a service dog in training. I haven't had to worry about any major medical issues with her (and there have been quite a few with her ongoing infections!). The peace of mind is invaluable!"

(Based on an 80% reimbursement rate/\$250 deductible)

## Treatment

Treatment Options	Cost
Antibiotics	\$30–\$100 depending on size and antibiotic type for a 10–14-day treatment
For extreme and chronic cases, episioplasty or vulvoplasty	\$1,500 to \$3,000

### PREVENTION

Nutrition and hydration can help prevent UTIs, and there are various methods of natural remedies that include cranberry or blueberry powders, supplements or capsules. Keep fresh water available throughout the day for

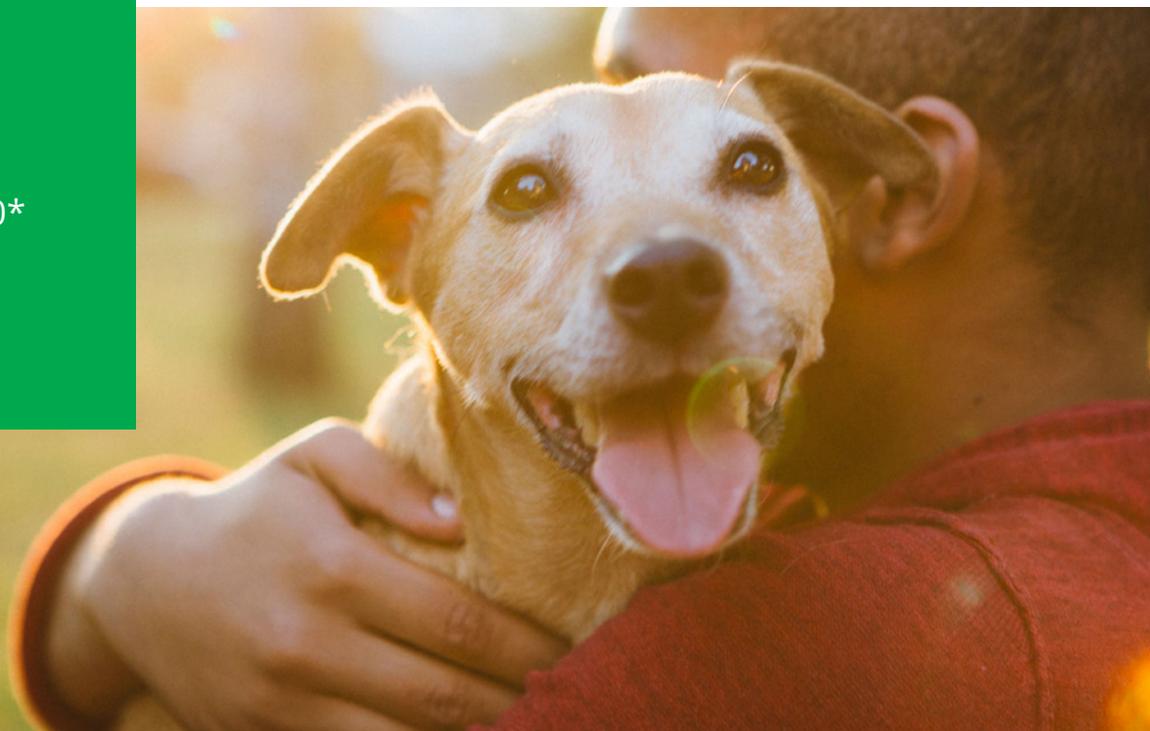
your pup, and take extra care to keep your dog's overall health intact; a balanced and appropriate diet as well as exercise goes a long way.



# 8.

## Allergies

Vet Cost: Up to \$6,000\*



Common environmental allergens include pollen from grass, trees, weeds and flowers, but dust mites and fleas can also cause a reaction. Food allergies are very common, as dogs can be allergic to beef, dairy, chicken, fish, and soy, among others.

### FINLEY'S ALLERGIC TO HIS PET PARENT



“He is a wonderful loving dog that is tolerant of anything and anyone,” says pet parent Deb. Ironic, considering Finley is definitely intolerant of a ton of allergens! After their

first spring together, Deb noticed that Finley’s skin was darkening around his ears and muzzle. She thought it might be a sunburn or mild irritation until a few months later, when Finley

began scratching and scabbing. After a canine dermatologist administered 64 shots, they pinpointed Finley’s condition: “We found out that Finley was allergic to everything you might find in your home – feathers, dust mites, wool... and even human dander. That’s right, he was allergic to me!” After allergy shots, Cytopoint injections (see below), and a nutritional overhaul, Finley’s allergies are under control. From their first claim to the most recent, Finley’s vet bills have totaled \$4,909 and Deb has been reimbursed \$3,427.

(Based on an 80% reimbursement rate/\$250 deductible)

## 8. Allergies:

Symptoms, Treatment & Prevention



### Symptoms

- Itching
- Scabbing
- Rashes
- Watery, burning, or red eyes
- Sneezing
- Wheezing
- Paw chewing and licking “hot spots”
- Vomiting and diarrhea can be signs of both environmental and food allergies

## Treatment

Treatment Options	Cost
Heska Allergy Testing	\$250 - \$400
Corticosteroid Cream (for itchy skin spots)	\$25 to \$100 for a tube
Flea treatment	\$200+ a year
Over The Counter Antihistamines (Claritin, Benadryl)	\$15 - \$30 for 30 tablets
Allergy “shots”	\$150+ every 6 months
Apoquel (for allergic dermatitis, inhibits a nerve response)	\$60/month
Atopica (for allergic dermatitis, increases an immune response)	\$50 - \$150/month
Cytopoint (for allergic dermatitis, blocks the itch signal in the nerves & is considered an antibody)	\$50 - \$100/vial

### PREVENTION

Preliminary studies suggest that probiotics help support young pets' immune systems which may have an effect; however it's almost impossible to prevent allergies. You can help to reduce exposure by wiping down paws

after walks and groom regularly with a hypoallergenic shampoo. For food allergies, read all food and treat nutritional labels and avoid the offending ingredient altogether.



# 9.

## Cruciate Ligament Injuries

Vet Cost: Up to \$13,400\*



Any dog can suffer an injury to their cruciate ligament (the ligaments that make up a pup’s knees), whether they are a top athlete or a senior dog. Like humans who complain of knee pain, cruciate ligament injuries hurt and can cause lameness. Unfortunately, statistics show that about half of dogs who have had one cruciate ligament will have the same affliction in the other knee.

