

THE

Companion

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Duncan's Foxtail Fiasco:

Four Tips to Avoid
This Common Pet Threat

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Your Pets

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Duncan's Story: A Foxtail Fiasco

Whether it's an ingested rock, a bee sting or a couple of drops of antifreeze, the smallest hazards often result in the biggest veterinary bills.

For VPI policyholder Nicki Ross of La Jolla, Calif., the costly culprit was little more than a blade of grass. Nicki never imagined that a common weed called a foxtail could cause two serious medical emergencies and thousands of dollars in veterinary treatment.

What could go wrong?

The pricey ordeal began when Nicki arranged for her 12-year-old West Highland white terrier, Duncan, to stay with a trusted friend while she went out of town. She knew Duncan would have a good time playing with her friend's dog in his large backyard.

Two days after returning home, Nicki noticed an otherwise happy and healthy Duncan incessantly licking his paw, which had become red and swollen. Assuming the problem was related to his skin allergies, Nicki applied a topical ointment, but the swelling only seemed to increase.

A surprising diagnosis

The veterinarian suspected that a foreign object had become embedded in Duncan's paw but could only be sure with exploratory surgery. Nicki agreed to the nearly \$2,000 surgery, which resulted in the discovery of a small foxtail—identical to those in her friend's backyard.

"I'm from New York, so I had no idea what foxtails were, or that they could cause so much trouble," said Nicki. "My friend does know, and he is meticulous about checking the dogs' paws for foxtails after they play in the yard, but Duncan has this insidious white fur and the foxtails seem to hide between his toes."

Nicki resolved to check Duncan's fur thoroughly after every trip outside—especially after the veterinarian said that hard-to-spot foxtails attach easily to white, fluffy fur like Duncan's.

The best laid plans ...

About a year later, Nicki again needed to leave Duncan with her friend while she was out of town. This time they had a plan. Nicki shaved Duncan's paws to reduce the possibility of foxtails getting stuck, and her friend limited time the dogs spent in the yard and checked their fur after every outdoor excursion.

Upon returning home, Nicki was confident that everything was fine. But a couple of days later, Duncan seemed to be licking his paw more than usual. Again, Nicki's first thought was an allergy flare-up.

"Then it hit me," said Nicki. "I sat up in bed and thought, Oh no, it's the same thing all over again."



Déjà vu for Duncan

This time, the veterinarian found an inflamed area on top of Duncan's foot. Less than a year after his first \$2,000 surgery, Duncan needed a second \$1,400 surgery to remove yet another foxtail.

"We were so careful," said Nicki. "The only time he had four paws on the ground and wasn't meticulously checked afterward was when he walked from my friend's porch to my car. That's the only time we can think that this happened."

Now, in addition to maintaining a strict regimen of checking Duncan's fur, Nicki has decided that any areas known to contain foxtails are off-limits, especially during the dry summer months.

Foxtails: a common problem

VPI receives hundreds of claims each year for surgical removal of foxtails. Many of these claims are submitted in the spring or summer for dogs and cats in the western U.S., but location isn't the only thing these claims share. Cost is also a common factor, with many claims topping \$1,000.

"Foxtails can cause big problems for pet owners because they only migrate in one direction," said Dr. Carol McConnell, vice president and chief veterinary medical officer for VPI. "They get caught in the fur, but often move deeper into the coat and penetrate the skin. At that point, removal almost always requires a veterinary visit."

VPI to the rescue

Duncan made full, speedy recoveries after both surgeries. Needless to say, Nicki was glad she had coverage from VPI.

"After his second surgery I thought VPI would drop us," said Nicki. "But this is exactly what insurance is for. We love our pets like we love our children, so you're going to have insurance for your children."

Fortunately, VPI doesn't penalize pet owners for using their policies by dropping coverage or raising premiums, regardless of how many claims they file—or how many foxtails their pets come across.

For more information on foxtails, visit the VPI Pet HealthZone at <http://www.petinsurance.com/healthzone/pet-articles/pet-health/Foxtails-and-Pets.aspx>



Foxtail Safety Tips

- Keep your pet's fur coat short, especially between the toes and around the ears.
- Long-haired dogs are most prone to having foxtails attach to their fur and embed in the skin. Avoid walking your dog in areas where dry grass is prevalent.
- Prime areas for foxtails to penetrate the skin of an animal are between the toes, in and around the ears, nose, armpits and genitalia. Animals with foxtails under the skin are often licking the affected area where a red bump may be seen.
- When returning home from a walk or hike in an area that might have foxtails, examine your dog thoroughly and remove any burrs or foxtails you might find before they have a chance to burrow into the skin.





