



## The Best Care for Your Pet: Understanding Insurance vs. Wellness

As your veterinary team, our goal is to ensure your pet lives a long, healthy life. We often get asked about the difference between our **Wellness Plans** and **Pet Insurance**. While they work together, they serve two very different—and equally important—purposes.

### The "Home Maintenance" Analogy

Think of your pet's health like owning a beautiful home:

- **Our Wellness Plans are the "Routine Maintenance":** This is like your landscaping, HVAC servicing, and gutter cleaning. It's the predictable, scheduled care (vaccines, dental cleanings, annual bloodwork) that keeps the house running smoothly and prevents big problems later. It's an investment in the **present**.
- **Pet Insurance is the "Homeowners Policy":** This is for the "what ifs"—the unexpected storm, the burst pipe, or the kitchen fire. You hope you never have to use it, but if a major emergency or a chronic illness occurs, it provides the funds to rebuild and repair without exhausting your savings. It's protection for the **future**.

### Why Insurance is Essential for Your Pet

- **Total Portability:** Unlike our in-house Wellness Plans, which are designed for use here at our practice, **insurance goes wherever your pet goes.** \* **Specialty & Emergency Care:** If we need to transfer your pet to a specialist (like a cardiologist or oncologist) or if you need a 24-hour emergency center, your insurance policy travels with them.
- **Travel Peace of Mind:** Whether you are moving across the country or just taking a road trip, you are covered at any licensed veterinarian in the country.
- **Enroll Early to Avoid "Pre-existing" Gaps:** This is the most critical piece of advice we can give. Insurance companies do not cover "pre-existing conditions"—illnesses or injuries that started before your policy began. **The best time to enroll is while your pet is healthy**, ensuring they are covered for life before any chronic issues arise.

### Finding the Right Fit

While we don't sell insurance directly, we want to make the process as easy as possible for you. Currently, we see **Lemonade, Figo, and Embrace** as the top providers used and loved by our clients for their ease of use and reliable coverage. To help you compare these and other top-rated providers side-by-side, we recommend using [Pawlicy Advisor](#). It's a free tool that analyzes your pet's breed, age, and location to find the best policy for your specific budget and needs.

### How to Get Started

Our Wellness Plans help you manage the day-to-day health of your pet. However, we strongly encourage adding an insurance policy to cover the "unpredictable," those bigger illnesses that are unpredictable. We want to provide the best care possible for your best friend, and we want you to have the ability to pursue that care!