

THE

Companion

Quarterly

FALL 2012 VOLUME 9, ISSUE 4



Riley's Story

Running Toward Recovery

Fur-balls and Football

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Featured Breed

German Shepherd Dog

In Her Own Words

VPI Helped Save

Our Cat's Leg ...

and Possibly

His Life





A New Leash on Life

Riley Didn't Let Arthritis Slow Her Down

VPI policyholder Dari Passarello is familiar with the long road to recovery—literally and figuratively.

As an avid marathoner, Dari coaches runners for Team In Training, a fundraising arm of the Leukemia & Lymphoma Society. So after her beloved golden retriever, Riley, had surgery on her leg, Dari knew exactly how to get her back up to full speed.

Going from 60 to 0 in no time flat

From the time she was just 6 weeks old, Riley has been going for daily runs with Dari.

"Riley's my running buddy," Dari smiles. "She never turns me down for a run."

But one day, seemingly out of nowhere, Dari noticed that Riley had a slight limp. Her veterinarian recommended taking it easy to see if her leg would get better with rest. It didn't.

"It looked like it was getting worse," recalled Dari. "And at that point, obviously, we took her off—no exercise, no nothing."

An unexpected turn

At just 4 years old, Riley was diagnosed with advanced arthritis. But, as it turned out, all that running and exercise had really paid off.

"One of the reasons they said that her arthritis is so manageable is that she's a very well-exercised dog," Dari said. "So they said, if anything, the exercise has really ... been an asset to her."

A veterinary specialist gave Dari two options: 1) take a wait-and-see approach, or 2) fight the arthritis aggressively with surgery.

"If we let it go, the swelling would eventually ... subside, but what would

happen is that she couldn't exercise to the level that she had been, and that would advance arthritis in her hips and everywhere else along the way," said Dari.

To Dari, the choice was clear: "We wanted to be able to keep her exercise level up and we didn't want anything to stop her or debilitate her. So we went ahead, we did her surgery."



Ups and downs ... and back up again

Coaching amateur marathon runners for Team In Training gave Dari a lot of perspective when it came to Riley's recovery after surgery.

After doctors "basically rebuilt her entire knee" with plates and screws, the once highly active golden retriever slowly began to regain her lost strength, one uphill step at a time.

"We basically put Riley through the same training routine as we do with our athletes," Dari recalled. "She had a slow recovery process.... We basically had to do a training routine for her with hill repeats, going up and down hills, allowing her to gain her strength again."

'Having insurance was just one less thing to worry about'

Thinking back on their ordeal, Dari echoed the sentiment of so many VPI policyholders: "I would spend my last penny on Riley.... When your animal's injured like that the first thought is, 'All right, how do we fix this and how do we make it better?'"

Thanks to her coverage from VPI, "the only thing I needed to focus on was getting my dog better," said Dari. "It provides you with a level of comfort knowing that you're going to be able to do the best that you can for your animal without cost being a consideration."

Arthritis Warning Signs

Dogs*

- Favoring a limb
- Difficulty sitting or standing
- Sleeping more
- Seeming to have stiff or sore joints
- Hesitancy to jump, run or climb stairs
- Weight gain
- Decreased activity or less interest in play
- Attitude or behavior changes
- Being less alert



Cats**

- Changes in appetite and behavior
- Licking or biting at the painful area
- Seeking out warmth or soft places to sleep
- Stiffness, limping or favoring a limb—particularly after sleep or resting
- Altered gait (the way in which your cat walks)
- Muscle atrophy (reduction in the size of the muscle) in the affected limb
- Difficulty getting up after lying down
- Inability to jump up (onto a chair or windowsill) or negotiate stairs