### ROSIE’S TORN ACL



Pit bull mix Rosie and her best furry friend Finley were romping around in the backyard when suddenly, Rosie yipped. “My heart sunk as I watched her come up lame,”

says pet parent Deb. The diagnosis? An anterior cruciate ligament (ACL) tear and a referral to an orthopedic specialist. After visiting the orthopedic vet, they determined that Rosie had torn ACLs in both her hind legs and she needed surgery. The

procedure went well, but after, Rosie encountered multiple complications that left her visiting the vet repeatedly. However, after weeks of heartbreaking difficulties, Rosie pulled through. Her entire recovery took over a year, and the second surgery was successful. “She’s finally got her legs back to full strength,” says Deb. “She’s even faster at running around the yard than Finley now!” With Healthy Paws, Deb was able to afford both surgeries, and was reimbursed \$15,741 of the \$18,324 in claims.

(Based on an 90% reimbursement rate/\$250 deductible)

## 9. Cruciate Ligament Injuries: Symptoms, Treatment & Prevention



### Symptoms for both acute or gradual:

- Sudden pain
- Limping
- Sometimes punctuated with a yelp or whimper
- Going lame in the leg
- Swelling
- Stiffness
- Abnormal sitting positions
- Difficulty getting up
- Decreased activity levels
- Change in behavior (ex: not jumping in the car any more)

## Treatment

Treatment Options	Cost
Diagnostic tools include: <ul style="list-style-type: none"> <li>• Lab tests</li> <li>• X-rays</li> <li>• MRI</li> </ul>	\$40 - \$50 \$150 - \$500 \$2,500/scan
Surgery: <ul style="list-style-type: none"> <li>• Extracapsular Repair Surgery (the joint is tightened)</li> <li>• Tibial Tuberosity Advancement (stabilizes the joint, less invasive than the two procedures below)</li> <li>• TPLO (Tibial Plateau Leveling Osteotomy) and TWO (Tibial Wedge Osteotomy)</li> </ul>	\$1,000 and up \$2,000 \$2,500 (may need hospitalization, which will increase the cost)
Recovery options include Laser Therapy, Hydrotherapy, and Acupuncture. See "Pain" for more information.	\$45/session and up

### PREVENTION

Spontaneous injuries or genetic conditions simply can't be avoided, and studies have shown that certain breeds develop cruciate

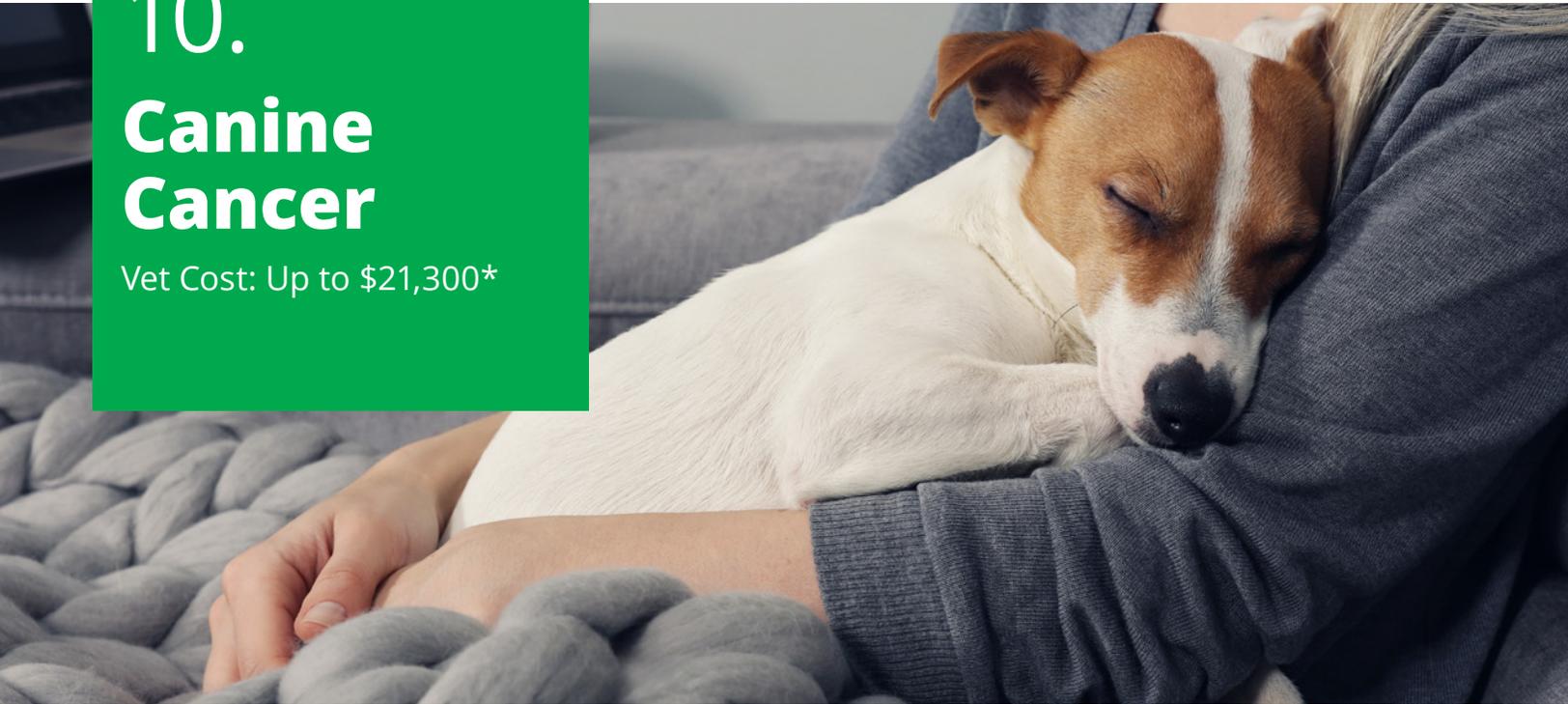
ligament problems more readily. A healthy diet can help, especially since overweight dogs experience more stress on their joints.

*EARLY ENROLLMENT IS KEY: It's important to insure your pup before any cruciate ligament injuries happen, as they are usually excluded as pre-existing conditions for pet insurance policies. Furthermore, pre-existing cruciate ligament problems to one leg will affect future treatment for the other leg, so your pet must be covered before an accident or illness occurs. This is Healthy Paws' only bi-lateral exclusion.*



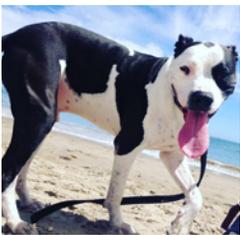
# 10. Canine Cancer

Vet Cost: Up to \$21,300\*



While a cancer diagnosis can be a heartbreaking moment, it isn't necessarily impossible to overcome. Just as in human medicine, many treatment options are available including chemotherapy and high-tech surgeries that can help your dog beat cancer. It is one of the most expensive diseases to treat, given the drugs needed and the length of care, so pet insurance can be extremely helpful.

