

Abbey Veterinary Centre Healthcare Plan

Would you like a Healthcare Plan for your pet which:

- Has two different Plans for cats and dogs at different costs to meet everyone's needs (Option One and Option Two), plus a special Plan for rabbits
- Does not involve any insurance companies or claim forms to fill in
- Covers the cost of routine vaccinations as well as care for your pet when they are ill. (If you choose Option One, flea and worm treatment is also free)
- Does not exclude older pets or pets which develop new conditions
- Does not ask you to pay up-front for treatment at our surgery, then wait to be reimbursed
- Gives better value for money than commercial insurance policies
- Has a high enough limit to provide all the treatment most pets ever need during their lifetime, without high excesses or penalties
- Gives you something back for your money every year, even if your pet is not ill

Our Healthcare Plan for dogs, cats and rabbits which are patients of our practice does all of this.

Over the years, veterinary medicine has advanced so that we can help your pet much more when they are ill, but ensuring that your pet has the best treatment can be expensive.

'Normal' pet insurance has become increasingly costly, with exclusions and high excesses often causing problems. We believe that our Plan is great value and offers our patients a much better deal.

When we treat a condition, there is an initial charge (or 'excess') for each different condition we treat during normal consulting hours. You then pay nothing more until the problem has been cleared up.

If the problem comes back within two months of the last consultation or course of treatment, you still pay nothing, but after two months it would be treated as a new problem and you would have to pay the excess again.

How much does the Plan cost?

All Plans

Monthly costs vary according to the size of the pet. If it is a puppy, the costs depends on how large a dog we think it will grow into. Size is important, because large animals require large quantities of medication, which cost much more than small quantities.

Option One

Option One gives FREE booster vaccinations once the pet has been with the scheme for **6 months** plus FREE flea and worm treatment from **one month** after joining.

The excess charge for each new condition which is treated is £75.00. The following are the monthly costs of Option One of the Plan:

Cats	£20.50
Small dogs (up to 15 kg)	£20.50
Medium dogs (from 15-25 kg)	£21.50
Large dogs (from 25-40 kg)	£24.50
Giant dogs (over 40 kg)	£32.50

With this Option you get back about 1/3rd of what you pay us for the Plan each year because of the preventative boosters, flea and worm treatment which are included. If your pet has a major problem or needs 3 or 4 visits to us to cure an illness, you will probably get back the whole amount of what you pay us for the Plan.

N.B. If your pet puts on weight and moves into a higher weight range, you may have to pay a higher monthly cost. Of course, if your pet loses weight and comes into a lower weight range, your monthly cost will be reduced.

Option Two

This gives FREE booster vaccinations once the pet has been a member with the scheme for **6 months**.

The excess charge for each new condition which is treated is £95.00. The following are the monthly costs of Option Two of the Plan:

Cats	£14.00
Small dogs (up to 15 kg)	£14.00
Medium dogs (from 15 to 25 kg)	£15.00
Large dogs (from 25 to 40 kg)	£18.50
Giant dogs (over 40 kg)	£24.00

We look forward to welcoming your pet as a member of our Healthcare Plan

Rabbit Healthcare Plan

As well as treatment for medical and surgical conditions, this gives FREE routine vaccinations against myxomatosis and haemorrhagic viral diarrhoea (HVD) once the pet has been a member of the scheme **for 6 months**.

The monthly cost of the Rabbit Plan is £11.00

The excess charge for each new condition which is treated is £60.00.

The costs of treating rabbits are often as much as for cats, so this is a very good value Plan to ensure that your rabbit gets the best possible quality healthcare. Thanks to the inclusion of myxomatosis and HVD vaccines, you will always get something back every year.

What our Healthcare Plan Covers:

- All routine medical and surgical treatment which we advise for your pet, less an initial fee, up to a lifetime limit of £7000 per dog or cat and £4000 per rabbit
- All standard laboratory tests and investigative procedures such as X-rays, ultrasound, electrocardiography and endoscopy
- MRI and CT scanning, less an excess of £200.00 due to the specialist equipment and interpretation. Complex surgery (major soft tissue and orthopaedic procedures), less an excess of £200.00 due to the specialist equipment and surgical planning required
- Free routine booster vaccinations once your pet has been a member of the Plan **for 6 months**.

