



Abbey Veterinary Centre Healthcare Plan

- Keeping pets healthy and treatment costs predictable and affordable.
- Cares for cats, dogs, rabbits and other pets when they are ill.
- Includes yearly routine vaccinations for dogs, cats and rabbits.
(Option One for dogs or cats also provides free flea and worm treatment)
- Older pets can become members. A pet can become a member at any age.
- No claim forms to fill in.
- No need to pay for veterinary treatment, then wait to be reimbursed
- Better value for money than most commercial insurance policies.
- With a life-time limit which provides all the treatment most pets ever need during their lifetime, without high excesses or penalties.

Modern veterinary medicine has advanced so that we can do much more to help your pet when they are ill but ensuring that your pet has the best treatment can be expensive. We believe that our Health Care Plan is great value for any pet.

When we treat a condition, we expect you to pay an initial contribution towards the cost of each different condition we treat during normal consulting hours. Once this has been paid, 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 initial contribution again.

How much does the Plan cost?

All Plans

Monthly costs vary according to the size of the pet.

If your pet is a puppy, the costs depend on how large a dog we think it will grow into. Size is important, because larger animals require large quantities of medication, which cost much more than small quantities.

If we overestimate the adult size of any puppy, we will refund any extra fees which have been paid once they are fully grown.

Option One for Dogs and Cats

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.

With Option 1 you get back about one third 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.

The initial contribution for each new condition which is treated is £99.00.

The monthly costs of Option One of the Plan are:

Cats	£23.50
Small dogs (up to 15 kg)	£23.50
Medium dogs (from 15-25 kg)	£26.00
Large dogs (from 25-40 kg)	£30.00
Giant dogs (over 40 kg)	£39.50

** Each year, this monthly payment will be subjected to increase in line with inflation. See frequently Asked Questions for details.*

If your dog puts on weight and moves into a higher weight range, you will need to pay a higher monthly cost. Of course, if your dog loses weight and comes into a lower weight range, your monthly cost will be reduced.

Option Two for Dogs and Cats

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

The initial contribution for each new condition which is treated is £120.00.

The monthly costs of Option Two of the Plan are:

Cats	£16.00
Small dogs (up to 15 kg)	£16.00
Medium dogs (from 15 to 25 kg)	£17.50
Large dogs (from 25 to 40 kg)	£24.00
Giant dogs (over 40 kg)	£30.50

** Each year, this monthly payment will be subjected to increase in line with inflation. See frequently Asked Questions for details.*

Healthcare Plan for Rabbits

This Plan gives FREE vaccinations against myxomatosis and viral haemorrhagic diarrhoea (VHD) once the pet has been a member of the scheme for **6 months**.

The initial contribution for each new condition which is treated is £60.00.

The monthly cost of the Rabbit Plan is £13.00

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.

Healthcare Plan for All Other Pets

Any pet can become a Health Care Member. This Health Care Plan category is designed to meet the needs of a wide range of species of pet. If you have a more unusual pet, please ask us whether they might be eligible to become Health Care Plan members.

The initial contribution for each new condition which is treated is £60.00. The monthly cost of the Health Care Plan for other small pets is £13.00. This Plan does not include routine preventive health care.

What Each Healthcare Plan includes:

- **All routine medical and surgical treatment** which we advise for your pet, less an initial fee, up to a limit of £7000 per dog/cat or £4000 per rabbit or other pet.
- **All standard laboratory tests and routine investigative procedures** such as X-rays, ultrasound, electrocardiography and endoscopy.
- **All dental treatment recommended by us for medical reasons.**
- **MRI and CT scanning**, with an additional contribution of **£300** due to the high cost of performing these advanced procedures.
- **Complex surgery (Major soft tissue and orthopaedic procedures)**, with an additional contribution of **£300.00** due to the high cost of performing these advanced procedures.
- **Free routine booster vaccinations** once your dog, cat or rabbit has been a member of the Plan for **6 months**: 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** for convalescing pets for **up to two weeks**
- **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, **euthanasia and standard cremation.**

What our Healthcare Plan does not include:

- **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 burring rabbit front teeth.
- **Home visits**
- **Any condition which is likely to arise because 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** or 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. If your pet has a pre-existing condition and is already insured, it may be better for you to continue that insurance.
- **The primary vaccination course for dogs, cats and rabbits,** vaccination against **rabies, kennel cough (dogs) and chlamydia** (cats)
- **Any treatment related to your pet's behaviour or temperament** e.g. referral to a pet **behaviour therapist, sedation** required due to the temperament of your pet or the **supply of sedatives or other treatment for nervous pets** etc.
- **Complementary medicine** such as acupuncture, homeopathy, chiropractic, aroma-therapy etc. (This is NOT a full list)
- **Nutritional Supplements** e.g. Yumove/Ipakitine (This is NOT a full list)
- **Any costs involved in your pet travelling abroad.**
- **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.
- The **replacement value of your pet** when it dies. Owners of very expensive pets wanting this cover should insure them rather than join our Plan.

Our Healthcare Plan includes everything most pets will ever need.

Frequently Asked Questions

How do I join the Plan?

You will need to bring in your pet for a consultation and 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. Your pet will also need to be up to date with his/her vaccines before their Healthcare Plan can start.

Once we have seen and examined your pet, you need to fill in the direct debit mandate and the Medical Health Declaration Form which accompany this brochure. You can hand the completed forms to reception or email/post them back to us.

Once we have received the application form, we will confirm in writing to you how much your monthly direct debit will be and what date it will be taken on. This will be either the 10th or 24th of each month.

This letter will include any conditions which your pet's Health Care Plan will not include because they were present before the pet became a Plan member. 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 Health Care Plan Membership will start.

Your direct debit mandate will not be activated unless 14 working days have passed without us hearing from you to give you an opportunity to contact us, either to ask further questions or to tell us that you do not wish to proceed.

Once your first membership payment is made, your pet will be a member of the Plan from that moment. Payments will then be taken from your account monthly.

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. Paying by direct debit avoids all the problems of your membership of the Plan running out and having to reapply.

If that happens, remember that the new Plan cannot include any conditions existing at the time you reapply, even if they were covered before you let your pet's membership of the Plan lapse.

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 pet would be removed from the list of Health Care Plan members.

You would then have to reapply for membership. **Please remember a new application may involve conditions treated under the previous Plan being excluded in the future.**

How will the Plan's monthly contribution be adjusted every year?

Each year, we will take the inflation rate published by the Office for National Statistics and use this to calculate any increase in the monthly contribution for each pet who is a Plan member.

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 cheaper).

After being a member for a year, if you wish to cancel your membership, you can do so at any time by informing us and cancelling your direct debit. We will then remove your pet from the list of Health Care Plan members once the period of membership for which you have already paid has ended.

We cannot cancel your membership while your payments continue to be made unless there is a dispute between yourself and the practice which is so serious so 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. 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, the Health Care Plan pays for up to £7000 of treatment for your cat or dog, and up to £4000 for your rabbit or other small pet. 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, for them to be members, you have to pay a little more each month. 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 insurance schemes, our Health Care Plan continues to pay up to each pet's 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 include vaccination?

Yes, for dogs, cats and rabbits, booster vaccinations are included 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 include neutering?

No. We keep the cost of neutering operations as low as possible to make these procedures affordable. We recommend that all pets are neutered to avoid certain

cancers and hormonal problems as they get older.

Does the Plan include worming?

Routine worming is free to all members of Option One **after 1 month's membership of the Plan.** Option One is for dogs and cats only. The Health Care Plan provides one specific wormer used six monthly. This is a tablet. If you prefer a different wormer, you may not want to select Option 1.

If you choose to use a wormer which is not included in the Health Care Plan, you will need to pay the full cost of this yourself.

If you choose Option Two, you need to pay for worming yourself. The Rabbit Health-care Plan and the Small Pet Health Care Plan do not include worming.

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

Does the Plan include flea treatment?

Routine flea treatment is free to all members of Option One **after 1 month's membership of the Plan.**

The Health Care Plan provides one specific spot-on flea control treatment applied monthly. If you prefer a different flea control treatment, you may not want to select Option 1.

If you wish to treat your pet more frequently than this, you will have to pay for the extra flea treatment yourself. The Plan does not include the cost of environmental sprays for flea control in the home.

If you choose to use a flea treatment which is not included in the Health Care Plan you will need to pay the full cost of this yourself.

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

The Rabbit and Small Pet Healthcare Plans do not include flea or other parasite treatment.

Does the Plan include 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 need to pay for it yourself.