## DUG'S BATTLE WITH CANCER



"Dug is one of the happiest, most relaxed pups you'll ever meet. He is always smiling, somewhat mischievous, super playful and yet a little bit of an old soul," says pet parents Lisa

and Arvin. "When he started acting lethargic and his lymph nodes swelled up, we knew immediately that something was wrong and took him to the emergency vet." At six years old, Dug was diagnosed with lymphoma. His pet parents made the decision that they would help him fight the disease with every resource they could, including chemotherapy administered by a veterinary

oncologist. Dug has had minimal side effects and after three rounds of chemo, he's doing well although the lymphoma has reappeared. "Dug has lived for an additional 17 months, and the doctor says it's a miracle that he's still alive. We're blessed on all sides and so happy to have Healthy Paws behind us." From the diagnosis and first round of chemo, Arvin and Lisa were reimbursed \$12,450. They were also reimbursed \$12,590 for the ongoing care and next two rounds of chemo. That's a total of \$25,040 that Healthy Paws has covered.

(Based on an 90% reimbursement rate/\$100 deductible)

## 10. Canine Cancer:

Symptoms, Treatment & Prevention



### Symptoms

- Look for abnormal swellings or lumps
- Sores that do not heal
- Weight loss, loss of appetite and difficulty eating
- Strange or offensive odor
- Bleeding or discharge from any part of the body
- Lameness
- Stiffness
- Loss of stamina and lethargy
- Difficulty breathing
- Difficulty using the bathroom

## Treatment

Treatment Options	Cost
Diagnostic tools include: <ul style="list-style-type: none"><li>• Lab tests</li><li>• X-rays</li><li>• CT scans</li><li>• MRI &amp; Ultrasound</li></ul>	\$40 - \$50 \$150 - \$500 \$3,000+ \$2,500/scan
Surgery (including biopsies, tumor removal and more)	Up to \$1,000+
Chemotherapy	\$2,000 to \$4,500 for the first run, then it can easily exceed \$10,000+ for multiple sessions
Radiation	\$5,000 and up
Ongoing care (alternative treatments, rehabilitation, prescription medicines to help with pain)	\$1,000

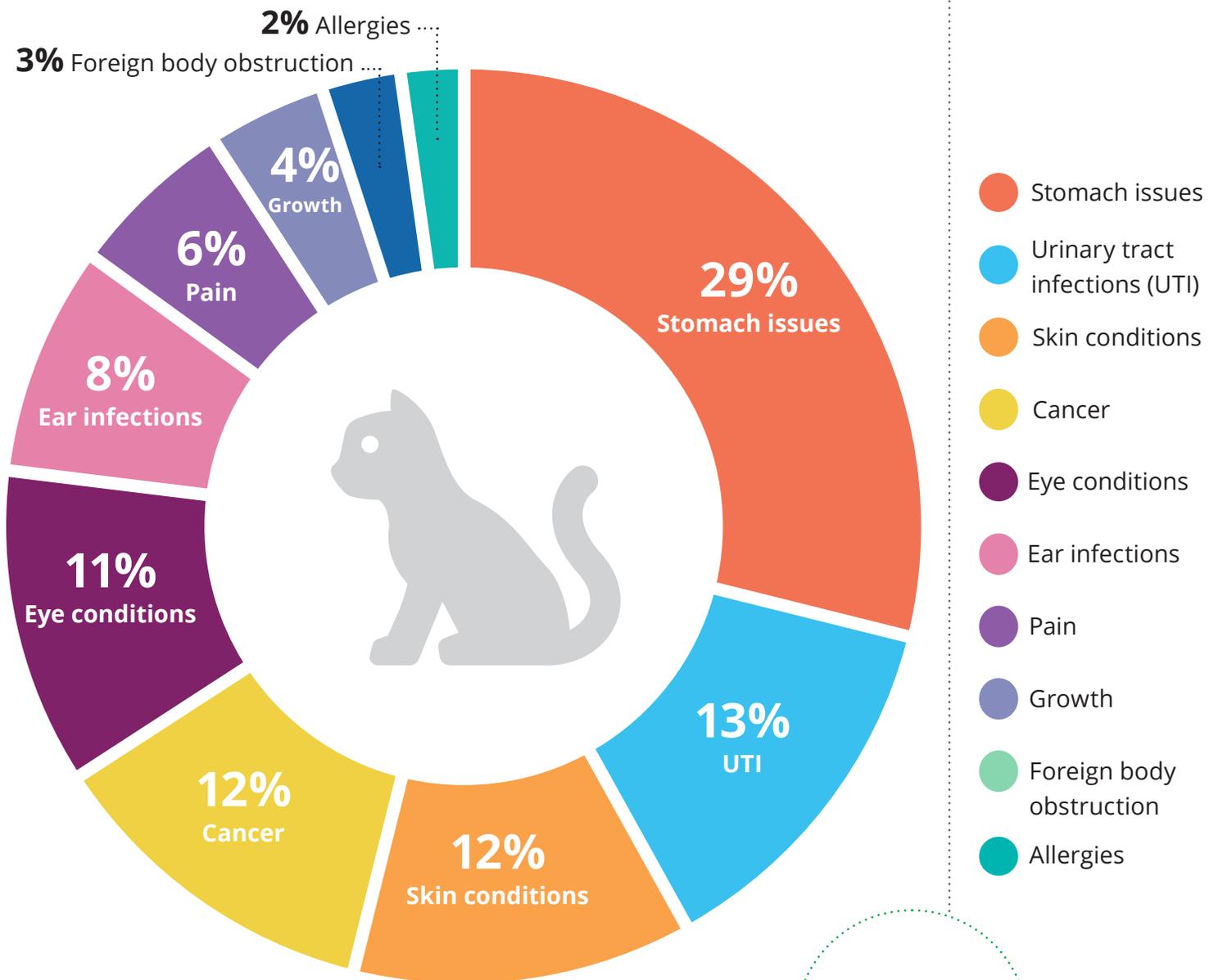
### PREVENTION

Early detection is best, especially for cancers that are difficult to treat or do not have high success rates with surgery, radiation and

chemotherapy. By taking your dog to the vet every year, you can hopefully catch it early and treatment options might be available.

