

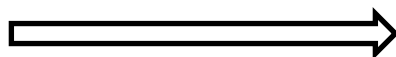
# ANIMAL CARE CENTER OF GREEN VALLEY

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## Options for Funding Your Pet's Medical Care

OPTION	ADVANTAGES	DISADVANTAGES	CONSIDER THIS
Personal savings	<ul style="list-style-type: none"> <li>A good option for small bills and routine visits.</li> <li>No paperwork.</li> <li>No waiting period.</li> <li>Immediate access to funds.</li> <li>No disputes over what is covered.</li> </ul>	<ul style="list-style-type: none"> <li>Sticking to a savings plan is hard for most people. The 2006 U.S. savings rate was -0.4%, meaning Americans spent everything they made...and then some.<sup>1</sup></li> <li>You'll need to designate money for pet care that may be needed for another purpose.</li> </ul>	<ul style="list-style-type: none"> <li>If you don't currently follow a regular savings plan, this option will be difficult.</li> <li>If you wait too long to start or fail to save enough, money won't be available when you need it.</li> </ul>
Personal credit card(s)	<ul style="list-style-type: none"> <li>A good option for small bills and routine visits.</li> <li>No paperwork.</li> <li>No waiting period.</li> <li>Immediate payment possible.</li> <li>No disputes over what is covered.</li> </ul>	<ul style="list-style-type: none"> <li>Credit card limits restrict the amount you can spend on pet care.</li> <li>High interest rates may make repayment difficult.</li> <li>Failure to pay on time may damage your credit rating.</li> </ul>	<ul style="list-style-type: none"> <li>Bills mount quickly, particularly if you carry balances on several cards.</li> <li>Consider the impact that funding pet care with credit cards will have on your total financial situation if you are unable to pay off the balance rapidly.</li> </ul>
Pet health credit card	<ul style="list-style-type: none"> <li>Can be used in combination with pet health insurance or other forms of payment.</li> <li>No interest if repayment is made by the designated date.</li> <li>Extended payment plans offered.</li> <li>Same-day approval.</li> </ul>	<ul style="list-style-type: none"> <li>Credit approval required.</li> <li>Interest rates increase if you exceed your credit limit, pay late, or fail to pay in full by the designated date.</li> <li>You may need to pay part of the bill up front if costs exceed your pet health credit card limit.</li> </ul>	<ul style="list-style-type: none"> <li>As with any credit card, read the application and fine print carefully.</li> <li>Understand your financial obligations before you sign.</li> </ul>



OPTION	ADVANTAGES	DISADVANTAGES	CONSIDER THIS
<i>Comprehensive pet health insurance</i>	<i>Varies significantly by provider. Some policies include both routine care, such as prescriptions, and hospitalizations and major emergencies. Preventive care such as vaccinations, wellness checks, and flea/heartworm care may be included or may require an additional fee.</i>	<i>Full coverage generally means higher premiums. You may pay more for insurance than you would spend if you paid for routine care out-of-pocket. May not cover genetic, hereditary, or preexisting conditions. Chronic conditions may require special coverage. Requires a waiting period before policy becomes active.</i>	<i>Most pet health insurance policies are indemnity policies, which means that you pay the cost of veterinary care up front and receive a refund after the claim is processed. To take full advantage of pet health insurance, use a credit card or designate some personal savings for pet care. Replenish your savings or pay your credit card bill with your refund.</i>
<i>High-deductible pet health insurance</i>	<i>Covers many major medical emergencies or serious illnesses. Generally couples higher deductibles with lower premiums.</i>	<i>Routine care must be paid out-of-pocket. May not cover genetic, hereditary, or preexisting conditions. Chronic conditions may require special coverage. Requires a waiting period before policy becomes active.</i>	<i>Same as above.</i>

<sup>1</sup> U.S. savings rate at lowest since Great Depression, CBC News, Feb. 1, 2007, [www.cbc.ca/money/story/2007/02/01/ussavings.html](http://www.cbc.ca/money/story/2007/02/01/ussavings.html)