# Bichon Bits & Bytes

January 2014 Bichon FurKids Rescue


## Three's Just Perfect!

*Editorial note: As a rescue organization it is always a thrill to have adopters return to us to adopt another FurKid. In the case of the Carter family, whose story you will read below, they have now returned twice, to add the newest FurKid to their pack. In the article below you will read about this adoption from Christina, the mom, then Riley, the 12 year old son whose wish came true.*

We are the Carter's and we have 2 dogs that we rescued previously from Bichon FurKids. Sampson is a bichon of 10 and Dash is a 10 year old mix. Our son Riley really has been wanting a puppy for quite some time, since we adopted Dash when Riley was 2 and Sampson when he was 4.

Dash and Sampson spend a lot of time with us indoors and go outside periodically as they need to. Our house is set up for our adult dogs – and we also have a doggie door to the backyard.

Being the indulgent parents we are (and feeling a little guilty that the dogs bonded with me), we caved and agreed to a puppy. I was cruising the BFK website for puppies and found a little guy named Opi - a super sweet guy who was 8 months old. We really wanted a puppy to bond with Riley, as our king sized bed already has two dogs who sleep in it.

When all of us (my husband, son, two FurKids and me) met Opi we decided he was the one. We liked the way he interacted with Dash from the beginning – and how comfortable he was with Riley. We decided to adopt him and home he came. Riley wanted to change his name to Cooper - so Cooper he became. The little guy has already adapted really well to our routine, with daily walks and lots of play time. Most importantly, Cooper has bonded with Riley and sleeps in his room.

At first we thought three dogs might be too many, however the older dogs are training Cooper and Cooper is playing with Dash, something we knew Dash needed and wanted. Sampson is happy to observe the goings on from a distance, and to be included in the walks and family activities. Things are working out well and all three FurKids are getting along great!

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## Fosters Needed

To get a Foster Application, please go to the BFK website at: http://www.bichonfurkids.org/volunteer

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## Three's Just Perfect (continued from page one)

**********

**"My name is Riley and I am the proud owner of my new puppy, Cooper."**

We already have 2 dogs that I love, but they don't sleep in my room. I was 2 when we got Dash and 4 when we got Sampson, so they bonded with my mom. Last November, my mom promised that I could get a puppy because I really wanted a Dog that was mine and that would bond with me.

I take really good care of my dogs by walking them, playing with them, giving them treats and a lot of love. They always want to be next to me or on my lap when I sit down, but they STILL won't sleep in my room; they always look for my mom.

We looked online for a puppy and finally found one on the BFK website. As soon as I saw Cooper that was it. He was so adorable. When we met Cooper we brought our dogs over to make sure they got along and would play, which they did.

I was so happy when we took Cooper home! He came with a bunch of stuff like a bed, blankets, water and food bowl, toys, treats, puppy food and treats- you know your basic puppy starter kit. He sat on my lap the whole way home (about 10 minutes) from Marti's house. I pick him up a lot and carry him around and he sits on my lap when I am doing my homework and playing video games.

It's a little challenging to walk three dogs, but I am getting the hang of it. We go out right after breakfast and before school. They love it cause they can go potty and sniff everything. Cooper is always jumping on Sampson and Dash nipping their ears and tails trying to get them to play. Cooper likes to chew ('cause he's a puppy) so we got him these chew stick things. (It's better than him chewing on my shoes.) We don't get mad at Cooper - he's still learning how to be a dog.

We have a pack now, since more than 2 dogs is a pack. Did you know that? Anyway, the pack trains each other, they have their own rules and manners and Cooper is learning. Dash taught him to fetch and bring back the toy in an hour. It was really cool! I have this new puppy and he already has a trick. We had to put a belly band on Cooper to remind him of his housebreaking, but we are rollin' with it and letting him out every hour to go potty so he is learning.

I guess you could say that I am part of the pack too. I love my little fluffy dogs, and they love me. Thanks Marti. You helped me make great memories with my pack and I will always be grateful to you.