# Top 10 Accidents & Illnesses for Cats

This year, cats have a couple new frequent ailments including allergies and foreign body surgeries (watch out for missing string!). While cats share many of the same ailments as dogs, their physiology is uniquely feline. Here are the most common conditions for our curious kitties from June 2017 - June 2018.



94.2 million cats in U.S. homes<sup>††</sup>



# 1.

## Stomach Issues

Vet Cost: Up to \$11,800\*



All cat parents have witnessed the inevitable hairball or bout of stomach upset, but major gastrointestinal (GI) problems can be cause for concern. As the number one reason for our pet parents to bring their cats to the vet, stomach issues run the gamut from food intolerance to abdominal obstruction, pancreatitis to bacterial infections, and more.

### CASSIUS'S TUMMY TROUBLES



Cassius, a sleek Cornish Rex, was rushed to the vet for what his pet parent thought was a bout of stomach upset, as he was acting a little funny, bloated, and simply not well. After an

ultrasound, x-rays and some further diagnostic testing, Cassius's pain and swelling was attributed to constipation, a frequent problem with kitties.

And it's no laughing matter – the issue can arise from illness or dehydration, and the bills can add up to the thousands. After fluids, hospitalization, and medicine, Cassius's emergency treatment totaled \$3,833, and Constance was reimbursed \$3,336. "If something ever happens to my pets, I go into an emotional crisis. I just want them to be better at any cost," explains Constance. By having pet insurance, she got Cassius the help he needed.

(Based on a 90% reimbursement rate/\$100 deductible)

# 1. Stomach Issues:

## Symptoms, Treatment & Prevention



### Symptoms

- Prolonged vomiting
- Diarrhea
- Anorexia and weight loss
- Abdominal pain
- Bloating
- Constipation
- Dull coat
- Excessive thirst

## Treatment

Treatment Options	Cost
Diagnostic tools include: <ul style="list-style-type: none"><li>• Lab tests (including FIV and Leukemia testing)</li><li>• X-rays</li><li>• CT scans</li><li>• Endoscopy</li></ul>	<ul style="list-style-type: none"><li>\$50 - \$100</li><li>\$150 - \$500</li><li>\$3,000+</li><li>\$800 - \$1,000</li></ul>
Antibiotics	\$30-\$100 depending on size and antibiotic type for a 10-14-day treatment
Parasitic treatments	\$50 and up
Stomach surgery	\$1,000 and up

### PREVENTION

While some stomach issues may be preventable – such as switching your cat’s diet too quickly which can cause diarrhea – other complications are unavoidable or genetic, such as Inflammatory Bowel Disease or stomach cancer. By visiting the vet annually, you can prevent

many parasitic infections that lead to tummy troubles, as well as get advice on a healthy diet. And don’t forget to kitty-proof your home of toxic plants, detergents, antifreeze, and not-so-edible yarn.



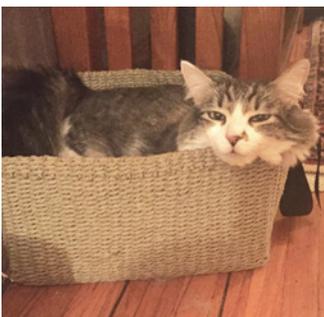
## 2. Urinary Tract Infections

Vet Cost: Up to \$9,200\*



A urinary tract infection (UTI) is an infection of your cat's urethra, most commonly found in kitties between the ages of one and four. Bladder stones, urinary crystals, and even kidney infections can be related to urinary tract infections.

### COLIN'S URINARY TRACT BLOCKAGE



When pet parent Karen noticed that Colin wasn't feeling well, she brought him into her regular vet not once, but twice, and they still didn't diagnose him accurately. It wasn't until she took him to

the emergency hospital that Colin was diagnosed with Urinary Tract Blockage (UTB), likely formed by crystals in his bladder. UTB is serious and life-threatening – the symptoms begin much like a

UTI however, with a blockage, it can cause death within a week. After diagnostic tests and x-rays, vets could see that Colin needed emergency surgery to remove his blockage, which totaled \$3,800, of which Karen was reimbursed \$3,100. "He's doing great now!" says Karen. "He was still groggy and in some pain for a few days after he got home, but now he has more energy than ever. Always running around and playing with his brother. Singing at the top of his lungs at 5am. All that good stuff."

(Based on an 80% reimbursement rate/\$250 deductible)

## 2. Urinary Tract Infections: Symptoms, Treatment & Prevention



### Symptoms

- Frequent urination
- Straining or inability to urinate, or only passing a small amount of urine.
- Going in inappropriate locations (like the bathtub or maybe the closet) to avoid their litter box
- Constant licking
- Lethargy
- Vomiting
- Excessive thirst
- Blood in the urine
- Hard or distended abdomen

## Treatment

Treatment Options	Cost
Diagnostic tools include: <ul style="list-style-type: none"> <li>• Lab tests (urinalysis)</li> <li>• X-rays (for blockages)</li> <li>• Ultrasound</li> </ul>	\$40 - \$50 \$150 - \$500 Up to \$2,500
Antibiotics	\$30-\$100 depending on size and antibiotic type for a 10-14-day treatment
Laser therapy	Up to \$1,000
Surgery, including perineal urethrostomy ("PU" or surgical widening of the urethra)	Up to \$6,000+ with hospitalization

### PREVENTION

Make sure that your cat always has access to clean, fresh water and is actually drinking it. Avoid feeding your cat a diet of only dry food. Make sure your kitty gets plenty of exercise and keep the litter box clean to encourage plenty

of elimination time. Also, take your cat to the vet! Bacteria, fungus, or parasites can all be reasons for UTIs, so any ongoing upkeep may help curb the infection.



# 3.

## Skin Conditions

Vet Cost: Up to \$1,400\*



Cats will respond to stress with health or behavioral problems, which can include obsessive grooming and hair loss. Kitties who venture outside also suffer from skin infections regularly, including parasite problems or an abscess from a fight or an accident. It's important to check in with your vet upon the onset of symptoms to start an appropriate treatment plan.

### JOE'S STUBBORN SPOT



"Joe is one of the sweetest cats I've ever met! He loves to cuddle and if you're sitting on the couch, there's a very good chance he will be on your lap," says pet parent Sasha. Last

year, Sasha noticed a spot on the side and the tip of Joe's nose that hadn't been there before, and it seemed to be growing. "I decided to take him to the vet to get checked out, and she diagnosed Joe with herpes, of all things. I had no idea cats could even get herpes!" After a couple rounds of treatment, the spot on the tip of his nose scabbed over and finally fell off, however, the spot on the

side was more stubborn and hadn't changed. "We kept an eye on the side spot and eventually, I took him back for another check-up, to see if there was anything we could do." Meanwhile, the tips of Joe's ears were turning black and felt cool to the touch, which lead the vets to administer more tests – and discovered Joe also had acute pancreatitis! He's now on a long-term medication for both conditions, which have totaled \$4,285 in vet bills, of which \$3,419 was reimbursed to Sasha. "He's been through a lot of stress the last nine months with vet visits and various treatments!"

