

THE

# Companion

Newsletter

SUMMER 2012 VOLUME 9, ISSUE 3



## Beau's Story

Big Dog in the Big Apple

Pets on Vacation!

Featured Breed  
Yorkshire Terrier

In Her Own Words:  
One Policyholder's Story

Policyholder Perks

# One Lucky Dog:

## A 'Tail' of Devotion



To hear Mike Garvis talk about his 15-year-old dog, Beau, is to hear one adoring pet parent.

His voice trails off as he searches for words. "He's just really ... he's just a super good dude," says Mike, his deep baritone swelling with pride.

It's no secret that VPI policyholders are dedicated pet parents. But every now and then we meet a policyholder like Mike, whose story of quiet, steadfast commitment embodies the special bond that so many of us have with our own pets.

### A guy and his dog

With two weeks left before graduating college, Mike was offered the runt of a litter of Siberian husky pups. He leapt at that opportunity 15 years ago—though he recalls with a laugh, "I probably wasn't prepared to get a dog at that point."

Mike named his new pal Beau, and the two eventually made their way from Minnesota to New York City.

### Husky in the city

So what's it like living with a sled dog in a concrete jungle?

"I tell you, New York City is probably one of the better places for a dog," Mike says with amazement. "They're constantly interacting with other dogs, they're constantly smelling something."

Still though, he's got some words of wisdom for other dog owners considering an urban lifestyle.

"You want to get enough space so that they don't feel claustrophobic," he advises. "I've got way too big of an apartment for me. I got it for Beau."

Ultimately, says Mike, having a dog in the city is nothing to be apprehensive about.

"There's dog runs everywhere, there's fantastic dog walkers here," he says. And, he adds, "There's great vets."

## A vet office regular

Speaking of vets, Beau has made his fair share of visits over the years.

"[Pet] insurance is perfect for somebody like me. I'm a hypochondriac with him," chuckles Mike. "If his stomach is upset or anything like that, I bring him in just to make sure we're all on good terms."

Fortunately, most of Beau's veterinary visits have been for commonplace ailments. But last year, he developed painful cysts on his skin that would burst open and require stitches.

"It looked like he had major surgery," Mike remembers. "He had three of them in a two-month period."

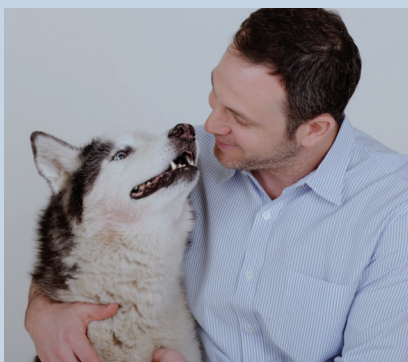
## Discovering the unexpected

While examining Beau's cysts, his veterinarian felt a tiny tumor connected to the dog's rib. The diagnosis was heart-sinking: cancer. Thankfully, the tumor was extremely slow-growing and had not metastasized.

Mike and his veterinarian discussed removing the tumor, but after factoring in Beau's age, the pain he was already enduring from the cysts and the unlikelihood of the cancer to spread, they decided not to operate. But Mike is determined to make sure Beau stays happy and healthy for long as he can.

## Going the extra mile

Beau's tumor is surrounded by pockets that collect fluid and must be drained every week and a half. Taking a pet to the veterinarian that frequently would be a significant burden for most—and that's with the convenience of a car. But for Mike, who lives in a city where most people rely on the subway and few own cars, getting Beau to the vet presents a unique set of challenges.

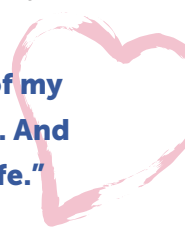


At 15 years old, Beau is unable to walk long distances. So every 10 days, Mike rents or borrows a car to get him to the vet. As for the costs involved?

"I don't even think about it. I get it done," says Mike. "I'm hoping that whatever I have in insurance will take care of some of it, but I just don't even think about it."

Mike's nonchalance in describing the lengths to which he goes to care for Beau belies the depth of his devotion to his beloved dog.

**"Whatever to take care of my dog is what I'm gonna do. And he's lived an amazing life."**



# Pet Cancer Tip

A small, scruffy, light-colored dog, possibly a Chihuahua, standing and looking towards the camera. The dog has large, upright ears and a somewhat unkempt appearance.

Regular check-ups play an important role in the early detection and diagnosis of cancer. Twice yearly wellness exams and annual blood screenings can catch problems before they become more serious, improving the odds of effectively treating pet cancer.