Love,

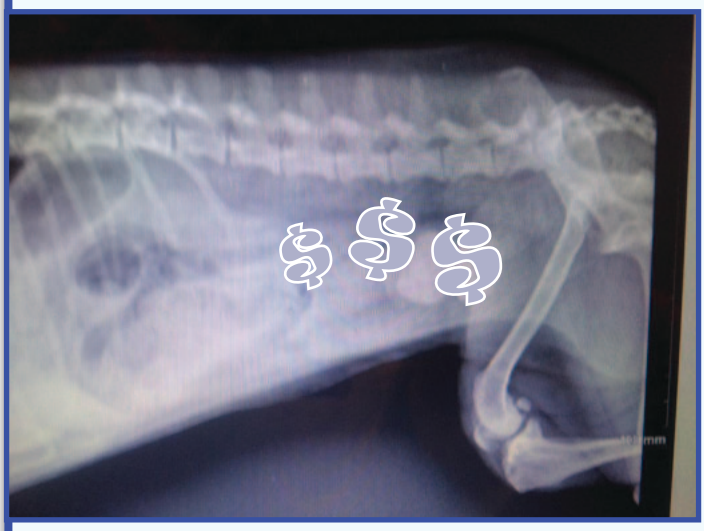
Riley

*Editor's Note: We are often asked about pet insurance by our adopters and community. The questions posed most frequently include: "Are there 'good policies' and good companies?" "Is pet insurance necessary?" "Where do I start to find out which plan and which provider?" In turn we've asked one of our volunteers who has done extensive research and has different policies in place for her FurKids, to share the most important things she knows about pet insurance— things that will help you understand what to look for when researching the various policies available. She has also included some tips. The information provided includes the things you need to know in order to make an informed decision about pet insurance.*

# PET INSURANCE: Does My Pet Need It?

If you're considering purchasing pet insurance for your FurKid but can't decide whether it's a worthwhile investment, the first questions to ask yourself are: "Do I make decisions regarding my pet's care based on the cost?" and "Would an unexpected major veterinary expense prevent me from being able to provide necessary care or treatment for my dog?"

If the answer to these questions is "yes," pet insurance may be worth considering. The most important thing to keep in mind as you're researching various options, however, is that companies that provide insurance for pets are just like any other company and are in business to be profitable. While they all tell you that they are run by pet loving people (which they probably are), those people are responsible for making money for the company. Additionally, pet insurance policies, just like human insurance policies, are complicated and contain a lot of fine print that you must understand in order to make the best decisions regarding the policy you purchase and in order to receive the maximum benefits from the policy.



So you've decided to look into purchasing pet insurance but don't know where to start. One very good option can be found on Consumer Advocate's web site at http://www.consumersadvocate.org/pet-insurance/best-pet-insurance.html. This web page provides a recent review of pet insurance companies; it lists and compares what they have determined to be the ten best pet insurance companies of 2014. It provides other valuable information, as well as links to each company's web site for additional information and to obtain quotes. While the various policies may initially appear similar, there are actually very significant differences in each company's policy, what they cover and most importantly, what they exclude.

One important item to consider is whether you wish to have coverage for every vet visit (for the occasional ear infection or upset tummy) or whether the purpose of a pet insurance policy will be to provide some peace of mind in the event you have that several thousand dollar accident or injury that we hope our FurKids never experience. Preventive and routine coverage is not covered by any policy, by the way, unless you purchase an add-on to your policy for which additional premiums (premiums that will likely exceed the cost of your annual visit to the vet for an exam and vaccines) are required.

If you are seeking as much coverage as possible, consider policies with lower deductibles that are assessed on an annual basis and lower co-insurance (co-pay) which will, of course, come with a higher price tag. If you are looking for peace of mind, consider policies with higher deductibles and co-insurance; your premiums will be lower and you will pay more if/when the dreaded incident does occur. Be sure to review each provider's description of what

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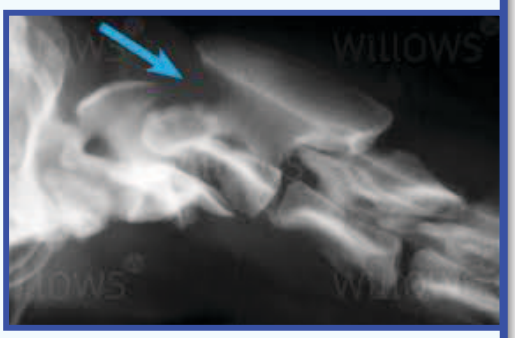
they cover – and especially what they exclude from coverage – carefully. Some policies cover hereditary and congenital conditions; others do not. Pre-existing conditions (anything for which the pet has been treated for or for which signs were exhibited prior to the implementation of the policy or any waiting period stated in the policy) will not likely be covered by any policy. The fine print may also state that any future conditions that can be determined to have been caused by a condition that is not covered will also be excluded from coverage (there's a lot of fine print!).