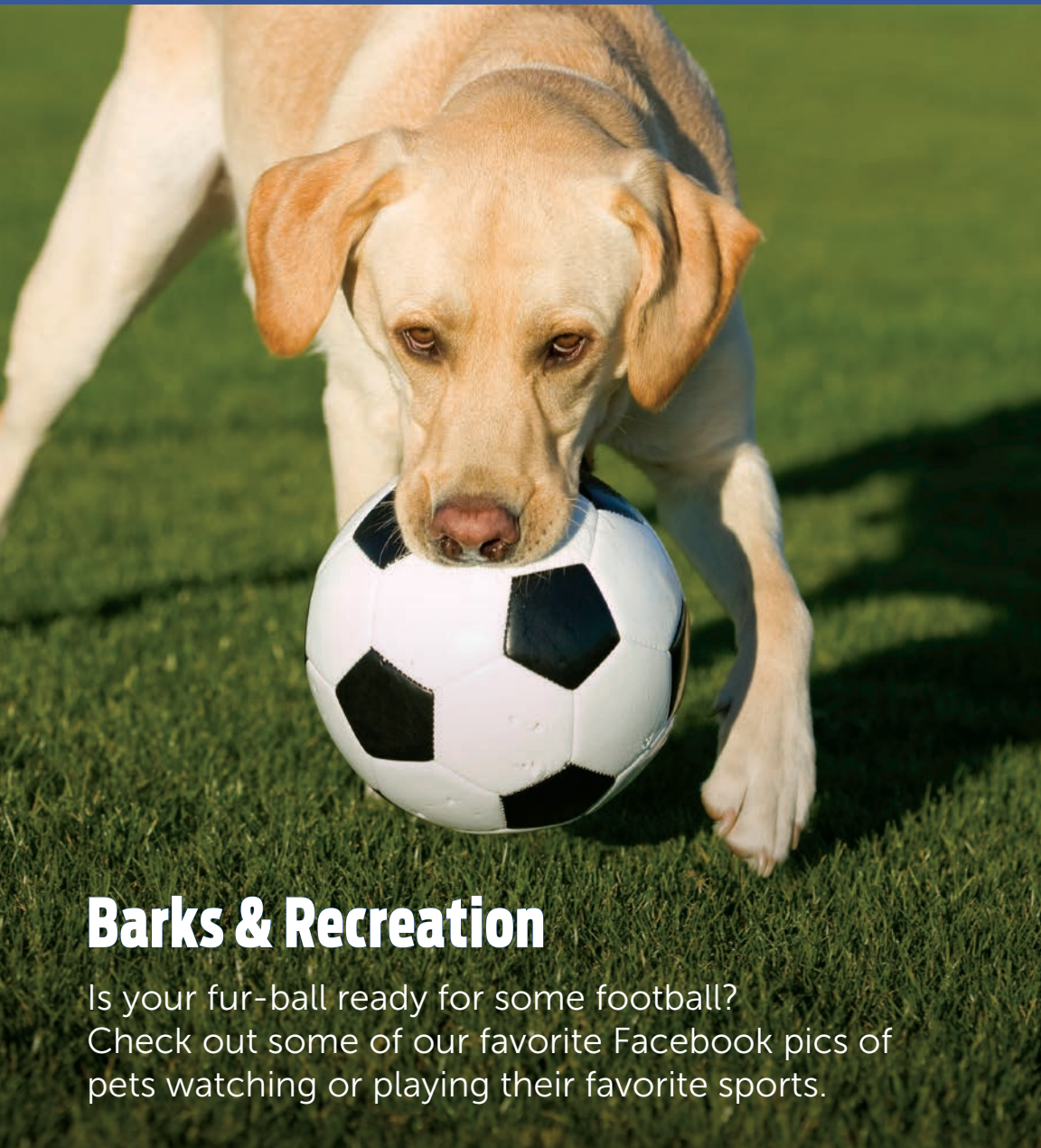


*Source: Arthritis Foundation

**Source: Doctors Foster and Smith

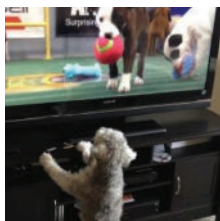
For more helpful articles, visit [MyPetHealthZone.com](https://www.vpi.com/MyPetHealthZone.com).

VPI facebook posts



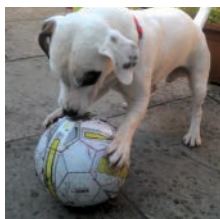
Barks & Recreation

Is your fur-ball ready for some football?
Check out some of our favorite Facebook pics of
pets watching or playing their favorite sports.



Natalie Trevino

This is Chance watching his favorite game, the Puppy Bowl!



Jayne Roberts

Here's my 11 month old puppy Samson playing football
in the garden!

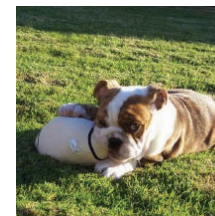
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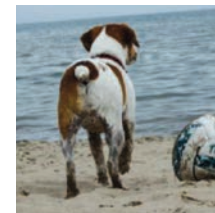
Pet Supplies
Veterinary Pet Insurance Co. (VPI) is the largest provider of pet health insurance in the U.S. Plans are available for dogs, cats, birds and exotic pets at

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Robert Wickman

This is Nitschke when he was just a puppy. He's named after a line backer that played for the Packers back in the 60's.



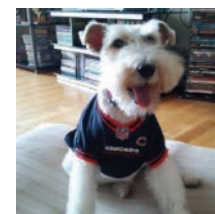
Stephanie Blanchard

Theo playing his favorite sport on the beach!



Amy McKinney

Let football season begin!



Christopher Hallauer

Scout's ready for some football!

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

Featured Breed: German Shepherd Dog



A Distinguished History

Though herding and guarding dogs were long used by Germans, the German shepherd breed itself was not specifically developed until 1899.

A highly devoted, dependable and trainable breed, German shepherds have a proud history of serving as police, search and rescue, military and guide dogs.

Top 5 Names for German Shepherds

1. Max
2. Bella
3. Sasha
4. Shadow
5. Duke/Sadie (tie)

Want to know more about health ailments your pet could face? Visit costofcare.petinsurance.com.