If there is cause for concern, your veterinarian may recommend additional X-rays, ultrasounds or other diagnostic tests.

For more pet health tips, visit [petinsurance.com/healthzone](https://petinsurance.com/healthzone).

# VPI facebook posts

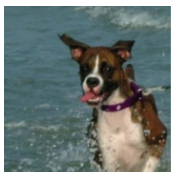


**Carleen Walker**

This is Toby relaxing after taking a dip in the pool in GA. And who says Bulldogs can't swim?

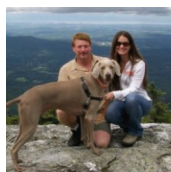
## Bone Voyage

VPI policyholders sure love to travel with their pets. We recently put out a call on Facebook for photos of pets on vacation. Here are some of our favorites!



**Judith L. Humphrey**

Our Boxer Gracie surprised everyone when she took to the ocean like she had webbed feet! I often laugh because there were a couple Labs there who wouldn't as much as stick a toe in the ocean! We had to keep her leashed because we were afraid she would go in too far. As you can tell by her photo...she was a real Beach Bunny on vacation.



**Erin O'Brien Ploof**

A Staycation... Hike up to the top of Mount Mansfield (The Highest point in VT) in Stowe Vermont. Bart loves to hike and climb the rocks! You can see Lake Champlain in the very back of the pic—at Mount Mansfield.



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### VPI Pet Insurance

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Pet Supplies

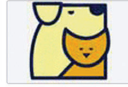
Veterinary Pet Insurance Co. (VPI) is the largest provider of pet health insurance in the U.S. Plans are available for dogs, cats, birds and exotic pets at



Likes 89,229



Welcome!



Take A Vow

2

About

Photos

Likes



### Heather Falzetta

Kala made the long cross-country trip from South Carolina to California with us! This is a picture taken from one of the many places we stopped along the way...the South Rim of the Grand Canyon!



### Nancy Tillis Akin

This is a photo of our Labrador Retriever, Sally, when we were on vacation at St. Simon Island, Georgia.



### P. J. Cloud

The Family Photo- "Out For A Sail!"



### Maddie Schnauzer Ramsey

Here I am in Santa Barbara last weekend on a mini vaca with my family!



### Casey Kennedy

My tent, were you sleeping mum? (yes we both slept in this tiny tent)

Follow us on Facebook ([facebook.com/veterinarypetinsurance](https://facebook.com/veterinarypetinsurance)) and look for the next newsletter post. Your photo and story might be included in the next edition of *The Companion*!



- Top 5 Names for Yorkies**
1. Bella
  2. Max
  3. Chloe
  4. Coco
  5. Sophie

**Featured Breed:**

# Yorkshire Terrier

## From Humble Beginnings to the Lap of Luxury

Yorkshire terriers were originally bred by the English working class for their ratting, or vermin hunting, skills. It wasn't until later that they were recognized for their beauty and began gracing the laps of wealthy dog owners.

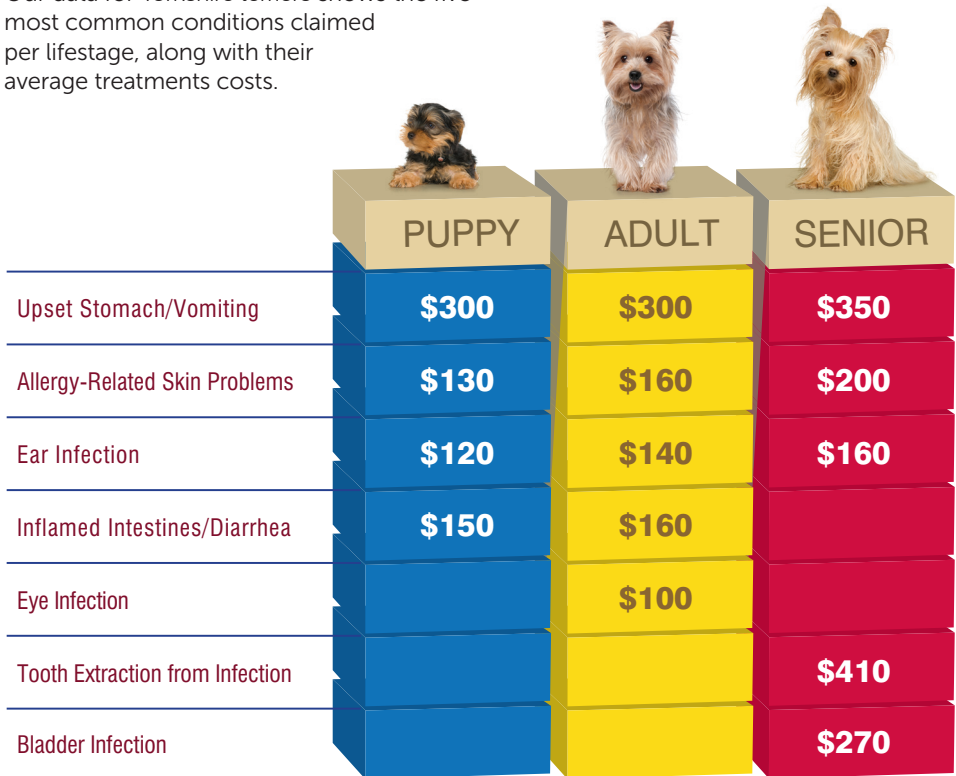
Interestingly, Yorkies weren't always the petite dogs they are today. Prior to 1900, they weighed up to 15 pounds! Today's breed standard says Yorkies shouldn't exceed seven pounds.