Why You Love Your Pets :)

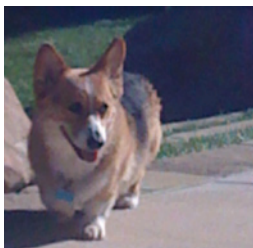
We recently put a call out to our Facebook fans, asking them to tell us why they love their pets. Many responded by posting great reasons, funny stories, and awesome pictures. Check out some of our favorite posts.

“Why I Love My Pet” Posts



VPI Pet Insurance

We all know that VPI policyholders are some of the most loving pet parents around. Post a picture of your furry, feathered or scaled friend and tell us why you love your pet!



John E. Peakes

I love my corgi, Winston, because everyday he surprises me that he can be a normal sized dog and walk on such short legs. Plus he always is smiling and gives me continuous love.



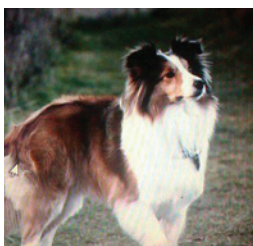
Tina Bailey

I LOVE my child Ferbie because I recently broke my ankle and she "KNEW" something was wrong with me. When I took pain medications they gave me nightmares. So when I am lying on the couch, Ferbie would lie on a pillow on the coffee table next to me to provide protection, comfort, and to let me know she is keeping the bad dreams away. She also "licks" my bad foot thinking she is cleaning my "owie" and helping me heal. What she doesn't know, IT WORKS. That is why I love my pet as my own child.



Shelly Gage

My pups are my kids and I love them both. They're my best friends and they always know how to bring a smile to my face. They're also really good listeners - I can tell them anything and they don't repeat it. ;)

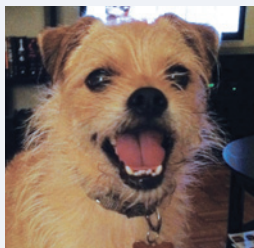


Lisa Lardieri-Bate

An animals love is unconditional and we are always perfect in their eyes! That's why I love My Lola. She is extremely protective of me and loyal. When I go out she is often my passenger to keep me company. I honestly did not know the love for an animal until my Lola.



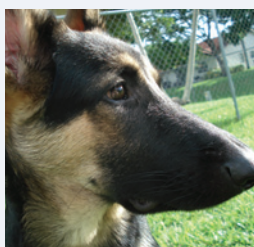
“Why I Love My Pet” Posts



Charity Worrell

Bubba and I have been together almost 5 years now and he is the love of my life! I mean look at that face, can you even deal with the cuteness??!! He's done a lot in his time with me, like moving from LA to NYC and is a frequent flier on airplanes as well!! Through the ups and downs in my life he has been the one constant and I know no matter what kind of day I've had I can come home to him and he 100% will make me laugh and smile.

You can't put a price on that kind of love!



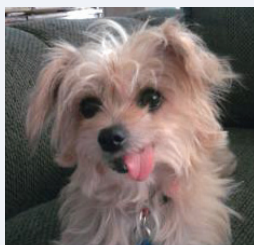
Robin Valerie Baitz

Whats not to Love with this Beautiful face!
Blaze is my baby!



Sam Stewart

This guy is one of my favorite things in the world. Whether I am having a good day or a bad day, it doesn't matter to him, he is always there to make the day even better! Right now he is going through his very own sickness. We don't know how much longer he will be in our lives, but we are living everyday to the fullest because he means that much to this family! ♥



Vicki Sue Frazier

Each one is an extension of who I am. Each came from a different situation and together they have blended into a loving, funny family. They don't care how big one may be or how small the other is - all they know is if one is missing for any length of time - they are not complete. They watch out for each, they help the other when one is hurt, and they share all their love.

*Follow us on Facebook
and look for the next newsletter post.
Your story might be included in the
next edition of **The Companion**,
which goes out to more than 300,000
VPI policyholders!*



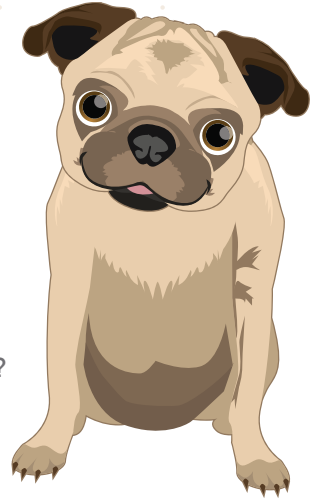
Find Answers to Common Claims Questions

Have you checked out the **Policyholder User Guide** (**PUG** for short) within the VPI Policyholder Portal? PUG helps you learn how to use your policy with animated tutorial videos.

