



Franklin Farm
VETERINARY CLINIC

HOURS
Monday - Friday: 7:30am-6:30pm
Saturday: Closed
Sunday: Closed

April 2024 Newsletter

Fear Free Veterinary Care For Your Furry Friends. That's Franklin Farm.

Pet Insurance, Dedicated Credit Card, CareCredit or Savings Account Can Provide Financial Assistance with Unexpected Events

Written by Wanda Hudgins, LVT, CVPM, CCFP

Pet Insurance is available for pet owners to help assist them in paying for their pet's veterinary care. It can be helpful with unexpected illnesses, accidents and emergencies. Pet insurance policies not only cover illnesses, accidents, and emergencies, some will even cover wellness visits.

With our fur babies, we may or may not have the funds available to pay for their unexpected medical events. Also, we might like to have some assistance in paying the vet bills.

All insurance policies vary on what items will be covered under their plans (i.e: waiting periods, chronic conditions or pre-existing conditions.) The best advice is to speak with the insurance companies directly and take note of what they do and do not cover, and compare costs. This can be done on an excel spreadsheet for ease of comparison.

Questions to ask regarding coverage:

What counts as a pre-existing condition?

Do some chronic conditions become pre-existing when a new policy term begins?

What, if any, is their waiting period?

If the pet is injured or becomes sick, will this become a pre-existing condition or will it be covered?

What is their monthly premium?

Is there a deductible, if so, is it per incident or per year?

What is the reimbursement level or co-pay percentage?

Some of the most common pet insurance companies are: ASPCA, FIGO, Nationwide, Trupanion, Embrace and Pumpkin.

To file a claim, you will pay the animal hospital directly, then submit the claim, with the copy of the invoice from the vet visit, to your insurance carrier. The insurance carrier will pay you directly for the items that are covered.

If pet insurance is not the right path for you, you might consider a separate savings account specifically for your pet(s). Some savings accounts may also accrue interest throughout the year, an additional bonus. Starting at the time you obtain your fur baby and contributing monthly to a savings account can add up and provide a nice financial cushion for those unexpected events.

Another option is CareCredit, which is a health and wellness credit card for both humans and your fur babies. It also works as a type of payment plan where you have 6 months or more to pay it off without interest, depending on the total amount due and provider's plan. It has a higher interest rate, so the recommendation is to pay it off prior to the 6 months to avoid interest. Another option is to set aside a dedicated credit card, which might carry a smaller interest rate, for your pet's needs.

Pet Insurance, a personal savings account, a dedicated credit card or CareCredit, can be a nice addition in covering the cost of your pet's medical care. It is comforting to know that when something unexpected happens to your pet(s), you are prepared and can focus on your pet's care, and giving much needed hugs and kisses.





PetDesk is Here!

We have a new interactive communication tool for your pet's health called PetDesk. It is a mobile app where you will receive reminders for your pet's health care, access your pet's vaccine information and appointment history, access to refill history and has informative pet related articles. You can utilize the app for 24/7 online booking, request prescription refills, receive lab work results and you can receive text updates from our hospital staff.

Download the app now!



Dogs Corner



Dog Fact: The Boykin Spaniel is a medium-sized breed of spaniel who hunts wild turkey and waterfowl in the swampy and marshy terrain of South Carolina. They are eager, loveable and trainable, and swim like seals. They are driven in the swamps, marshes and lakes; however, the Boykin Spaniel is a very sweet dog to have around families.

Pet of the Month – Sunny

Written by Alaura and Sunny's Mom

Our Pet of the Month for April is Sunny, a sweet, seven-year old orange cat with a big personality! This handsome boy loves to stay up all night playing with his toys and running around, much to the chagrin of his mom. When he isn't playing with his squeaky toys, he's carefully watching his Mom clean his litter box – to make sure it's perfect, of course! Sunny loves to bake, too! While waiting for his wet food, he generously makes biscuits on the cabinet door. We regularly see Sunny for a mani-pedi, and despite not enjoying it, he always puts on a brave face. According to his mom, Sunny is "mischevious and naughty", but we only see his best qualities when he is here!

Cats Corner



Cat Fact: April Showers bring May flowers: The Egyptian Mau is one cat that does not mind the rain and are resilient to water. The Egyptian Mau is over 5,000 years old, dating back to ancient Egyptian times. They are playful, active and have a high prey drive. This high prey drive suited them well for duck hunts in early Egyptian times. Today, they are known for their musical voices to make conversations with their favorite people. They also enjoy playtime and learning interactive games with their pet parents.



PET DENTAL AWARENESS:

We have had a large response to National Pet Dental Health awareness. Book your pet's dental cleaning and oral health exam during April, May and June and you will receive \$100.00 off the cost of those services.

RUFFerral Program:

At Franklin Farm we believe "RUFFerrals" are the greatest form of flattery. Refer a friend and your pet will receive a \$25.00 credit at your next appointment. Your referral's pet will receive a FREE bag of treats at their first appointment.

Celebrations in April:

April is National Heartworm Awareness Month. Heartworm disease is caused by the parasitic worm *Dirofilaria immitis* which is transmitted by mosquitos. In dogs, it affects the circulatory and respiratory systems. It can start with a mild persistent cough and reluctance to exercise and can progress to heart failure. Yearly blood tests and monthly heartworm prevention helps keep your pets safe year round.

Cancellation Policy:

Hello Everyone:

We need your help! If you are unable to keep your appointment for any reason, please call to reschedule or cancel the appointment more than 24 hours in advance of your scheduled appointment time.

This allows ample time for other clients to call and get their fur babies seen.

We understand that you all have a lot going on in your lives and unexpected things pop up, so please remember to contact us **more than 24 hours** in advance of your scheduled appointment time.

We have implemented a Cancellation Policy, as follows:

If you need to reschedule or cancel your appointment, please do so **more than 24 hours** in advance of your appointment time. If you reschedule/cancel less than 24 hours leading up to your appointment, or no show, you will be charged for the office visit fee correlating to your appointment.

When you reschedule or cancel **more than 24 hours** in advance, it allows other patients to be seen in your rescheduled/canceled spot. This ensures the best opportunity for care for all of our patients.

Thank you for your anticipated assistance!