Want to know more about health ailments your pet could face? Visit [costofcare.petinsurance.com](http://costofcare.petinsurance.com).

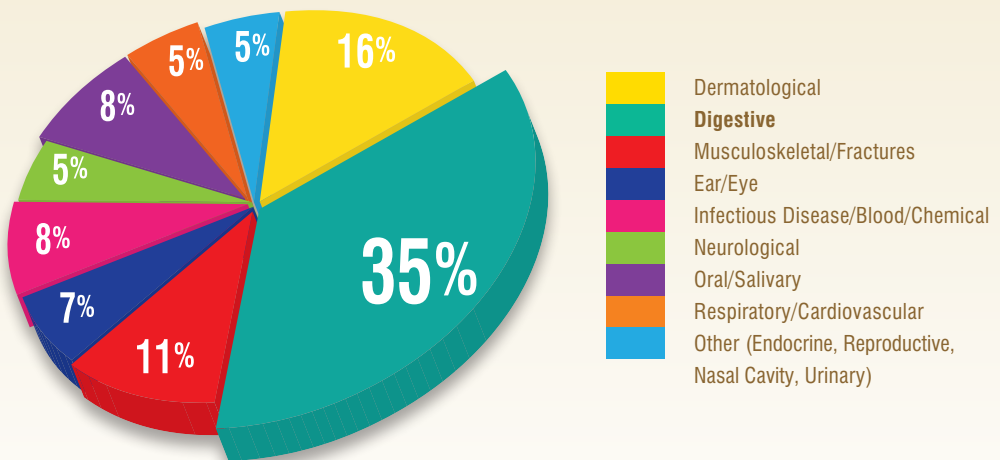
# Have a Yorkie? Be Informed. Be Prepared.

Though everyday and ongoing health ailments might seem run-of-the-mill, the cost to treat them is nothing but—especially when the problems become chronic or recurring. Our data for Yorkshire terriers shows the five most common conditions claimed per lifestage, along with their average treatments costs.



## VPI Pet Insurance receives more than one million claims each year.

This pie chart illustrates the frequency of claims affecting specific body systems for Yorkshire terriers.



Despite their strong, feisty personalities, Yorkshire terriers tend to have sensitive stomachs. So it comes as no surprise that 35% of the claims filed by Yorkie owners were for digestive ailments.

Disease/Condition rankings are based on pet's breed and age. Cost estimates are for a pet of comparable size and age, treated by a veterinarian in the state of California. The actual Cost of Care for your pet may vary. The most common Diseases or Conditions for your pet were determined through a review of VPI Pet Insurance national claim data. We obtained this information from claimed amounts associated with a Primary Diagnosis for pets of the same species, breed, and age group as your pet. We used data from claims that were: (1) submitted under VPI Pet Insurance policies with policy terms ending between July 1, 2005, and June 30, 2008, and (2) entered into our system before November 1, 2008. We counted all claims made under each Diagnosis Code during each policy term as a single event. We combined all events for each Diagnosis Code, breed, and age group, and sorted the data to determine the top ten Diseases or Conditions for each grouping. We only considered policies covering pets aged nine years or less at the beginning of the policy term. We did not include data involving rare canine and feline breeds.

# ONE POLICYHOLDER'S STORY

We love hearing how our policyholders came to find out about VPI and how they've been putting their policies to work. Denise Peck, pet parent to Mick and Lily, was lucky enough to have insured her dogs just months before one of them needed emergency life-saving surgery.