Each video addresses common claim-related policyholder questions, including:

- How do I file a claim?
- How do I avoid delays when filing a claim?
- How do I check the status of my claim?
- What information should an invoice have?
- What are medical records and what do they look like?

For a full list of all PUG videos, log in to your VPI Policyholder Portal account today!



How to find PUG



PUG is one of several useful tools contained in the Resource Center of the VPI Policyholder Portal. You can find it by logging in at my.petinsurance.com, then clicking on "Policyholder Education" either in the Resources toolbar on the left or in the Resource Center box toward the bottom of the page.

You can also visit PUG directly at www.petinsurance.com/PUG.



In Her Own Words: One Policyholder's Story

VPI policyholders are passionate about pets! That's why so many of you encourage friends and family members to protect their pets by referring them to VPI. For Lindsey Lyon, getting multiple referrals finally motivated her and her fiancé to insure Patsy—and just in the nick of time.

Who referred you to VPI?

When we first told our friends that we were planning on adding another puppy to our family, my fiancé's coworker, Brack, immediately told us that we needed to look into VPI. He has five dogs of his own, so we certainly value his opinion! After that, we had several conversations about joining VPI, but didn't actually do so until Patsy was just over a year old.

I remember taking her to the vet for her one-year checkup and seeing a stack of VPI brochures. When I mentioned our interest to the vet tech, she immediately encouraged us to sign up and told us that she has seen firsthand how valuable VPI has been to so many animals and their families.

Between Brack, our vet tech and our desire to keep Patsy happy and healthy, it made sense for us to insure her (and our black Lab, Junior). We went home that night, requested a quote and became members.

How has VPI helped you care for your pet?

Just two months after joining VPI, we noticed that Patsy wasn't as energetic as normal, seemed very tired and was constantly begging to go outside. We didn't know exactly what was wrong with her, but after a week of noticing her sluggish behavior, we decided to take her to the vet.



When I mentioned to the doctor that Patsy was going outside more often than normal, she suggested that we take some X-rays to rule out any serious bladder issues. About twenty minutes later, the vet called us back to view the X-rays and, sure enough, there was a pretty large stone in her bladder.

Given the size of the stone, our only option at that point was surgery—and it needed to be done as soon as possible. Feeling sad and scared, we scheduled her surgery for the next morning and just hoped she would be okay. Thankfully, everything went smoothly during the operation and we were able to bring her home two days later.

Throughout this whole ordeal, we were trying not to think about the cost of all of this, as we would have paid anything to make sure she was okay. However, I remember getting the huge bill and feeling a pit in my stomach. When I went to pay it, the woman behind the desk looked through our papers and said, "Ohh, you have VPI. I was wondering why you were so calm! Don't worry, they'll take care of you." That was so reassuring to hear, and I felt relief.

I filed the claim the next day, and the process was so easy.



Obviously we were very happy to be fully covered, but more importantly, we felt a sense of security knowing that should Patsy face another surgery or emergency in her future, we can take action without having to worry about anything but her health.

Have you thanked your referrer? If so, what did he or she say in reaction to your story?

We have certainly thanked both Brack and our vet for referring us. When we told Brack about Patsy's surgery, he was not at all surprised by VPI's support and was just happy that we finally decided to become members in advance of Patsy's illness.

If someone were looking for pet insurance, what advice would you give?

My advice would be to go for it. We truly consider our pets as family members, and as such, we would do anything and pay any amount of money to keep them healthy.

Patsy's story is a perfect example that even young, healthy dogs can have serious medical emergencies, and having pet insurance provides security and relief in an otherwise panicked moment.



Is there anything else you'd like to add?