These are for:

Distemper, leptospirosis, hepatitis and parvovirus (dogs)

Flu, feline enteritis and leukaemia (cats)

Myxomatosis and haemorrhagic viral enteritis (rabbits)

- Free worm and flea medication (Option One only)
 - Special diets and supplements recommended by us for convalescing pets **for up to two weeks**
 - All dental treatment recommended by us for medical reasons
 - Out of hours emergency treatment, less relevant fees. See details under FAQs
- ### **What if I need to call a vet out to the surgery outside normal working hours?**
- At the end of your pet's life, the cost of euthanasia and standard cremation

What our Healthcare Plan does not cover:

- Neutering or any costs relating to your pet's fertility, pregnancy or the health of their offspring (until they are old enough to join the Plan after their vaccinations)
- Routine non-veterinary procedures: Microchipping, de-matting, grooming, anal gland expression, claw clipping and clipping rabbit front teeth
- Home visits
- Any condition which is likely to arise as a result of your pet's conformation. This means that the Health Care Plan will not normally cover the cost of nose and throat surgery in brachycephalic (short-faced) dogs and of eye and ear surgery in Sharpei.
- Any condition for which your pet has been treated before joining the Plan and which we think may come back. **NB. If your pet has a pre-existing condition and is already insured, it may be better for you to continue with that insurance.**
- The primary vaccination course for dogs, cats and rabbits. Vaccination against kennel cough and rabies (dogs) and chlamydiosis and rabies (cats)
- Any treatment related to your pet's behaviour or temperament such as referral to a pet behaviour therapist. This includes sedation for examinations or removal of sutures etc. which would normally be done without sedation, and the supply of sedatives or other treatment for nervous pets etc. Any decision to sedate taken on health and safety grounds is at the veterinary surgeon's discretion
- Complementary medicine such as acupuncture, homeopathy, chiropractic, aromatherapy etc. (Note this is NOT a full list)
- Supplements such as Synoquin/Glycoflex/Ipakitine/Yumove etc. (Note this is NOT a full list)
- Any costs involved in your pet joining the Pets Travel Scheme or leaving the UK. Any disease contracted outside the UK. Any treatment for pets when they are on holiday inside or outside the UK. Cancellation charges if your holiday is disrupted by a pet's illness. Third party liability for your pet
- The cost of individual private cremation for your pet (as this is a personal choice)
- The replacement value of your pet when it dies. **Owners of very expensive pets wanting this cover should probably insure them elsewhere**
Our Healthcare Plan covers all the things you are most likely to claim for at an affordable cost

Frequently Asked Questions

How do I join the Plan?

You will need to bring in your pet for a consultation and general clinical examination before we can accept it on to the Healthcare Plan. There will be a standard consultation charge which is payable at the time. The reason for this is that even if we have seen your pet recently, we may not have carried out a full examination. For example, if we have treated an ear problem, we are unlikely to have listened to its heart. Your pet will also need to be up to date with his/her vaccines before their Healthcare Plan can start.

You then fill in the direct debit mandate and the Medical Health Declaration Form which accompany this brochure. Hand the completed forms to reception, send them by e-mail to admin@abbeyvetcentregrimsby.co.uk or post them back to us.

We will then confirm in writing what your monthly payment will be and if your pet suffers from any conditions which will be excluded.

Some exclusions will be for life, but many will only be for a limited period as long as the same condition does not occur again during that period.

We will also specify the date on which your cover will start.

We will then wait for 14 working days to give you an opportunity to contact us, either to ask further questions or to tell us that you do not wish to proceed.

Your direct debit mandate will not be activated unless 14 working days have passed without us hearing from you. Your pet will then be on cover under the Plan from that moment. Payments will then be taken from your account monthly.

If you want cover to start immediately after you are approved, you can make your first month's payment at the surgery and cover will start then. Your direct debit mandate will start on the following month.

Can I pay by cash or debit/credit card?

Yes we can do this by special arrangement, but you must remember that people can sometimes forget to make regular payments and a direct debit avoids all the problems of your membership of the Plan running out and having to reapply.

If that happens, remember that you will not be covered for any conditions existing at the time you reapply, even if they were covered before you let your payments run out.

You can arrange to pay 3-monthly, 6-monthly or annually. We unfortunately do not accept cheques as a form of payment.

What would happen if I had made such an arrangement and forgot my regular payment?