(Based on an 90% reimbursement rate/\$250 deductible)

### 3. Skin Conditions:

Symptoms, Treatment & Prevention



#### Symptoms

- Scratching, itchy behavior
- Dry, flaky skin or dandruff
- Cuts, wounds, abscesses and sores
- Over-grooming
- Dull or dry coat as well as patchy spots, hair loss
- Folliculitis, acne and bumps
- Redness

## Treatment

Treatment Options	Cost
Diagnostic tools include: <ul style="list-style-type: none"> <li>• Lab tests</li> <li>• Heska Allergy Testing</li> </ul>	\$40 - \$100 \$250 - \$400
Antibiotics	\$30-\$100 depending on size and antibiotic type for a 10-14-day treatment
Parasitic treatments (fleas, mites, ringworm, parasites)	\$50 and up; mange can cost \$300+
Thyroid treatment and ongoing Rx	\$250 to \$1,000; \$20+/month
Medical bath and special shampoo	\$50
Antifungal treatments (yeast infection)	\$50 to \$500
Skin conditions needing antihistamines: <ul style="list-style-type: none"> <li>• Corticosteroid cream (for itchy skin spots)</li> <li>• OTC Antihistamines (Claritin, Benadryl)</li> <li>• Allergy “shots”</li> <li>• Apoquel (for allergic dermatitis, inhibits a nerve response)</li> <li>• Atopica (for allergic dermatitis, increases an immune response)</li> <li>• Cytopoint (for allergic dermatitis, blocks the itch signal in the nerves &amp; is considered an antibody)</li> </ul>	\$25 to \$100 for a tube \$15 - \$30 for 30 tablets \$150+ every 6 months \$60/month  \$50 - \$150/month  \$50 - \$100/vial
Skin cancer treatment including surgery and follow-up care	Up to \$6,000+

#### PREVENTION

Most vets recommend brushing your cat regularly and following a regular parasite control regimen. By keeping your cat’s habitat

cool, calm and collected, many stress-induced ailments are avoided. Bonus points for keeping your cat inside!



# 4.

## Feline Cancer

Vet Cost: Up to \$11,300\*



Common cancers in cats include lymphoma, which is associated with Feline Leukemia Virus (FeLV), Squamous Cell Carcinoma (a form of skin cancer), and Fibrosarcoma (soft tissue sarcoma). Cancer can be treatable with chemotherapy and surgery, which can extend your kitty's life or eradicate the cancer completely.

### MISTY BATTLES CANCER



Misty, an 18-years-young Chinchilla Persian, was diagnosed with cancer of the kidney. "She's always been a picky eater, but she kept eating less even with an appetite stimulant.

Her coat wasn't as shiny or well-groomed and she would vomit a foamy liquid," explains pet parent Kay. She took Misty to the vet and they noticed an abnormality in her kidney; surgery would be

necessary. "Her vet was fairly certain the cancer hadn't spread, but was concerned her smaller remaining kidney wouldn't be able to pick up the load once the other kidney was removed," says Kay. After surgery and recovery, Misty has bounced back fine. "Thanks to the vet, her staff, and Healthy Paws, Misty is enjoying extra quality time with her human can-opener!" For Kay and Misty, their entire cancer treatment totaled \$4,745 and Kay has been reimbursed \$3,836.

(Based on an 90% reimbursement rate/\$100 deductible)

## 4. Feline Cancer:

Symptoms, Treatment & Prevention



### Symptoms

- Look for abnormal swellings or lumps
- Sores that do not heal
- Weight loss, loss of appetite and difficulty eating
- Strange or offensive odors
- Bleeding or discharge from any part of the body
- Lameness or stiffness
- Loss of stamina
- Difficulty breathing
- Difficulty using the bathroom

## Treatment

Treatment Options	Cost
Diagnostic tools include: <ul style="list-style-type: none"><li>• Lab tests</li><li>• X-rays</li><li>• CT scans</li><li>• MRI &amp; Ultrasound</li></ul>	\$40 - \$50 \$150 - \$500 \$3,000+ \$2,500/scan
Surgery (including biopsies, tumor removal and more)	Up to \$1,000+
Chemotherapy	\$2,000 to \$4,500 for the first run of treatment, then it can easily exceed \$10,000+ for multiple sessions
Ongoing care (alternative treatments, rehabilitation, prescription medicines to help with pain)	\$1,000

### PREVENTION

Take your cat to the vet for annual checkups – if you catch cancer early, there will be more options available for treatment. Some viruses can cause cancer, such as the feline leukemia virus (FeLV), which if left unchecked, can

cause lymphosarcoma, but is preventable with a vaccine. Also, keep your cat inside to protect against FeLV as well as skin cancer. Additionally, spaying has also been noted to help reduce the instance of mammary tumors.



# 5.

## Eye Conditions

Vet Cost: Up to \$3,900\*



Kitties can suffer from numerous eye issues (pink eye, ulcers, glaucoma and more), and vets will tell you straightaway – treat them as an emergency, because you never know if you’re risking blindness in your cat. Glance at your cat’s healthy eyes often to be aware of what is normal and catch any issues early.

### JACK RECOVERS FROM EYE SURGERY



Caroline’s two-year-old kitty Jack had a couple bouts with conjunctivitis before the vet noticed spots on his left eye. After a recommendation for an ophthalmology consultation, a closer

look at Jack’s eyes revealed the presence of a tumor. Ultimately, Jack’s eye had to be removed,

but they caught the tumor in time and there hasn’t been another instance of cancer since. While the ordeal was difficult, Jack’s pet parent Caroline says recovery went well with supportive post-op care of antibiotics and a few follow-up appointments. The procedure claims totaled \$2,477 and Caroline was reimbursed \$2,055; meanwhile, Jack has adjusted and is back to cooing at birds and playing with string.

