

Blue Ravine News

YOUR PET'S HEALTH IS OUR CONCERN

Volume 19 Issue 1

February 2021

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Valentine's Pet Photo Contest

Enter our February Valentine's Pet Photo Contest!

Send a photo, with a caption to convey the moment, to let us know how your pets have stolen your heart, or show us how much your cutie loves you and others! The most "likes" wins a prize! Visit the "Valentine's Contest" photo album on Blue Ravine's Facebook page to vote. Deadline February 13th, 11:59pm!



Send photos to: kschwartz@blueravineanimalhospital.com.

Valentine's Day with Pets: Show Your Pet Some Love

1. Make a Sweet Treat

Everyone knows that Valentine's Day is in February, but you may not know that National Dog Biscuit Day is in February as well! Make your dog a special treat by following this easy recipe for Beef and Bacon Pupcakes; recipe on page 4.

2. Create a Homemade Cat Toy

Does your cat love plush toys? Make your own cat toy following these instructions, or put your own twist on it! Kids can help.

- Trace or hand draw your pattern onto card stock or thick paper. You can use a heart-shaped cookie cutter to make a pattern template. Cut out two pieces of fabric using the template as a guide.
- Use a water soluble fabric pen to mark your design on the right side of the fabric. You can make conversation hearts, cat faces, mice, whatever your imagination can come up with. Embroider your design with the floss of choice. Trial, error, and embroidering tutorials will help you immensely. Once you've finished the embroidery, sew the edges with the right sides together, leaving a small unclosed area where you can turn out and stuff the heart. Stuff a little filling in and then some catnip. Top that with a little more filling so the catnip doesn't fall out. Close the rest of the edge when you are through filling. Have some Valentines fun with your kitty!



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Results of the Blue Ravine Facebook Pet Photo Contests

Blue Ravine Animal Hospital's clientele absolutely have the cutest pets ever!

We announced and held the **Cutest Pet Contest** in September 2020 and a winner was announced on our Facebook page in October. The Cutest Pet winner, selected by your "likes", was won by the elegant and regal Lady Golston shown to the right on her festive orchid resting place. Lady won a fabulous prize of doggie items and treats befitting her persona.

More than 36 photos were uploaded by participants in this contest. Lady received 765 "likes".

December was the month for our **Holiday Pet Photo Contest**. Featured below is Todd, the winner of this event, who commanded attention with a penetrating stare and his Christmas attire. More than 74 photos were entered in the Holiday contest and Todd received 350 "likes".



Congratulations to Lady and Todd and thank you to all the contest entrants for submitting so many wonderful photos for us to enjoy during the fall months and the holidays. They brought many smiles to our faces.

Now, you have the opportunity to enter the February **Valentine's Day Photo Contest**. Same rules and upload link apply—see pages 1 and 4.



Should You Consider Buying Pet Insurance?

While pet insurance has existed elsewhere in the world since the early 1900s, the first pet insurance policy issued in the United States was for famous TV collie Lassie in 1982! Since then, the number of U.S. cat and dog households and those insured have soared.

The North American Pet Health Insurance Association (NAPHIA) report released May 26, 2020 shows that close to 2.82 million pets were insured at the end of 2019. This sounds like a lot, but it's only a fraction of the millions of dogs and cats kept as pets.

In 2019, approximately 50% of U.S. households owned at least one dog; 34% owned one cat according to the 2019-2020 survey conducted by the American Pet Products Association (APPA). That equals 63.4 million dogs and 42.7 million cats.

So why do only a small percentage of pet owners opt for coverage?

Perhaps they don't feel it's worth it, don't think their pets or they need it, or don't know where to even begin. Health insurance for humans can be confusing enough — and it's no different when it comes to pet insurance. But whether you can provide the care your pet needs may depend on having insurance if your finances are less than ideal. A pet may have to be euthanized, or get less-than-ideal treatment because of finances. Having pet insurance might make the outcome better for you and your pet.

Research on this confusing world of pet insurance shows that the majority of carriers offer either: 1) accident only; or 2) accident and illness insurance.

- A&I – Accident & Illness has Accident benefits plus Illnesses such as cancer, infections, digestive problems, etc.
- AO – Examples of Accident Only benefits include foreign body ingestion, lacerations, motor vehicle accident, ligament tears, poisoning, etc.

Ninety-eight percent of the policies written in 2017 were for A&I insurance which may include embedded wellness; only 2% of the policies were for AO.