If you wish to make regular payments personally rather than by direct debit, it would be entirely your responsibility to make those payments on time. We do not send reminders.

However, as part of our service we would certainly try to contact you to remind you about an overdue payment as soon as it came to our attention.

If an overdue payment was not made within 14 days of the due date, we would assume that you wished to terminate your membership of the Plan and your cover would be withdrawn.

You would then have to reapply for membership. **However, please remember a new application may involve conditions treated under the previous Plan being excluded from future cover.**

Can either side cancel membership of the Plan?

If you have been a member for less than a year, and you decide to cancel your membership for any reason, you are still liable to pay up to the cost of all veterinary services provided, or for the rest of the year's membership (whichever is the cheapest).

After being a member for a year, if you wish to cancel your membership at any time, you can do so by informing us in writing and cancelling your direct debit. We will then withdraw cover when that month's period of cover has ended.

We cannot cancel your cover as long as payments continue to be made unless there is a serious dispute between yourself and the practice and we decide that the relationship of trust which must exist between veterinary surgeon and client has broken down.

For example, any threatening or abusive behaviour towards a member of staff would normally result in the relationship being terminated. However, we are pleased to say that this type of situation is a very rare occurrence.

Is there a maximum amount of treatment which my pet can receive from the Plan?

Yes, we cover up to £7000 of treatment for your cat or dog, and up to £4000 for your rabbit during their lifetimes. It is very rare for a pet to need more than this value of treatment over their lifespan. If your pet uses more than this, you can choose to join our higher-level Healthcare Plan which provides cover up to £14,000 per lifetime at increased monthly cost and a percentage contribution to the cost of treatment. We will inform you of any changes before the initial level of cover is exceeded

Can older pets join the scheme?

Yes, but because this isn't insurance, but a Plan to cover all the likely costs of treating their illnesses, they have to pay a little more.

We increase your monthly payment by £8.00 for pets over seven years of age and by £16.00 for pets over 10 years of age.

Will you drop my pets from the scheme as they get older or develop new problems?

No. Unlike most insurance schemes we will continue cover up to the lifetime limit for as long as your pet lives, no matter how many medical problems they develop.

Once I've joined, what do I do if my pet needs treatment?

Make an appointment in the normal way. Please tell the reception staff when you make the appointment that your pet is a member of the Plan.

Does the Plan cover vaccination?

Yes, booster vaccinations are covered for all the diseases listed above, but only after you have been a member **for six months**.

All pets accepted for the Plan must already be vaccinated up-to-date against the diseases covered by the boosters included in the Plan.

Does the Plan cover neutering?

No. We keep the cost of neutering operations as low as possible to make them affordable. We recommend that all pets are neutered to avoid certain cancers and hormonal problems as they get older.

Does the Plan cover worming?

Routine worming is free to all members of Option One **after 1 month's membership of the Plan**. It consists currently of treatment with Prazitel wormer (dogs) or Milbemax wormer (cats) every six months.

If you choose to treat your pet more frequently than this, you will have to pay for the extra wormer yourself.

If you choose Option Two, you will need to pay for worming yourself.

The Rabbit Healthcare Plan does not cover worming.

Does the Plan cover flea treatment?

Routine flea treatment is free to all members of Option One **after 1 month's membership of the Plan**. It consists currently of Prinovox Spot-On used every month for dogs and Stronghold Cat every month for cats. These are the manufacturers'

recommended intervals.

If you wish to treat your pet more frequently than this, you will have to pay for the extra flea treatment yourself.

If you wish to use a different flea treatment, we can supply this, but if it is more expensive you will have to pay the price difference.

The Plan does not cover the cost of environmental sprays for flea control in the home.

If you choose Option Two, you need to pay for flea treatment yourself.

The Rabbit Healthcare Plan does not cover flea treatment.

Does the Plan cover special diets/supplements?

Yes, if they are recommended by us for periods of convalescence of **up to two weeks**.

If your pet needs a special diet permanently due to illness, you will have to pay for it.

Does the Plan cover the cost of dental treatment?

Yes, if we recommend it for your pet's health. We do not pay for cosmetic dental work (tartar removal when there is no disease) or for routine clipping of overgrown front teeth in rabbits.

Does the Plan cover laboratory tests?

