

Putting Pet Insurance to the Test

By: Lynn Fry Collins, DVM Study of Insurance Companies By: Dr. Jim Humphries, Veterinary News Network

Pet insurance began over 20 years ago, but less than 2 percent of Americans purchase pet insurance, compared to a UK survey that showed 46% of all pets are insured. Why the difference? Perhaps the best way to explore this question is through a real-life case.






After playing rough one day, Tucker, a neutered 3-year old rescued Great Dane with no known history of medical problems, suddenly experienced front leg weakness and neck pain only eight months after his adoption.

His concerned family took him to their veterinarian. The initial X-rays and subsequent more accurate MRI confirmed their veterinarian's fears - Tucker had Wobbler's Syndrome. Wobbler's is a debilitating spinal cord disease which can be considered hereditary in many large breed dogs especially in Dobermans and Great Danes.

From the initial exams and X-rays, through the neurologist's exam, the MRI and eventually the major spine surgery (a dorsal laminectomy), the total bill would be over \$10,000. Would pet insurance help pay for any of this?

As a head-to-head test, exact quotes were obtained from five popular pet health insurance companies. We will call the companies A, B, C, D and E.

The key factors to consider when evaluating any pet insurance are:

-  the monthly costs
-  the deductible
-  the co-pay amount,
-  does the policy cover hereditary or genetic conditions
-  are there yearly or lifetime limits

Company A Pet Insurance offered a monthly premium at \$38.58 with an annual deductible of \$100. This company has a \$1500 per incident limit with annual limit at \$8000 and 20% co-pay. The program does however specifically exclude hereditary coverage. Tucker's pay out would be zero.

With Company B, the monthly payment would be \$45 with a \$250 deductible per year. They pay by a complex

benefits schedule where all other companies have a set co-pay amount. Also their limits on hereditary coverage are restrictive. There is a 12 month waiting period for hereditary conditions and because Tucker's policy was purchased just 8 months ago, they would have paid nothing on this case. Tucker's pay out would have been zero.

Company C quoted a \$45 monthly premium for Tucker and the same \$250 deductible, but per incident instead of yearly. They too have limited hereditary coverage, 20% co-pay and limit the amount of each incident to \$7,000. They don't consider Wobblers a hereditary condition so they would pay \$8,000 minus the deductible with an incident limit of \$7000. Tucker's pay out would be the incident limit of \$7000. The problem here is where the dog might have complications after the main treatment, and there would be no more financial benefit.

Company D would insure Tucker for \$44 a month, with a \$250 deductible per year and 20% co-pay. They also cover hereditary conditions and have limits of \$20,000 annual and no lifetime limits. Tucker's pay out would be \$7,800. Should Tucker have complications there is no problem as there is plenty of reserve financial benefit.

Finally to insure Tucker with Company E, it would cost \$44 a month with a \$250 deductible per incident. They do cover hereditary conditions. They have no yearly or lifetime coverage limits and they pay 90% of the bill! After the \$250 deductible, Tucker's pay out would be \$8,750 - -the most of any of the companies. This is the policy Tucker had. In Tucker's case insurance really paid off. Not only did it pay for the large majority of this catastrophic condition it also provided peace of mind for his owners. They were saved the difficult decision of having to consider euthanasia or watching him slowly lose control of his legs.

Some consumer groups say with a healthy pet it's better to save the money. Companies like Pawsitive Savings (www.Pawsitivesavings.com) encourage pet owners to save every month, then use that money for urgent medical care.

But insurance is protection for unknown events in the future. Even routine care can add up, making a case for a healthy pet to have insurance. Veterinary costs can easily run into the thousands, so, maybe now is the time to give this serious thought.

Pet insurance is an individual decision. With a little online research, you can make a smart decision for your budget and your pets and find the right company for your needs. A helpful site that can assist you in your pet insurance decision is www.1800petinsurance.com.