Next, be sure to familiarize yourself with the structure of each policy. You could easily end up paying hefty premiums and not receiving any benefits if you don't understand how the policy treats deductibles and co-pays. The deductible will either be on a Per Incident (each time your pet is sick or injured regardless of the number of visits to the vet for treatment for that specific condition) or on an Annual Basis (met one time during each policy period regardless of the number of incidents). There may be a maximum dollar amount that the policy will pay out for each incident or there may be set as a maximum amount that the policy will pay during each policy period/year. Most policies also contain lifetime maximums. Some policies (usually any policy where there is a guarantee that the premiums will not increase from year to year) will state that if an incident is covered in one policy period, it will be excluded from coverage in future policy periods. This would not be a good option for a dog who develops any chronic condition such as allergies. And while we're on the subject of premium increases, expect to see them annually at each policy renewal. Annual increases of 10-40% or more are common.

Following is some additional information that may be helpful as you obtain quotes and purchase your policy – especially if you have a rescue pet:

- Premiums are sometimes less for mixed breeds than for pure bred dogs. If you're unsure of your dog's exact breed, select "mixed breed" when obtaining your quotes or obtain multiple quotes with different selections that accurately represent your dog (and that will be supported by your vet's records).

- Take advantage of discounts for multiple pets, microchipped pets and online policy purchasing. Check online and in pet related publications for discount codes or other incentives.

- If you've recently adopted your pet and don't yet have his or her medical history, be sure to have him/her seen by your vet right away so that you have a record of his/her current good health. This visit will set the baseline for your pet's health and confirm there are no pre-existing conditions that will be excluded from coverage.

- Once you've purchased a policy be sure to read it closely and understand what is required of YOU in order to have your claims covered. Most policies require that your pet see a licensed veterinarian annually. Most providers will also request copies of your records from your veterinarian either at the commencement of the policy or each time they receive a claim. If your pet was not seen by a vet within a specified period of time prior to the policy being bound or the claim submitted, they may deny the coverage or the claim.

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## (Pet Insurance, continued from previous page)

- Let your vet know that you have insurance for your pet and work closely with him/her to confirm that any conditions diagnosed will be covered by your policy before you submit a claim – especially if you purchase a policy from a company like VPI that contains a specific list of conditions that are covered. Make sure the vet's notes in your pet's records are accurate, factual (minimize speculation) and necessary so that they do not lead to unwarranted denial of claims later.

- Understand how insurance companies calculate the amount of the benefits they pay on a claim, as it is not the same as human insurance. Typically the total amount of the claim is reviewed and any amounts for non-covered items (such as office visits in some policies like the one offered by Healthy Paws) are deducted. The co-insurance/co-pay (the percentage you pay, if any) is then deducted. The remainder is then reduced by the amount of your deductible, if any, and that is the amount that is paid to you. For example, on a policy with a $200 per incident deductible and 20% co-insurance, benefits paid on a $500 claim would be about $200 ($500 less 20% less $200 = $200). If that policy excluded payment for office visits, the benefits paid would be further reduced. On a $5,000 claim, however, this policy would pay approximately $3,800.

- Claims adjusters seem to look for reasons NOT to pay claims. Do your best to not give them a reason! And if you do have a claim denied for a reason that you do not understand, be sure to call and ask them to explain the reason to you. Quite often there is additional information that, when provided, will cause them to pay the claim.

Another question that is often pondered when it comes to the concept of insurance for a pet is: Does it make more sense to put money in a savings account than to pay premiums for a policy that I may never need? This question becomes continually more relevant as insurance premium costs continue to rise and is one that each pet owner must decide for himself.

You might also consider an alternative to pet insurance that can provide some peace of mind for medical costs of all sizes without any upfront costs. It is called CareCredit (www.carecredit.com). This is a credit card with a lower interest rate than traditional credit cards that can be used for medical bills (human and pet).

Our FurKids are our children. We choose to bring them into our lives and they love us unconditionally. They also rely on us for everything; this includes preventive care and medical treatment when they require it. As rescuers we see so many dogs who are dumped at shelters because their humans failed to take care of them and we wish we could save them all. Our pets can get sick or injured just like we do and, as their parents, we must commit to taking care of them in sickness or in health. While we hope that they live long, healthy lives and only have to make that dreaded trip to the vet once a year, we must be prepared in the event the unforeseen or unexpected happens to them so that we don't have to think twice about getting them the care that they need. A pet insurance plan is certainly not for everyone but a PLAN is. Please have a plan.

Thank YOU for taking such wonderful care of your FurKids!

**Final Editor's Note: If you want to speak with the author of this article separately and specifically please email me, marti@bichonfurkids.org and put Pet Insurance in the subject line. I will then forward your email to her so she can respond.**