(Names have been changed for confidentiality; Based on an 80% reimbursement rate/\$250 deductible)

## 5. Eye Conditions:

Symptoms, Treatment & Prevention



### Symptoms

- Blindness
- Redness
- Discharge or watery eyes
- Itchiness
- Crustiness
- Squinting
- Pawing at the eye or face
- Dry eye is noticeable when your kitty is excessively blinking and eyes (or eyelids) seem swollen
- Decreased appetite due to eye and facial pain

## Treatment

Treatment Options	Cost
Eye infection (bacterial or viral)	Terramycin Antibiotic Ophthalmic Ointment, \$20
Ulcers, abrasions, lacerations and injuries	Antibiotic ointment (\$20) + Atropine Sulfate Ophthalmic solution (painkiller drops, \$50+)
Antiviral medicines (to treat feline herpes) such as Famciclovir	\$35/month
Cataract surgery	\$2,000 to \$3,000 per eye
Glaucoma (including drops and surgery)	\$3,500 and up
Enucleation (eye removal)	\$2,000 and up

### PREVENTION

In addition to keeping kitty out of harms way (keep him inside and out of toxic materials), make sure you're visiting the vet annually for all the necessary vaccines for herpes, feline

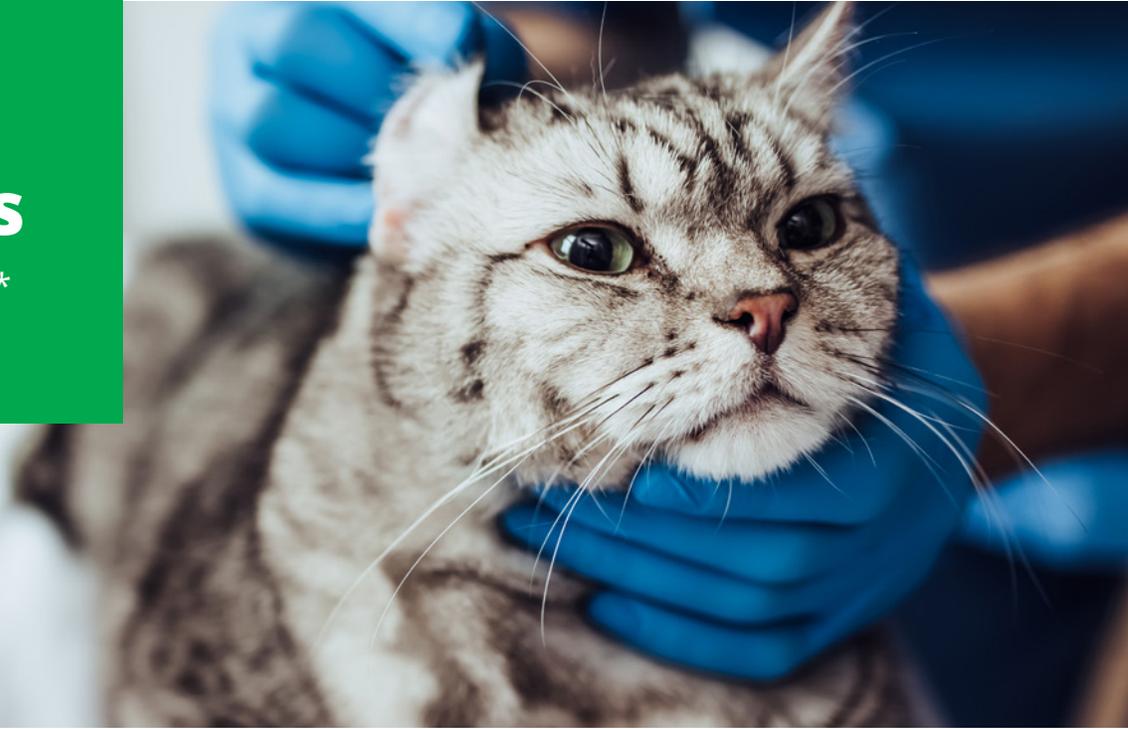
leukemia or feline infectious peritonitis. Additionally, keep your cat separate from unvaccinated (or outdoor) cats.



# 6.

## Ear Infections

Vet Cost: Up to \$4,700\*



While outer ear infections can be painful, if they spread to the inner ear, neurological damage and deafness can occur. Ear mites are the most common cause, followed by rashes, allergies or bacteria. Kitties with diabetes or a weakened immune system are more susceptible to ear infections.

### GUS GETS A SERIOUS EAR INFECTION



"Gus absolutely loves belly rubs and is constantly sitting on the couch next to me trying to get me to rub his belly," says pet parent Susanne. Shortly after adopting Gus, his family noticed an odor, and then Gus had some discharge from the ear, and would occasionally shake his head. "Our vet took a culture and as it turned out he had a very bad ear infection! By the

time we got him to the vet, there was actually a hole in his eardrum, so I am sure he was in a lot of pain as well." Gus was put on antibiotics and pain medicine and had some follow-up appointments to make sure his eardrum healed properly. "As it turned out, [pet insurance] was an important investment when Gus got his ear infection at only a few months old," says Susanne. To date, Gus's ear infection has totaled \$3,782 in vet bills, and Susanne has been reimbursed \$2,633.

(Based on an 90% reimbursement rate/\$500 deductible)

## 6. Ear Infections:

Symptoms, Treatment & Prevention



### Symptoms

- Scratching at or around the ear
- Discharge, crust, or scabs
- Odor in the ear
- Hair loss around the ear (due to scratching)
- Redness and swelling
- Rubbing
- Shaking the head, or a head tilt
- Walking in circles
- Hearing loss
- Disorientation and/or loss of balance

## Treatment

Treatment Options	Cost
Ear cleaning to flush out infection	Up to \$100+
Antibiotics	\$30–\$100 depending on size and antibiotic type for a 10–14-day treatment
Antifungal treatments (Miconazole Lotion)	\$20 - \$50/bottle or tube
BNT treatment	\$45/tube
Pain medication	\$20 for a 10-day supply
Surgery (required if the infection is masking a tumor, polyp or cyst in the ear)	\$1,000+

### PREVENTION

The best way to prevent ear infections is to routinely check the ear to make sure there's no redness, residue, visible wax or odor. Ask your vet to show you how to best clean your cat's

ears, and never, ever insert a cleaning device into the ear canal itself unless your vet has instructed you to do so.



# 7.

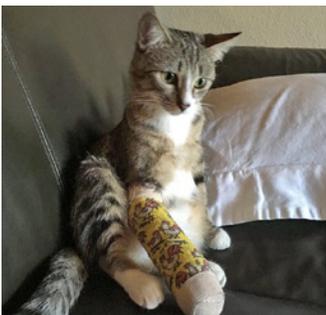
## Pain

Vet Cost: Up to \$4,400\*



Remember, pain can often be a symptom of something else – either an injury or a disease that needs to be diagnosed. Because of this, “pain” is a very common reason to bring your kitty into the vet.