Rescue Groups Help Us Find Homes



Capital Humane staff is happy to be working with qualified rescue groups who help us find homes for some of the animals who enter our shelter. Most of our placements are with Nebraska-based dog breed groups. At times, though, we have cooperated with transports to other states (including by private plane)! Although most of the rescue groups are focused on dogs, the animals we have sent out include snakes, turtles, a swan, a kitten, and a parrot. We have established many positive relationships with these groups.



Furry Friends Wish List

- Bleach
- Shoe Boxes
- Aluminum Cans
- Collars & Leashes
- Non-Clumping Cat Litter
- Rubber Gloves
- Cat & Dog Treats
- Dish Soap
- Washable Cat Toys
- Hard Rubber Chew Toys
- Paper Towels
- High Efficiency (HE) Laundry Detergent
- Wooden Chewing Blocks
- Blankets/Towels
- Dishwasher Detergent
- Aspen Bedding for Small Animals
- Little Critter Food
- Shirt Boxes
- 9 volt Batteries
- Cotton Balls
- Dryer Sheets
- Zip Lock Sandwich bags
- Purina Dog Food
- Purina Puppy Chow
- Purina Cat Chow
- Purina Kitten Chow
- Glass Cleaner
- Toilet Bowl Cleaner
- Carpet Samples

Capital Humane Society SHELTER SHARING

FALL 2011

Mission: To fulfill the promise of animals, the Capital Humane Society shelters animals, protects animals and teaches compassion and respect.

Capital Humane Society
2320 Park Boulevard
Lincoln, NE 68502
402.441.4488
www.capitalhumanesociety.org

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Upcoming Events

 **September 15th**
Wheetzones Benefit Concert

 **September 29th**
Tails 'n Ties Annual Dinner

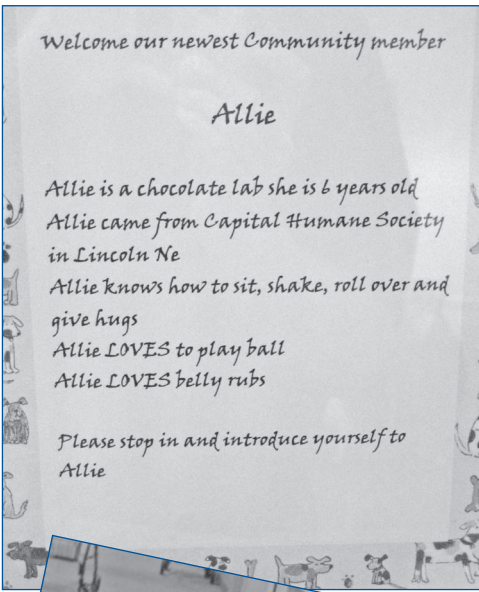
 **Fist Aid Classes For Dogs and Cats**
Call for schedule

Allie Finds Loving Home in Omaha

Midway during the summer, a lost and frightened chocolate lab was brought to the Capital Humane Society. She was 6 years old, graying around the muzzle, timid and unsure of strangers. She had a microchip which connected us with a previous owner who could not keep her and had found her another home. We learned that her name was Allie, but no one was able to reclaim her.

Because Allie was very shy, we placed her in foster care for a week to become re-acquainted with people. She quickly regained her trusting and loving spirit, which prepared her for the important job in her near future. Allie was in our adoption program when we were contacted by an assisted living center in Omaha. They had inquired about a different dog, which was a bit too lively for the facility. Our staff quickly suggested Allie, knowing she was a bit more quiet and might fit more comfortably into this lifestyle. It was love at first meeting between the facility representatives and Allie.

The day after Allie moved to the assisted living center in Omaha, the shelter volunteer who helped with the adoption went to visit. Allie loved her new home and the residents immediately. She has learned the boundaries of the dining room, found the doors for bathroom breaks and even rides the elevator with ease. Her journey has had obstacles, but Allie has finally found her forever home!



