

Saving At The Vet: How To Keep Your Furry Friends From Breaking The Bank

We all love our pets. Cats, dogs, ferrets and furry babies of all sorts are members of the family. They eat and sleep under the same roof. They give affection when you've had a rough day. Your fridge, mantle and social media are full of pictures of your animals clowning around, just like any other family member.

Also like every other member of your family, if your pets get sick, they need medical care. Medical care for a family member - whether they are furry

SAVING MONEY AT THE VETS



or not - can get expensive. Unlike what you have access to for other members of your family, veterinary insurance is something offered by very few employers.

This unfortunate circumstance can set families up to make tragic decisions. If your faithful furry friend needs medical care to save its life or daily medication to keep dangerous conditions at bay, costs can add up quickly. Yet, putting a price on your pet's life isn't easy. If there are multiple animals involved, veterinary bills can become a real source of stress. Letting a pet die because of costs, though, can wreak havoc on your emotional well-being.

There aren't easy answers to these decisions, and sometimes they're unavoidable. However, you can take steps to avoid these challenges. Let's take a look at three steps you can take to keep your furry friends safe and your savings account flush.

1.) Stock a veterinary first aid kit

Lots of pet health crises can be handled by a compassionate hand and some basic interventions. Scrapes, burns, and bruises can all be handled without professional intervention. Many accidental ingestion incidents can be solved with an expert consultation and a little bit of caring.

A first-aid kit for pets looks an awful lot like a first-aid kit for humans. You should have supplies for dealing with cuts and scrapes, like gauze, adhesive tape and an antiseptic spray or cream. For general illnesses, you need a thermometer to check for fever (make sure to get a fever thermometer- small mammals have natural body temperatures between 100 and 103), diphenhydramine (Benadryl) for allergic reactions, and hydrogen peroxide to induce vomiting if necessary. You should also include activated charcoal or milk of magnesia to protect against

accidental poisoning. Other things to include in an emergency first-aid kit include a blanket, a leash and a muzzle.

It may be frightening to muzzle or restrain your pet, but try to see it from their perspective. Your pet is in pain and relying on instinct. Muzzling will help you feel more calm and secure, since you won't be worried about being bitten. That calmness will translate to your pet, who will be easier to tend to when they are a little less panicked.

Before you take any steps to heal your pet, speak to an expert. Many veterinarians have emergency contact hours where they may be willing to walk you through basic first aid. The ASPCA also maintains an animal poison control number where you can speak to a trained representative. They can tell you if you need to induce vomiting, what dosage of activated charcoal to administer, or if you need to seek in-person veterinary help immediately.

2.) Negotiate

Most veterinarians got into their practice because they genuinely love animals. They want to help your pet feel better. If you're not sure about your ability to pay, be up front about that. There may be several options available to you.

If it's prescription medication, you may be able to have it filled elsewhere at a considerable savings. Online pharmacies are usually able to offer discounted prices on many medications and animal medications are no exception. These institutions may require a phone call or a fax from your vet, but most veterinary offices are well-equipped to provide that authorization. When your vet recommends a medication, ask for a written prescription so you can shop around to find the best price.

You may also be able to negotiate the cost of a procedure. Veterinarians may know of local charities that help fund care for animals in need. They may also be willing to reduce the cost themselves, or work out a payment plan with you. No one - especially your vet - wants to see an animal life lost over finances.

3.) Consider pet insurance

"Pet insurance" sounds like a ridiculous luxury good for the mega-rich. In truth, it's no different than any other kind of insurance that protects against expensive calamity. Compared to a veterinary emergency, these plans are very affordable. If you have an older pet, it's worth considering.

Programs like PetAssure offer a 25% discount on any veterinary services you need at "in-network" veterinarians. There's no deductible and no limits or exclusions. At \$100 per year for 1 dog, the program offers considerable savings.

Every part of veterinary care is expensive. Blood tests on a dog, for example, can easily cost \$200. If you need two blood tests in a year, PetAssure pays for itself. In fact, on average, dog

owners spend between \$500 and \$1,000 each year on veterinary services. Getting a 25% discount on that price for \$100 is an incredible savings.

Other programs offer more coverage for more money. Healthy Paws, for example, offers 90% coverage for about \$230 per year. How much you choose to insure is a matter of personal risk tolerance, but getting some form of insurance is a great way to get peace of mind.

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