## Who referred you to VPI?

I was convinced that I needed pet insurance after my friend Anne Nichols' Bernese mountain dog, Delsin, required surgery for bloat/torsion in January 2011. I did some research and then asked my friends Kris and Clark Osojnicki about their experience with VPI. Their positive recommendation led to my decision to insure both Mick and Lily through VPI.



## How has VPI helped you care for your pet?

Mick required emergency surgery for a perforated ulcer in June 2011. He surely would not have survived without the surgery and post-surgical care at the emergency clinic. Mick was also treated for a severe case of pneumonia in November 2011.

He was one sick Bernese mountain dog last year, so having the Major Medical coverage through VPI was an important part of his recovery. He turned 8 years old on 6/24/12. I really don't think he would have been here to celebrate this milestone without the treatment he received last year.

Lily has not had any life-threatening situations requiring Major Medical claims, but her spay was covered [through her CareGuard® Premier preventive care coverage]. I am hoping that I don't need the Major Medical for her, but it is nice to know she is covered as well.







Photos courtesy of Anne Nichols

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

I shared Mick's story with Anne, Kris and Clark. Anne helped with Mick's post-surgical care and nursed him through the pneumonia when I had to be away from home at that critical time. They are very pleased that the insurance covered Mick's care to the extent that it did.

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

Compare the policies and coverage available. Talk to people with real life experience with the carrier. Read the fine print and be sure to understand what is and is not covered. Look at the monthly costs and compare that to just one visit to the emergency clinic and you will see the value.

## 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](http://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](mailto: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](http://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**

Moochie & Co.<sup>®</sup> offers unique pet products that are functional, well made, creatively designed and offer great value. They have the stuff pets and their parents love: **durable toys, healthy treats, fun collars and leads and upscale beds and carriers.**

Enjoy **20% off** your next purchase! Simply visit [www.moochieandco.com](http://www.moochieandco.com) and enter discount code **VPI** when completing your purchase. (Valid online only. Can't be combined with other promotions or discounts.)



### FunStuffForDogs.com

**20% Discount**

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



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**40% Discount**

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10% discount excludes special sale items.



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**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](http://www.moderndogmagazine.com/subscribe/vpi) or call **800-417-6289** and mention **VPI** to take advantage of this very special offer.



## Angela Boley's Portraits

**10% Discount**

Angela Boley will provide hand drawn portraits of VPI policyholder pets using chalk pastels. In addition to drawing portraits of their pets, Ms. Boley will draw portraits of VPI policyholders and their family members, if requested. Once the portraits are completed, she will ship the completed portrait direct to the VPI policyholder(s). Each portrait will be chemically treated to protect it from moisture, and placed in an archival plastic sleeve to keep it safe from dust. She will provide these portrait services for VPI customers at a 10% discount off her normal cost. VPI members can email their photos and questions to Ms. Boley at <https://www.artistsites.org/ANGELABOLEY/>



## Enchanted Forest Press

**25% Discount**

**"Just One More Day ~ A Dog Lovers Guide to Quality of Life and Healing from Pet Loss"**, by Award-winning author Geoffrey Bain.

This compassionately informative book gives comfort and healing during a most difficult time. It has heart-warming stories, and expert advice and guidance from professionals to assess quality of life, to know when it's time to say goodbye, and to heal from the loss. Because truly, all we really want is *Just One More Day* with our best friend—our dog. To receive the **25% discount (with free shipping)**, please call 949-702-0188 and mention VPI.



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## Look for VPI Online

Did you know VPI is on [facebook](#) and [twitter](#)?

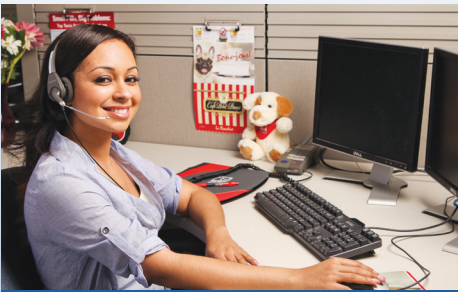
Come join thousands of other pet lovers and fans of VPI for the latest in pet news, VPI program announcements, giveaways and fun pet photos. We want to hear from you, so be sure to share your pets' stories and photos on our wall!

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Take a two-minute survey at  
[www.petinsurance.com/companionsurvey](http://www.petinsurance.com/companionsurvey).

## VPI Policyholder Reference Guide



**Ashley Villegas**  
Customer Care representative since August 2007

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- 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  
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representative:  
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