

Understanding the Cost of Veterinary Care & Your Payment Options



The Best Way to Save Starts Before There's Ever a Problem

There's a saying we truly believe in when it comes to pet care: **"An ounce of [prevention](#) is worth a pound of cure."** The most effective way to reduce veterinary costs over your pet's lifetime is not by avoiding care, it is by **staying ahead of disease before it becomes advanced, painful, and expensive to treat.**

Preventative care allows us to:

- Detect disease earlier, when it is easier and less costly to treat
- Avoid emergency situations that require intensive care
- Maintain your pet's comfort, mobility, and quality of life

Many of the most expensive conditions we see, such as dental disease requiring extractions, advanced skin infections, or emergency gastrointestinal issues, often begin as smaller, more manageable problems that were simply not addressed early.

Preventative care is not just a recommendation. It is one of the most powerful financial tools you have as a pet owner.

Our Membership Plan: Designed to Remove Hesitation

We understand that one of the biggest barriers to care is hesitation.

“Is this worth a visit?”

“Should I wait and see?”

Those small delays can sometimes lead to much bigger problems. Our **membership plan** is designed to remove that hesitation completely.

For **\$199 per year**, your pet receives:

- Unlimited veterinary exams
- Unlimited technician visits
- 10% off wellness services such as vaccines, deworming, and routine care

This means you never have to second guess whether your pet should be seen. If something feels off, you can come in, have it evaluated, and make informed decisions early. Early intervention not only improves outcomes, but it often significantly reduces the cost of care over time.

Coming Soon: Bug Box (Preventative Care Made Easy)



Consistency is one of the biggest challenges in preventative care, especially when it comes to parasite prevention. Missed doses of flea, tick, or heartworm prevention can leave pets vulnerable to:

- Skin infections and allergic reactions
- Tick-borne diseases
- Heartworm disease, which can be life-threatening and costly to treat

To help simplify this, we will soon be offering **Bug Boxes**, a monthly subscription designed to keep your pet's parasite prevention consistent and convenient. Rather than remembering to refill or reorder medications, your pet's prevention will be delivered and maintained on schedule.

Check back soon for more details.

Pet Insurance: Preparing for the Unexpected

Even with excellent preventative care, accidents and unexpected illnesses can happen. Pet insurance is one of the best ways to prepare for those moments without having to make decisions based solely on cost.

We work with [Pawlicy Advisor](#), a platform that helps pet owners compare insurance options across multiple providers in one place. It is important to note that Pawlicy Advisor is not an insurance company. Instead, it allows you to review plans side-by-side so you can make a more informed decision based on your pet's needs and your budget.



PawlicyAdvisor

Through Pawlicy Advisor, you can compare many of the most well-known pet insurance providers, including [Trupanion](#), [Pets Best](#), [ASPCA Pet Health Insurance](#), [Lemonade](#), and others, ensuring you are looking at coverage options in a clear, “apples-to-apples” way.

This makes it easier to understand what each plan offers and select coverage that feels right for both your pet and your family.

How Pet Insurance Typically Works

Most pet insurance plans operate on a **reimbursement model**:

1. Your pet receives care at the veterinary hospital
2. You pay for the visit at the time of service
3. You submit a claim to your insurance provider
4. The insurance company reimburses you based on your plan

Reimbursement typically depends on:

- Your deductible
- Your reimbursement percentage
- What services are covered under your policy

What Pet Insurance Can Help Cover

Depending on the plan, pet insurance may assist with:

- Emergency visits
- Diagnostic testing (lab work, x-rays, ultrasound)
- Surgeries and hospitalization
- Medications

- Chronic conditions

Some plans also offer wellness add-ons, though most core plans focus on unexpected illness and injury.

Best Practices for Using Pet Insurance

To maximize your benefits and reduce delays:

- Submit claims as soon as possible after your visit
- Keep copies of invoices and discharge notes
- Understand your deductible and reimbursement structure
- Review your policy so there are no surprises during an emergency

The earlier you enroll your pet, the better, as pre-existing conditions are typically not covered depending on your plan.

Flexible Payment Options

We understand that even with planning, veterinary care can sometimes come at unexpected times. Our goal is to make it easier for you to move forward with care when your pet needs it most.

Cherry: Simple Monthly Payment Plans



Cherry is a payment option that allows you to split the cost of your pet's care into smaller monthly payments. Approval is quick and straightforward, and plans are designed to be flexible depending on your needs. This allows you to move forward with recommended care without having to delay due to upfront costs.

Cherry can be especially helpful for:

- Dental procedures
- Planned surgeries
- Ongoing treatment plans

CareCredit: Healthcare Financing You Can Use Beyond Veterinary Care



CareCredit is a healthcare credit card designed specifically for medical and veterinary expenses.

It offers:

- Promotional financing options (often interest-free if paid within a set period)
- The ability to spread payments over time
- Use across multiple providers, including dental, medical, and veterinary

CareCredit is often used for:

- Emergency visits
- Larger procedures
- Unexpected medical needs

Our Philosophy

We believe that financial conversations should never feel uncomfortable or confusing. Our role is to provide clear, transparent recommendations, offer options whenever possible, and help guide you toward informed decisions that align with your goals. Every pet and every family is different, and what matters most is creating a plan that allows your pet to receive the care they need while supporting you every step of the way.

We're Here for You

If you have questions about payment options, insurance, or how to plan for your pet's care, our team is always here to help.

You are always welcome to call or text any of our locations, or follow us on **Facebook and Instagram** for more tips, updates, and resources.

Because they deserve it all.