Does the Plan include 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 trimming of overgrown front teeth in rabbits and other small mammals. The Health Care Plan does not cover the cost of beak trimming in birds or tortoises.

Does the Plan include laboratory tests?

Yes, all laboratory tests including those on blood, urine, skin samples and histopathology recommended by our vets are included.

Does the Plan include X-rays and other investigations?

Yes, radiography, electrocardiography, endoscopy and ultrasound scanning to diagnose your pet's illness are included.

The Health Care Plan does not include X-rays for scoring schemes such as hip dysplasia and elbow dysplasia.

MRI and CT scans have an additional contribution of £300.00 which you need to pay due to the requirement for specialised equipment and interpretation.

What about pregnancy, puppies, kittens, and other babies?

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.

Can only healthy pets become Plan members?

No. Any pet can join our Plan cannot include known long-term or existing conditions, which they had before becoming a member. Those conditions you would need to pay for in the usual way.

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 initial contribution for the new problem.

If two completely separate conditions are treated during the same consultation, you will be asked for two initial contributions, one for each condition which is present.

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 would need to pay us a £300 excess.

You would then have to pay the specialist's fees at the time directly to the specialist, but, if you bring us your receipts, we will repay to your bank account or card up to £1000, as long as that is within your pet's remaining lifetime limit. You would have to pay any of the specialist's fees in excess of £1000.

However, we have a number of specialist facilities within our practice which allow us to perform 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 relevant initial charges (detailed above) the Health Care plan will pay for the full remaining costs up to your pet's available lifetime limit.

What happens if my pet is ill on holiday and needs to go to a local vet?

These costs are not included. The Healthcare Plan is for treatment given at or recommended by this practice.

What happens if I ask a vet to visit my vet 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.

You will also pay the normal initial contribution depending on what Option you are on if your pet is not currently being treated for the problem.

What if I need to see a vet outside normal working hours?

For an out of hours consultation, you will need to pay:

- **A charge to cover the cost of an emergency call out.** This is currently:

Emergency calls seen by the vet 7.30pm - 10pm £250.00

Emergency calls seen by the vet 10pm - 8am £300.00

These charges may vary in the future as costs rise.

- **The normal excess charge for your Option of the Plan.**

However, if your pet is seen for a condition which is 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

Pays treatment costs immediately without you having to pay first and then wait to reclaim these costs

Pay for your pet's treatment without having to deal with insurance companies or claim forms

Accepts older pets

Is individual to your pet.

Only conditions which your pet suffered from BEFORE you joined the Plan, and which are likely to come back are not included.

Continues to include any conditions that have developed after your pet joined the Plan

Includes all normal medical and surgical treatment

Does not have an increased monthly payment if you claim

For most members, gives something back every year, even if your pet is not poorly. Dogs, cats and rabbits get yearly vaccinations plus flea and worm treatment (if on Option One).

**COMMERCIAL PET
INSURANCE**

Makes you wait for reimbursement. of money which you must first find to pay the costs of treatment.

Involves the hassle of claim forms and dealing with the insurer if there is a problem or dispute.

Rarely accepts pets over 8 years of age

Often excludes ANY part of the body where your pet has had a previous problem. An ear infection as a pup can exclude ANY ear problem EVER.

Can be cancelled or have specific conditions excluded after a paid period of insurance has expired.

Frequently do not pay for such procedures as dental work.

Usually increases your monthly payment and/or excess if you claim.

Insurance policies do not usually include booster vaccinations or flea and worm treatment, and you only get back anything if your pet is ill enough to require treatment.



Care and kindness for your pets

Telephone: 01472 347054 (24 hours)

Please Ring Grimsby Office For Appointments at All Surgeries

SURGERY TIMES

Grimsby – 36 Bargate, DN34 4SW

Grimsby - 2 Augusta Street, DN34 4TA

Monday - Friday 8am - 7.30pm

Saturday 9am - 4pm

Sunday 10am - 4pm (urgent consultations only)

Caistor - Millbrook House, Hersey Road, LN7 6RG

Monday - Friday 9am - 7pm (closed 1.00 - 1.30pm)

Immingham - 33 Pelham Road, DN40 1AA

Monday - Friday 8.30am - 6.30pm

**24-Hour Emergency Service Staffed By
Our Own Veterinary Surgeons and Nurses**