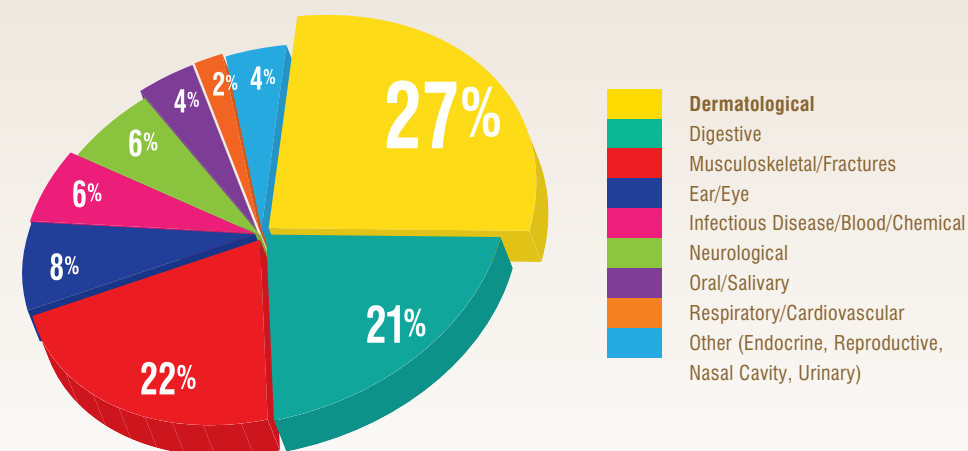
Have a GSD? Be Informed. Be Prepared.

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 German shepherds shows the five most common conditions claimed per lifestage along with their average treatment costs.*

	PUPPY	ADULT	SENIOR
Allergy-Related Skin Problems	\$180	\$210	\$210
Ear Infection	\$160	\$180	\$200
Upset Stomach/Vomiting	\$330	\$380	\$400
Skin Infection	\$150		
Bone Pain & Inflammation	\$310		
Benign Skin Growth		\$460	\$510
Arthritis		\$320	\$330

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

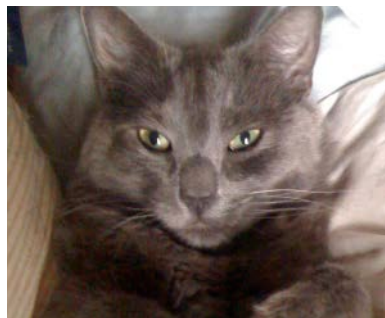
This chart illustrates the frequency of claims affecting specific body systems for German shepherd dogs.



Despite their athleticism and physical strength, German shepherd dogs can be prone to sensitive skin. So it comes as no surprise that 27% of the claims filed by GSD owners were for dermatological problems.

*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.

In Her Own Words: One Policyholder's Story



As pet lovers, we're here to make sure pets get the care they need. So when Nicole Granucci and Richard Opteynde's cat, Miles, suffered severe injuries in an attack, we talked them through their coverage—and Miles didn't have to settle for anything less than the best treatment option.

Who referred you to VPI?

My veterinarian at the time, San Francisco Veterinary Specialists. I was originally looking for pet insurance for my dog but when we adopted Miles, we ended up buying policies for both.

How has VPI helped you care for Miles?

When Miles was only about 7 months old he was brutally attacked by our next-door neighbor's dog. Miles's paw had been broken.

[The veterinarian] believed he could put a pin through both bones ... [and] there would be a good chance of a successful healing process and full recovery. The cost was well over \$10,000 and we gasped in horror. We asked about other options, which were bone fusion, amputation and euthanasia. None of these were

options we wanted to consider. I next called VPI to find out our coverage. Within minutes, I had a customer care rep calm me down and guide me through what the insurance policy would cover. When we found out that we were not only covered but that the surgery could now be done at a fraction of our out-of-pocket original cost, we were stunned. I cried tears of joy knowing we could give our sweet boy a chance at a normal, active life.

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

SF Vet Specialists actually treated Miles. The specialist who did his surgery was very happy we had VPI so that he could give Miles the best possible care.



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

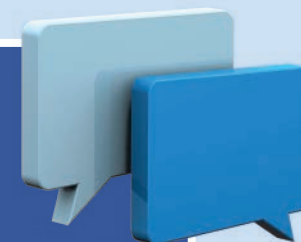
VPI all the way. I have referred at least five people to VPI since Miles's claim!



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.

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Puppy Stairs

10% Discount

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.**

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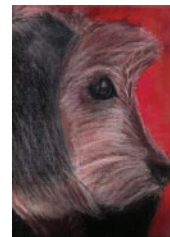


Modern Dog Magazine

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. A must read for dog lovers! Get inspired with the best ideas and solutions for life with dogs. Each issue features breed profiles, budget buys, activities for you and your dog, health & wellness, dog-friendly travel destinations, rescue stories, product reviews, photo contests, giveaways and more! Modern Dog is your guide to a better bond with your dog.

Order online at 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.



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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Help us improve *The Companion!*

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VPI Policyholder Reference Guide



Martha Ramirez

Customer Care representative since 2004

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- 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:

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

For group enrollment:

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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)