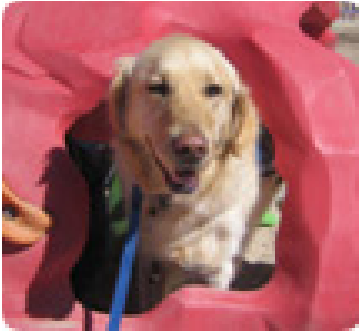


Pet Insurance Choices

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TUCSON, Arizona - "She is like the energizer bunny, she never stops, never stops," said Karen Martin.

However, Martin's dog, Nituwehe, was anything but energetic several weeks ago when she was sick and throwing up for several hours.

"I pet her more in that one night than in the entire year I've had her," Martin said.

Nituwehe had bitten off a chunk of a toy and had to have surgery to remove it.

"It was, call up the credit card company to raise the limit on my card," Martin said.

Martin will get some of the \$3800 dollars back because Nituwehe is insured.

Pet insurance works just like human insurance did about 35-50 years ago, said Veterinary Specialty Center of Tucson Hospital Administrator, Jan Woods.

"You pick any doctor you want, you pay the bill, the doctor's office signs the insurance claim form for you, you mail it in and insurance pays you according to how you negotiated your insurance plan", Woods said.

"There are several pet insurance plan options available from as little as six dollars a month to fifty dollars a month," Woods said.

Insurance can cover services like basic immunizations, prescriptions, to cancer treatment and surgeries.

"I have had claims returned to me and I have had to fight on behalf of the client to have the insurance claim paid, because acuity wasn't noted on the form as much as the insurance company thought it should have been," Woods said.

"On your claim form, you must have the veterinarian explain why your pet is hurt, how long it has been hurt and how long it is going to take to fix it" Woods said.

"You must indicate acuity or you won't get the claim paid to the fullest extent," Woods said.

"You must read the entire policy so you understand exactly what is covered. You also need to find out about all the payment plan options", Woods said.