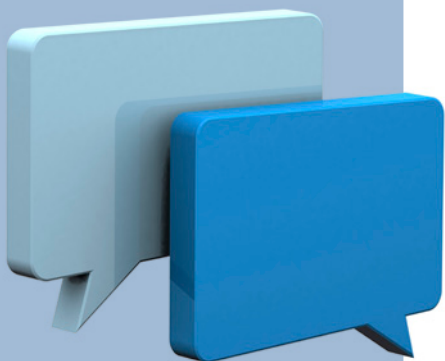
As pet lovers, we have such a sense of freedom knowing that our pets are insured. We don't have to be scared of what the vet tells us at every checkup or fear our dogs growing older and needing additional medical care.

We always tell people that joining VPI was one of the smartest decisions we've made as pet owners, and we truly mean that.

Be Like Brack— Tell a Friend About VPI!

You might know a pet lover or two who hasn't signed up yet for VPI Pet Insurance. Encourage them to visit petinsurance.com for a quote—they'll be glad you did.

Do you have a great referral story? We want to hear it! Email mediainfo@petinsurance.com, and you may see your story featured in an upcoming issue of *The Companion*.



Policyholder Perks

Our Policyholder Perks offers are exclusive to VPI policyholders. To take advantage of these offers, log on to the VPI Policyholder Portal at my.petinsurance.com and click on the Policyholder Perks link or contact the companies directly.

Discounted Products & Services



The Coolest Stuff for the Coolest Pets **20% Discount**

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Puppy Stairs

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Puppy Stairs are made from the highest quality materials and are built to last for the life of your pet. Our stairs and ramps have washable, removable covers and are crafted from the finest high-density foam. Puppy Stairs prevent injuries from jumping for all ages and give senior pets their independence back to reach their favorite places. For phone and online orders, use coupon code: **Veterinary Pet Insurance**.

(866) 767-4551. www.puppystairs.com

10% discount excludes special sale items.



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Come browse this frisky, friendly store for cool treats, toys, beds, apparel and more. VPI policyholders get their best discount on these upbeat, off-beat products for you and your dog

Visit www.DogToysAndTreats.com and use coupon code **06VPI** to save 20% on the site, even on sale items (not including shipping or tax).



Modern Dog Magazine

60% Discount

Exclusive offer for VPI Pet Insurance policyholders: get a one-year subscription to Modern Dog magazine for just \$8.00! You'll save **60% off** the newsstand price. Featuring training tips, expert advice, heart-warming stories, the hottest trends and more, Modern Dog is your guide to canine-inclusive living.

Order online at www.moderndogmagazine.com/subscribe/vpi or call **800-417-6289** and mention **VPI** to take advantage of this very special offer.



Pet Emergency Pocket Guide

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Keep your pet healthy and safe. From the leaders in emergency reference publishing since 1986, this guide is sturdy, waterproof and alcohol-fast. Easy to use and understand, it covers everything from daily care and first aid to disaster and evacuation planning, CPR and emergency response. A must-have tool for new and experienced pet owners alike.

For more information, and to receive a **30% discount** on the Pet Emergency Pocket Guide, please visit www.informedguides.com, and enter promo code **VPI01**.

PEOPLE PERKS



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The chia seed is an ancient food that has been recently rediscovered as a superfood for the modern age. Chia Charger has developed a line of all natural food products with the chia seed as the focus as well as making the ingredient list easy-to-read. Please visit us at www.chiacharger.com. VPI customers can enjoy a **10% discount** on their orders (**Discount Code: VPI10**).

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Chia Charger products are for human consumption.**

For even more offers, please visit www.petinsurance.com/newsletter.

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Come join thousands of other pet lovers and fans of VPI for the latest in pet news, VPI program announcements, giveaways and fun pet photos. We want to hear from you, so be sure to share your pets' stories and photos on our wall!

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VPI Policyholder Reference Guide



Annette Martin,
VPI Customer Care representative

Visit my.petinsurance.com to:

- Obtain a claim form
- Update your payment information
- View the status of current claims
- Update your contact information

To submit a claim:

VPI Claims Department
PO Box 2344
Brea, CA 92822-2344
Or FAX to 714-989-5600

To speak to a Customer Care representative:

800-540-2016
Monday-Friday 5:00 AM to 7:00 PM (Pacific)
Saturday 7:00 AM to 3:30 PM (Pacific)

For group enrollment:

877-PETS-VPI (877-738-7874)
Monday-Friday 5:00 AM to 7:00 PM (Pacific)
Saturday 7:00 AM to 3:30 PM (Pacific)

To enroll an additional pet or renew your policy:

888-341-0789
Monday-Friday 5:00 AM to 7:00 PM (Pacific)
Saturday 7:00 AM to 3:30 PM (Pacific)