

Lifestyles

SAVVY SENIOR

Jim Miller



Is pet insurance a good idea?

Dear Savvy Senior,
My widowed mother-in-law has two cats and a dog (her adopted family) and would be willing to spend her life savings to take care of them. Is pet insurance a good idea for her?

Concerned In-law

Dear In-law,

Most seniors who have pets treat them like their own children. If your mother-in-law is the type of person who would do anything for her furry family, including spending thousands of dollars on medical care, pet insurance is definitely worth looking into.

Rising Costs

The cost of owning a pet has gone up quite a bit in recent years. New technologies in medical treatment now make it possible for pets to undergo similar treatments as humans for many life-threatening diseases. But just as with humans, these treatments don't come cheap.

Pet Policies

Pet insurance is actually very similar to human health insurance. Typically pet policies come with deductibles, co-pays and caps that limit how much will be paid out annually. Pre-existing health problems and hereditary conditions can exclude many animals, and the older the pet is, the more you'll have to pay out in premiums. Some insurers won't even cover pets older than 8.

Pet policies also vary widely on what's covered. Some policies are comprehensive, including such things as annual checkups and vaccinations, spaying/neutering, death benefits and even reimbursement for offering a reward for lost pets. Other basic plans cover only accidents and illness. Cost, too, will vary ranging from around \$10 to \$25 per month for basic coverage, to \$25 to \$75 for a comprehensive policy.

Shopping Tips

To help your mother-in-law find a policy that meets her pet's needs and budget, here are a few tips:

- Shop and compare: To compare benefits, co-payments and deductibles of major pet insurers go to www.petinsurancereview.com. Many insurers offer discounts for insuring multiple pets - be sure you find out. It's also not a bad idea to check with your mom's veterinarian to see if they have a recommendation. And do not buy a policy from an insurer that's not licensed in your state.
- Know what you're getting: Be clear on what the policy covers and doesn't cover, and that it works with your mom's vet. Some companies, like Pet Assure (www.petassure.com), are membership discount plans but only work with the vets in their network.

Cost Cutters

Whether your mother-in-law chooses pet insurance or not, here are some other ways she can cut her vet bills.

- Look for discounts: Humane societies often host events or they may know of local clinics where she can get pet care and vaccinations at reduced prices. Also, find out if her vet offers discounts to seniors or offers reduced fees for annual checkups if she brings in multiple pets.
- Get a second opinion. Before committing to expensive treatments or drugs, get a second opinion from another vet. Another option is to consult the Merck Veterinary Manual (www.merckvetmanual.com) for a rundown on her pet's condition and recommended treatments.
- Shop around for meds. Get a written prescription from the vet (ask for generic if possible) so she can shop for the best price. Discountpetmedicines.com is a good resource that has links to sites that offer lower-priced medications. And it doesn't hurt to ask the vet if he or she has free samples she can give her.

Savvy Tips: Studies have shown that many pet owners can manage medical expenses between \$500 and \$1,000, but have difficulty paying beyond that level. If your mother-in-law fits that category, low-cost, high-deductible plans that cover catastrophic injury or illness are considered a sensible option.

Fair promotes healthy living



Charles W. Johnson photo
"Gee mom, kitty has a big head," this little lady, seems to be saying as she meets Hello Kitty from Ashley's Attic. She is 11-month-old Lowen Howard, who was enjoying all the colorful toys during the event.

By MARGARET HOBBS
Lifestyles Editor for the Southern Standard
(McMinnville, Tenn.)

The 21st annual Women's and Children's Health Fair was held Saturday at Three Star Mall. The event is sponsored annually by River Park Hospital, focusing on living a healthy and well-balanced family life.

Vendors included health care providers and family service organizations, as well as representatives from area businesses, industries and community groups.

Attendees could participate in numerous health stations, getting eyes checked at the Lion's Club booth, blood pressure checks, diabetes assessment tests, foot screenings, and reflexology and massage demonstrations and other services.

Center stage of the mall held a spring and summer fashion show presented by Ashley's Attic and Memories Bridal, as well as storytelling sessions hosted by Junior Miss Warren County Caitlin McClain. Approximately 577 babies were born in River Park's Family

Birth Unit last year, and were invited to participate in a fun Baby Parade, where they were all introduced to the crowd.

Youngsters were especially pleased to get to meet and pet Pez, a miniature donkey, and the famous and well-loved Hello Kitty.

Various health-related subjects were discussed, such as women's health, home health care, newborn baby information, Lap-Band facts, allergies, and many more topics, educating the community for a healthier life.



The fair was a Relay for Life activity for River Park's team, donating any dividends from the event to the cause.

Organizers used the theme "KISS Cancer Good-bye," holding a kissing booth where they took donations for Hershey kisses.

"We're appreciative of everyone who attended the health fair, all of the employees and volunteers who came to help, and of course, all of the vendors," said Ashley Wright, River Park community relations coordinator. "We are also happy to be able to raise money for Relay through the event, with so many generously donating to the cause."



Magness Library had a wonderful booth providing a wide range of materials for young readers. Loretta Jones, from the library's children's department was on hand to talk to kids, like these three youngsters, about the joy of reading. Shown, from left, are Rene Alvarez, 9, Gustavo Marin, 8, Juan Flores, 10, and Jones.



Photo provided
Dylan Reece models his favorite animal print outfit and backpack in the spring fashion show held at the recent health fair.



A miniature donkey named Pez, owned by Amy Knight, gets some welcome attention from T.J. Mason, 15, and Samantha Bell, 9.



Two-year cancer survivor Natasha Burks signs River Park Hospital's "Kiss Cancer Goodbye" banner in support of the Relay for Life movement.



At right, Junior Miss Warren County Caitlin McClain gets her blood pressure checked by Dusti Hubbard, an LPN with Dr. Robert Benson's office.



Cute Hadassa Bryan, right, looks like she is ready to participate in the baby parade as she relaxes in her mom Terri's arms. Looking on is sister Savannah, 10.