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Capital Campaign Update



Thanks to your kindness, \$2,029,688 million has been raised towards the \$2.9 million needed to break ground! Thank you for helping us build this desperately needed new Animal Adoption Center. To learn more about making a donation and to see our plans visit capitalhumanesociety.org and click on "Celebrate Me Home."

Staff Profile: Lisa Clover



Lisa Clover

Lisa has lived her entire life living in the same neighborhood as the Capital Humane Society and she knew at some point in her life she would volunteer at the shelter because of her love for animals. That chance came in the early Spring of 2009, after her twin sons, Dustin & Dylan, graduated from high school. A year later, Lisa applied for and was hired for an office clerk position. Lisa was thrilled – her lifelong goal was to work either with young children or animals. Lisa's favorite thing about working at the shelter – the people she works with and the good people who visit the shelter and seeing the smiles on their faces as they walk away with a new pet.

Lisa and her husband Ken have three pets, all adopted from the Capital Humane Society. Rookie, a red merle Catahoula mix, named after a NASCAR term for "a first time driver"; Sonoma, a shorthaired dilute torti cat, named after Infineon Raceway in Sonoma, California; Dega, a Chihuahua mix, named after Talladega Superspeedway in Alabama.

In her spare time, Lisa enjoys watching and attending NASCAR, playing football with the dogs, the computer and spending time with her family.

Tails 'n Ties Annual Dinner

The Tails 'n Ties Annual Dinner & Auctions will be held on Thursday, September 29th at The Cornhusker, A Marriott Hotel. Included this year is a live auction, along with the silent auction and animal themed live dessert auction. Raffle tickets for a once in a lifetime flight over the city of Lincoln in a WW 2 Historic bi-plane are available at the Capital Humane Society or at the dinner.

Enjoy the music of Noteworthy Ensemble as you view the auction items and enjoy the company of friends. Bob Downey will give a presentation on the new Animal Adoption Center, the plans and how the changes in the new facility will change the lives of adoption animals.

Make your reservation today by contacting Donna at 402-441-4481.

Volunteer Spotlight: Mother-Daughter Volunteer Team Impacting Adoptions Every Saturday



Lori and her daughter Alexandra Lee.

To witness a good match and to watch a special bond form right before your eyes is amazing. That's according to Lori and Alexandra Lee. They've been volunteering at our shelter for the past 18 months. Alexandra and Lori help with adoption counseling and socializing the pets every Saturday morning.

They've seen animals come and go, but what hasn't gone away is their love for the animals and for our organization. Alexandra says her personal favorite part of volunteering

is holding a shaking dog and it falling asleep in her arms. She enjoys calming them down and making them feel safe. Their most memorable adoption was for a black spotted Great Dane. It was love at first lick for the gentle Dane and its new sibling dog!

You can find Alexandra and Lori spending their free time with their family, husband John and son Josh. Oh, and don't forget their CHS shelter dog Alli! She's a Jack Russell/Rat Terrier mix. Alli and Alexandra have been best friends since she was in fifth grade. The mother-daughter duo also enjoy playing various sports, baking, participating in dance and music. Alexandra is a freshman in high school and Lori has been in public relations for 27 years.

"I honestly feel these animals will forever remember the shelter and staff were there for them, and cared. I believe these pets end up truly appreciating their new owner," Lori says. The dedication that Lori and Alexandra have to our organization goes a long way. Imagine the length of 10 football fields and multiply that by 100. That's about a fraction of how much their help means to us.