### ELLIE’S BROKEN TOE



“Ellie Mae is a small, female, tabby calico mix with short legs. Her personality is more like a calico than a tabby, at least that’s what I tell her as she’s very vocal and likes me to talk to

her (and she of course answers back),” says pet parent Michelle. Every evening Ellie Mae would visit the neighbors kitten, Bessy, and they would play on the balcony next to mine. “Ellie is a talker and the evening she fell, I heard her meowing which was odd because I thought she was next

door visiting with Bessy. I kept calling her name and she would answer back but her meow was really faint. I finally realized the sound was coming somewhere from below me!” Michelle found her on the patio directly below her apartment; she was limping but still able to walk. “I took her to my vet the next morning and her diagnosis was a fractured metacarpal.” The vet had x-rayed her entire body to make sure no other bones were broken and her internal organs were not damaged from the fall, and Ellie was otherwise in perfect condition. The emergency visit totaled \$2,303, and Michelle was reimbursed \$1,573.

(Based on an 90% reimbursement rate/\$500 deductible)

## 7. Pain:

Symptoms, Treatment & Prevention



### Symptoms

- Excessive grooming
- Lack of appetite or anorexia
- Panting and drooling
- Limping, stiffness or limited movements
- Pained expression, clenched jaw in a “grimace”
- Crying or yowling
- Antisocial behavior (suddenly shy, suddenly aggressive) or hiding
- Less active behavior (won’t jump on the bed, walks carefully)
- Arthritic cats will have a hard time using the litter box, or will find it hard to get comfortable even to sleep

## Treatment

Treatment Options	Cost
Adequan injections for arthritis	\$100/visit
Laser Therapy: Sessions where a laser stimulates recovery by accelerating pain relief and releasing endorphins.	5-minute sessions cost around \$45.
Hydrotherapy: Much like physical therapy, but in water, so without gravity or pressure on joints.	Consultation plus treatment will cost about \$85.
Acupuncture: Needles stabilize a pet’s energy flow and the body’s own pain-relieving and anti-inflammatory mechanisms are triggered.	Sessions range from \$25 to \$120 per visit and, on average, pets require eight treatments.
Chiropractic care: Just like human chiropractic care, this focuses on the relationship between the spine and the nervous system. Often used to treat joint degeneration, floating kneecaps, hip dysplasia, tail injuries and TMJ issues.	Adjustments can range from \$35 to \$75 per visit and your pet may need multiple treatments.
Surgery	\$1,000 and up

### PREVENTION

By providing overall good health and wellness through exercise, diet, and annual checkups, many sources of chronic pain like arthritis can be avoided, but not always. Past trauma, genetic conditions, and even freak accidents can lead

to a pet experiencing pain. Taking the steps to adequately treat physiological conditions can nip problems in the bud, and remember – if it looks like your pet is in pain, take them to the vet.



# 8.

## Growth/ Lump

Vet Cost: Up to \$9,800\*



A bump or lump can send pet parents down the spiral of worry. Since growths can be anything from fatty deposits called Lipomas, to cysts, or even benign tumors that can be removed, it's important to catch early and get it checked out.

### **TOMMY'S BUMP ON PAW LEADS TO THE ER**



"Thomas is a quirky little kid, playful and mischievous – always ready for some antics (including kissing you unsuspectingly while you sleep) and he's never above trying to bite your

slice of pepperoni pizza if you weren't looking, or even if you were," says pet parent Adriana. Tommy had always been healthy until last year when he'd been biting at his left rear paw for a while. After trying some home remedies, they took him to the vet who thought it might be an allergy. After two

weeks, the paw began to show signs of a growth, so Adriana brought Tommy to the emergency vet where they took a skin sample. The results were clear: Tommy had mast cell cancer that had already spread to the lymph nodes. They were referred to an oncologist, where they booked an appointment at once to have surgery. Tommy has moved from growth removal to cancer recovery, as the little guy battles every day successfully. The initial surgery was \$7,445 and Healthy Paws reimbursed \$6,700. As he has undergone cancer care, the bills have totaled well over \$22,000.

(Based on an 90% reimbursement rate/\$250 deductible)

## 8. Growth/Lump:

Symptoms, Treatment & Prevention



### Symptoms

- Any protrusion, lump, bump, or foreign growth
- Swelling
- Sores that won't heal
- Weight loss
- Anorexia
- Strange odors
- Difficulty breathing
- Problems going to the bathroom

## Treatment

Treatment Options	Cost
Diagnostic tools include: <ul style="list-style-type: none"><li>• Lab tests</li><li>• X-rays</li><li>• CT scans</li></ul>	\$40 - \$50 \$150 - \$500 \$3,000+
Cyst drainage	\$250 to \$500
Laser Surgery	\$1,000 and up
Chemotherapy + radiation	\$1,000 to \$10,000

### PREVENTION

Unfortunately, there isn't one surefire way to prevent cysts, growths, tumors or hernias. Vets recommend feeding your cat a healthy diet of

wet food and making sure they get plenty of water daily, and keep your cat inside to avoid fights that can lead to abscesses and cysts.



# 9.

## Foreign Body Obstruction

Vet Cost: Up to \$21,000\*



While pups usually get blamed for woofing down everything, cats are actually not so innocent either! Kitties often eat things like thread, rubber bands, tinsel, and plants, and sometimes those can cause an obstruction.

### PEPPER'S EMERGENCY VISIT FOR FBO



Pepper, a 7-year-old Maine Coon kitty, is a laser aficionado, catnip expert, and very communicative cat: he meows to let everyone know when

it's time for petting! Pet parent Terri noticed that something was off one night when he didn't want to eat dinner. "At this time, missing one meal isn't alarming, but I noticed that he was a bit lethargic, wasn't doing the things he normally did, and he wasn't meowing. Also, I noticed there was nothing in his litter." Terri waited a day to see if it was a fluke, but as Pepper stopped drinking water too, she brought him to the emergency vet.

They first suspected pancreatitis, but the x-ray revealed the culprit: "There was a mass in his tummy, and they said it looked more like a hairball or something foreign." They followed up with bloodwork and discovered that his liver level was extremely high, so Pepper ended up getting an ultrasound, staying overnight, and having an endoscopy which determined that the object in his stomach was a hairball that wasn't passing. After IV fluids, anti-nausea medicine, appetite stimulants, and pain killers, his liver levels were brought back down to normal a week later and it was determined that he'd passed the hairball. The entire process totaled \$3,790 and Terri was reimbursed \$2,778.