Yes, all relevant laboratory tests including those on blood, urine, skin samples and histopathology are included.

Does the Plan cover X-rays and other investigations?

Yes, radiography, electrocardiography, endoscopy and ultrasound scanning are included.

X-rays for scoring schemes such as hip dysplasia and elbow dysplasia are not included.

MRI and CT scans have an additional excess of £200.00 due to the requirement for specialised equipment and interpretation.

What about pregnancy, puppies and kittens?

We do not cover any cost relating to your pet's fertility, pregnancy or the early days of their offspring. Your pet can join the Plan as soon as its first vaccination course has been completed.

Do you only cover healthy pets?

No. The Plan will accept any pet but we cannot cover known long-term or existing conditions.

What if my pet has a problem which needs continual treatment?

If your pet is on medication all the time, you will never need to pay another fee each time your pet is examined for the condition which is being treated.

What if my pet has more than one problem at the same time?

If your pet is being treated for one problem and has to be examined because of a different problem, you will have to pay the usual excess for the new problem.

If two completely separate conditions are treated during the same consultation, you will be asked for two initial excess charges.

What happens if my pet needs specialist treatment?

If we think it is necessary, we will arrange to refer your pet to a specialist. Before you go, you will have to pay us a £200 excess.

You will then have to pay the specialist's fees at the time directly to the specialist, but if you bring us your receipts we will issue you with a cheque for up to £1000, as long as that is within your lifetime limit. You would have to pay any of the specialist's fees in excess of £1000.

However, there are a number of specialist facilities within our practice which allow us to perform advanced imaging (MRI and CT) and advanced surgical procedures such as orthopaedic, spinal and middle ear surgery.

If these advanced procedures are performed within our practice rather than at a referral specialist, after you have paid the usual excess charge you are covered for the full remaining costs up to your pet's available lifetime limit.

What happens if my vet is taken ill on holiday and has to go to a local vet?

This is not covered by the Healthcare Plan.

What happens if I ask a vet to visit my pet at home?

Home visits are not included in the Plan, so you pay the normal home visit charge according to the distance and the time of day or night.

What if I need to call a vet out to the surgery outside normal working hours?

If you need to call a vet out after normal working hours, you will need to pay

1) A charge to cover the costs of vets and nurses being available to see you at the surgery out of hours.

This is currently:

Weekdays	8pm - 10pm	£130.00
	10pm - 9am	£150.00

Saturdays	4pm - 10pm	£130.00
	10pm - 10am	£150.00

Sundays	4pm - 10pm	£130.00
Bank Holidays	10pm - 9am	£150.00

However, these charges may vary in the future with rising costs

NB. This charge refers to the time you are seen at the surgery, not the time you make the call.

2) The normal excess charge for your Option of the Plan.

However, if you are being seen for a condition which is currently under treatment and for which you have already paid the excess, you will not be charged a further excess.

COMPARISON - ABBEY HEALTHCARE PLAN versus COMMERCIAL PET INSURANCE

ABBHEY HEALTHCARE PLAN	COMMERCIAL PET INSURANCE
Pays treatment costs immediately without you having to pay first and then wait to reclaim these costs	Makes you wait for reimbursement of money which you must first find to pay the costs of treatment
Has the advantages of an insurance policy without having to deal with insurance companies or claim forms	Involves the hassle of claim forms and dealing with the insurer if there is a problem or dispute
Accepts old pets	Rarely accepts pets over 8 years of age
Excludes only specific conditions which your pet suffered from BEFORE you joined the Plan and which are likely to come back	Often excludes ANY condition if it affects part of the body where your pet has had a previous problem. An ear infection as a pup can exclude ANY ear problem EVER
Cannot exclude any conditions if they have developed after you have joined the Plan	Can usually be cancelled or have specific conditions excluded after a paid period of insurance has expired
Includes all normal medical and surgical treatment	Frequently do not pay for such procedures as dental work
Does not have an increased monthly payment if you claim	Usually increases your monthly payment and/or excess if you claim
Gives you something back every year, as it covers illness plus booster vaccinations (all Options) plus flea and worm treatment if you are on Option One. If you vaccinate, de-flea and worm your pet at the advised intervals, you will get back about one third of the annual cost	NO commercial insurance policy covers booster vaccinations or flea and worm treatment, and you only get back anything if your pet is ill enough to require treatment.