Most companies write coverage for dogs and cats only. One carrier also has policies for exotic pets, such as reptiles and birds. Consistent with human coverage, plans have varying deductibles, copayments and limits. Many carriers exclude coverage for pets less than 8 weeks old or older than twelve years.

Important Details to Consider

1. Pet Insurance Doesn't Cover All Your Pet's Veterinary Care

Some insurers do not cover your pet's routine care in their plan options. Rather, their policies are intended to help cushion an unexpected illness or injury.

Other providers don't cover the veterinary exam fee or preventive care like spaying or neutering.

Pre-existing conditions are also exempt from coverage through most, if not all, providers.

2. Some Insurance Features Are Better Than Others

It's a good idea to avoid plans with breed restrictions and plans that have a "fee schedule", meaning a list of common illnesses and treatments where the insurance company reimburses based on what they think a procedure should cost. This is often very different from what is commonly charged, and can leave owners owing more than they might otherwise.

Plans that cover a percentage — say, 80% of the bill — are generally good choices.

3. Insurance Plan Levels

- Basic plans may cost as little as \$10 a month and can help cover your pet's preventive care, such as vaccinations and annual wellness exams.
- Medium-level plans at start at around \$34 a month and, beyond covering basic care, may also cover certain conditions, surgeries, and hospitalizations.
- The highest level of coverage can cost as much as \$100 a month. These plans typically cover accidents, injuries, non-routine veterinary exams, cancer treatments, and medication.

The level of coverage you purchase depends on what

2019 Average Premiums (U.S.)

2019 A&I – Accident & Illness

DOG Annual: \$585.40 Monthly \$48.78

CAT Annual: \$349.93 Monthly \$29.16

2019 AO – Accident Only

Dog Annual: \$194.09 Monthly \$16.17

Cat Annual: \$126.08 Monthly \$10.51

you are comfortable paying for yourself — and what you want covered by your policy.

Just like with human health insurance, if you only want coverage for major disasters and not so much for the occasional mild diarrhea and tummy upset, going with a high-deductible plan might make sense.

Opting for a plan that only covers major occurrences can lower your bill but mild illnesses may not be covered.

Also keep in mind that some pet insurance plans require

(Continued on page 4)



Insurance (Continued from page 3)

that policyholders meet a deductible before the plan pays out, such as a \$250 required deductible for a dog under five years of age through one provider.

Today, the pet insurance marketplace in North America is comprised of about 20 companies, several of whom also market and/or underwrite multiple or co-branded products, representing at least 20 additional pet insurance product brands. The largest of these by market share are **Nationwide, Trupanion, Healthy Paws Pet Insurance and Foundation, Petplan Pet Insurance, and Crum & Forster Pet Insurance Group.**

Other Pet Risk Management Tools to Investigate: Wellness Programs, Discount Plans, Pet Pharmacies, Homeowners Insurance.

Be sure to do your research and shop around if you choose to purchase insurance for your pet. Your veterinarian may be able to help clarify the confusion between plans and benefits.

Valentine Love: Beef and Bacon Pupcakes

2 cups all-purpose flour
1 1/2 teaspoons baking powder
2/3 cup butter, softened
1/2 cup extra virgin olive oil
1 jar of strained beef baby food
3 large eggs
7 slices bacon, cooked and crumbed

For Icing:

1/2 cup peanut butter
1/2 cup cream cheese, softened

Instructions

Step 1: Gather all ingredients together and pre-heat the oven to 350°.
Step 2: Stir flour and baking powder together in a large mixing bowl.
Step 3: Add the butter, oil, baby food, and eggs to the mixing bowl and stir.
Step 4: Stir in the bacon bits.
Step 5: Spoon mixture into cupcake wrappers.
Step 6: Once oven is preheated, bake pupcakes for 20-25 minutes, or until done.
Step 7: While pupcakes are baking, combine peanut butter and cream cheese in a mixing bowl to make the icing.
Step 8: Put icing mixture on cooled Pupcakes.
Step 9: (optional) Place a heart shaped treat on top of pupcake.



BLUE RAVINE OFFICE HOURS

Office hours: Monday through Friday, 7:00 am to 8:00 pm; Saturday, 8:00 am to 5:00 pm; Sunday, 8:00 am to 5:00 pm.
For emergencies outside regular office hours, please call MarQueen Pet Emergency & Specialty, 916 757-6600 or Sacramento Veterinary Referral Center, 916 362-3111.

www.blueravineanimalhospital.com

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