(Based on an 80% reimbursement rate/\$250 deductible)

## 9. Foreign Body Obstruction:

Symptoms, Treatment & Prevention



### Symptoms

- Vomiting
- Diarrhea
- Abdominal tenderness or pain
- Decreased appetite or anorexia
- Straining to go to the bathroom, constipation
- Lethargy
- Pawing at the face or mouth, especially if string or thread is still wrapped around the tongue

## Treatment

Treatment Options	Cost
Diagnostic tools include: <ul style="list-style-type: none"><li>• Lab tests</li><li>• X-rays</li><li>• CT scans</li><li>• Endoscopy</li></ul>	\$40 - \$50 \$150 - \$500 \$3,000+ \$800 - \$1,000
Antibiotics	\$30-\$100 depending on size and antibiotic type for a 10-14-day treatment
Stomach surgery	\$1,000 and up (especially with hospitalization)

### PREVENTION

The best way to prevent FBO surgeries is to kitty proof your home. Clean your house of any poisonous ingredients that your cat might find interesting: toxic plants such as lilies,

detergents, antifreeze and anything with xylitol. Keep string and yarn up and away in cabinets, and pass on the tinsel for Christmas.



# 10. Allergies

Vet Cost: Up to \$1,100\*



If you've ever experienced a food or pollen allergy, you know just how uncomfortable – or even life threatening – the situation can be. Cats can suffer from those same common environmental allergens such as grass, tree, or weed pollen, but they also can have food allergies or intolerances. Many cats are allergic to beef, dairy, chicken, and yep, even fish.

## DOUBLE TROUBLE KITTY ALLERGIES



"Sam's first symptom of environmental allergies was coughing. I initially thought he had a hairball that he couldn't cough up or pass!" says pet parent Jennifer. "I took him to

see the vet and she told me that he had asthma caused by allergies. She put him on an antibiotic and he seemed better. However, I noticed that he also wasn't eating as well. This was his first sign of food allergies!" Jennifer's other cat, Manic, started to vomit soon after. "We tried treating his vomiting with Cerenia and feeding him Sam's prescription

rabbit-based food but that made it worse." Both kitties were diagnosed with IBD (Inflammatory Bowel Disease) and Sam is allergic to chicken, turkey, beef, venison and fish. After trying multiple proteins with Manic, they discovered his protein of choice was duck. While the food allergies have calmed down, sometimes Sam's environmental allergies cause his asthma to flare up. "He uses an inhaler daily to manage his environmental allergies. He is doing very well!" The grand total for both cats? \$6,238! Healthy Paws has reimbursed Jennifer a total of \$4,446.

(Based on a 80% reimbursement rate/\$100 deductible)

## 10. Allergies:

Symptoms, Treatment & Prevention



### Symptoms

- Itching
- Sneezing
- Vomiting and diarrhea can be signs of both environmental and food allergies
- Scabbing
- Wheezing
- Rashes
- Paw chewing and licking
- Watery, burning, or red eyes
- "hot spots"

## Treatment

Treatment Options	Cost
Heska allergy testing	\$250 - \$400
Corticosteroid cream (for itchy skin spots)	\$25 to \$100 for a tube
Flea treatment	\$200+ a year
OTC Antihistamines (Claritin, Benadryl)	\$15 - \$30 for 30 tablets
Allergy "shots"	\$150+ every 6 months
Apoquel (for allergic dermatitis, inhibits a nerve response)	\$60/month
Atopica (for allergic dermatitis, increases an immune response)	\$50 - \$150/month
Cytopoint (for allergic dermatitis, blocks the itch signal in the nerves & is considered an antibody)	\$50 - \$100/vial

### PREVENTION

Keeping your cat inside will help prevent many lifelong problems, including environmental allergies. Think about installing filters for the air in your home to prevent pollen from getting in as well. Annual vet visits will help curb allergies

that result from flea or mite infestations. For food allergies, read all of your kitty's food and treat nutritional labels and avoid the offending ingredient altogether.



# Conclusion



## Taking care of your furry family members can be costly.

We've talked to lots of pet parents, and many of them admitted that they wished they'd signed up for pet insurance before their pet got sick or injured. They simply didn't know how expensive vet bills could be, and weren't prepared financially. For example, research shows that 1 in 3 pets will need urgent vet care this year and every 6 seconds an owner is given a vet bill of more than \$1,000<sup>1</sup>. That's not always easy to afford, and it's heart-breaking to imagine turning down crucial treatment for your pet due to financial constraints.

Here at Healthy Paws, we strongly believe that pets are family – in fact, we're not alone! 91% of Americans<sup>2</sup> believe this – and that you try your best to look after your family. Pets bring us joy, love, and good health, and by making pet health care a priority, we can return the favor! More and more people are turning to pet insurance, so they can say “yes” to important vet care and afford the treatment, if they need it.

<sup>1</sup>[Petinsurancequotes.com](http://www.petinsurancequotes.com); 2014 <http://www.prweb.com/releases/2014/09/prweb12168782.htm>

<sup>2</sup>[Canine Journal](#); July 2017



## HOW DOES PET INSURANCE WORK?

Pet insurance is for those unexpected accidents and illnesses that you just can't plan for — like when the dog eats something he shouldn't, or if the cat is diagnosed with diabetes. It works differently than human healthcare plans as it is reimbursement based, so you don't have to

worry about a provider being "in-network" and can simply use any licensed vet. With Healthy Paws, you can give your pet the best medical care possible and be reimbursed up to 90 percent of your covered vet bills. Coverage starts as low as \$19.25/month for dogs and \$13.56/month for cats.

### Here's how Healthy Paws works:



1. Visit any licensed veterinarian, including emergency clinic or specialist in the U.S.



2. Take a photo of your vet bill and submit it via our mobile app or website.



3. Get money back quickly. 99% of claims are processed in 2 days.

There are substantial differences between companies which can affect coverage and claim reimbursement. At Healthy Paws, we offer one comprehensive plan that covers accidents, new

injuries and illnesses. There are no caps on claim payouts; you get reimbursed based on what you pay at the vet's office; and 99% of claims are processed in two business days.

**By getting health coverage for your furry family member,  
you can be there for them when they need you the most.  
After all, they're always there for you.**

\* This cost is based on the highest covered claim for the issue filed between June 1, 2017 and June 1, 2018.

† [100 Facts About Pet Insurance](#); PetInsuranceQuotes.com

†† [APPA](https://www.americanpetproducts.org/press_industrytrends.asp); [https://www.americanpetproducts.org/press\\_industrytrends.asp](https://www.americanpetproducts.org/press_industrytrends.asp)

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