Capital Humane Society Out & About

Critter Corner
Time Warner Cable, Ch 13
Wednesday, 6:30 pm
Thursday, 5:30 pm
Saturday, 4:00 pm
Sunday, 7:30 pm

Lincoln Journal Star
Pet of the Week - Friday

Neighborhood Extra
1st Saturday of the month

KOLN-TV 10/11
Monday, 6:20 am

KLKN-TV 8
Every Wednesday, 11:50 am

KZUM 89.3 AM
Saturday, 10:15 am

KLIN 1400 AM
Thursday, 6:45 am

KFOR 1240 AM
Tuesday, 6:50 am
Thursday, 8:45 am

KFRX 106.3
Thursday, 9:00 am

www.FROGGY 981.com

Click on Pics/Videos to
find Frogs for Dogs



Web Site
www.capitalhumanesociety.org

Adopting a Shelter Dog

by Randy Yager

There are so many good things about owning a dog: companionship, unconditional love, and our own good health. Research has shown that people who own dogs have lower blood pressure and lower levels of stress hormones in their blood. But owning a dog is a tremendous responsibility.

If you're considering sharing your life with a dog, it's important that you think before you leap. A dog should never be an impulse buy, even though it's hard to resist those soft loving eyes. You are adding a living being to your family, one that depends on you for their every need.

The two most important factors in owning a dog are time and money. Assuming money is not an issue, you need to be able to dedicate 90 minutes a day to your dog, every day, not just weekends. Also, look at possible changes that may be occurring in your future. Every dog deserves a forever home, so plan ahead to make sure you are able to keep your dog no matter what happens.

Adopting a dog from an animal shelter saves a life. Adopting a dog that is a little older will be easier to transition into your home than a puppy. One disadvantage that you should be aware of is that shelter dogs can come with behavior problems. The shelter does their best to identify any problems, but sometimes they will only be apparent once you bring the dog home. Working with your dog to overcome these problems is rewarding, but can be challenging.

Listen to your inner voice, don't let the cute doggy face override that "uh-oh" feeling when adopting. You should feel comfortable and confident in working with the people at the shelter. Please be patient with the shelter, as we spend a considerable amount of time working with you before the adoption, we want to do everything possible to make sure that the adoption is a successful one.

If you're considering adopting a shelter dog, thank you. I think I heard a bell ring; someone must have gotten their wings and been adopted!

2011 Fall Phone Campaign

Thank you for taking our call during the 2011 Fall Phonathon. Your generosity will allow us to continue caring for the lost and homeless animals that enter the shelter each day.

Thank you also to the following for their generosity in providing food for the phonathon calling staff. Your kindness is very much appreciated.

Randy's Donut Shop	Russ's Market	Pizza Hut
Papa John's	Mr. Goodcents	Runza
Alisa Eichorn	Kentucky Fried Chicken	
Raising Cane's Chicken Fingers		

October: Adopt a Dog Month

Adopt a dog month is a nationally recognized event held during the month of October. Families and individuals across the nation are encouraged to adopt their next canine companion from an animal shelter. Your local shelter is the perfect place to find dogs of every type, size, age and personality – all waiting for a loving home! If you are not ready to adopt a canine companion, there are other options for you.

Volunteer

Shelters can always use a hand, even if it is just giving the animals some quality human contact time. It doesn't take much. Animals are so eager to please. Do you have a special talent or interest, call Alisa at 402-441-4483 to see how you can help.

Consider Fostering

We often hear "I could never foster - I would become too attached." There is a true value in fostering. Fostering a litter of puppies or kittens or even an adult dog or cat can give the animal a safe, comfortable place to grow & mature, recover from a minor illness and even learn what life in a house is like.

Donate

Supplies, such as towels, food, treats, toys and cleaning supplies, along with cash are always gratefully accepted.

For more information on Adopt a Shelter Dog month, check the Capital Humane Society website at www.capitalhumanesociety.org

Planned Giving today will help the animals of Capital Humane Society tomorrow! To ensure that your gift will go to the Capital Humane Society, please speak to your attorney or financial planner. Use the shelter's formal name in all documents:

The Capital Humane Society is a member of Community Services Fund. Designate your payroll deduction to help the shelter animals.



Community
Services Fund
of Nebraska

**Capital Humane Society, Inc.
A Nebraska Not for Profit
Organization
2320 Park Boulevard,
Lincoln, NE 68502**