

Is Your Bunny Insured?

by Shannon Cail

Ever thought of health insurance for your rabbit? This might seem like a crazy question to some, if not most people. But if your pet is considered a member of the family, then you owe it to him and to your wallet to look into this.

In today's day and age, the cost of veterinary care can be expensive and overwhelming at times. As the veterinary world expands their medical knowledge and research of rabbit illnesses, owners are able to provide better care, often meaning rising medical costs to care for our beloved pet. VPI (Veterinary Pet



Insurance) has found a way to help us, help our beloved rabbits (and other animals) receive the care they deserve and need.

VPI (www.petinsurance.com) is the primary health insurance coverage provider for pets in the United States.

I first enrolled in VPI about six years ago for my "crew", after one of my rabbits, Cinnamon, spent a very expensive 3 day emergency stay (\$1,000+) at Angell Memorial Hospital in Boston, MA. After that, my vet suggested VPI and I'm glad he did. All four of my rabbits were enrolled at that time and if you have multiple pets, you get a discount. I currently pay \$10.55/rabbit/month for my two rabbits. That's with my multiple pet discount (and PSI—Pet

Sitters International—member discount). If your rabbit has pre-existing conditions, those will not be covered and depending on the condition, they may not insure your rabbit at all. You also have a waiting period of 60 days from the time you adopt/acquire your rabbit to the time that you can enroll them.

I have submitted approximately 35+ claims in the past 6 years. This is NOT the norm for most people with buns, so don't let that scare you (two of my rabbits had extenuating medical conditions which required many vet visits, surgeries, etc.). They also cannot cancel your insurance if you have submitted more than 6 claims per year or if your rabbit is now an "elder". This is new as of about 3+ years ago. The main thing you have to do is bring the "Benefit Schedule" with you when you go to the vet. This way your vet can match your bun's condition/illness to the exact medical term on the Schedule. For example, instead of writing GI stasis, you need to write Ileus (which again is new—that was previously not on the "Schedule").

As far as what they cover and how much, with four-plus pages in tiny type, I couldn't even begin to get into that, but here are a few that they

don't cover. They will not cover parasites. Bailey had mites once and that was not covered. E. cuniculi is also not covered. However, Lucky's seizures and his treatments were covered, even though they were a direct result of the E. cuniculi. They do not cover medications either. They will cover blood work, radiographs, and a multitude of tests, but, only a percentage or what they "allow".

Another thing to note is that depending on where you live depends on what they will cover as well. For example, VPI will not cover molar spurs for people living in CA (this was as of 2005), but they had always covered Lucky's molar spurs, here in MA. This may have changed by now, but again, it is just something to be aware of.

The other issue with coverage depends on how much the vet charges. For example, Bailey was diagnosed with uretera stones and



Cinnamon, the bunny that prompted a call to Veterinary Pet Insurance. Note the green "cast" on his back foot after his "very expensive" stay at Angell Memorial Hospital.

spinal arthritis five days after the insurance went into effect six years ago. He needed an ultrasound before surgery and because the cost of the ultrasound was the same as what VPI “allowed”, the entire procedure was covered (\$160.00). From first diagnosis with radiographs and ultrasound to surgery and then the final veterinary exam after healing, all bills totaled \$2000. VPI covered just about \$1000 of it. Of course that was after they requested I submit the previous two years of ALL veterinary bills, notes, etc. After they were satisfied that I had no knowledge of the arthritis and stones, VPI processed my claims. I had only paid \$10.00 into the policy (at that time) and it had already paid for itself more than I could have imagined. Well worth it!

Your rabbits’ veterinary bills do have to be paid up-front, then you submit the claim, then VPI reimburses you after they process it. There is a \$50

deductible for each related illness. You are also only allowed so much per illness per year. For example, Lucky had five spurs in one year. There was only one \$50 deductible for the first spur. However, the last check was for \$4.00. It wasn’t even worth sending it to me! So the more you submit of one specific illness/medical condition in a policy year, the less you receive in reimbursement. Normal reimbursement time is about 2 months after you submit the claim. Now you can fax the claim, which is so much easier.

They also covered a good percentage of Bailey’s physical therapy and acupuncture in the last year of his life and that is not on the “Benefit Schedule”. The vets would write “Mobility and pain control due to kidney disease and spinal arthritis”. So if it’s not on there, call and ask. If they don’t cover something, call and ask why. They’ve always been very nice and informative on the

phone. I think I’ve called maybe four or five times in the past six years to go over claims.

I had a few claims submitted for Cinnamon when he was alive. Some for stasis (Ileus), one for his heart condition (an echocardiogram, etc.). Lily has had no claims since I insured her over four years ago. Peepers has had one claim in the last year. It was an emergency visit to VESCON in Waltham, MA after he and Lily had a nasty fight during “bonding”. I thought for sure VPI wouldn’t cover any of it, but they did! My total emergency bill was \$265 and after the \$50 deductible, I received a check for \$76.00. Not bad considering.

If you’re interested in the insurance, go to www.petinsurance.com and you can get a quote and start the process right online. If you’ve ever considered insurance, I’d highly recommend it to all!



The Story of Snugs

by Barbara Foye

It was a cold, bitter winter day and I knew there was a severe snowstorm approaching. I was thinking about this poor, helpless bunny in the outdoor hutch, and I was concerned for this little rabbit.

Every day on my drive to work I would pass this home with the hutch in the driveway. Sometimes I would see the bunny, sometimes I would not. But this was an exceptional day; the temperatures were dropping and the storm was due in before the next day.

That evening, after I got out of work, I went home, changed into my jeans and packed a bag of hay. I drove to the house and it was dark. There was no front light on, but there were three cars in the driveway. I took my chances. I pulled up in front of the house and parked in the driveway. I walked up the front steps and



Snuggles, rescued from a cold, solitary confinement.