

Ask the Vet



Kelley Gebhardt, DVM

Dr. Kelley Gebhardt graduated from North Carolina State University College of Veterinary Medicine in 2005. While in veterinary school, Dr. Gebhardt worked with cardiologists in researching feline hypertrophic cardiomyopathy, one of the most common heart conditions of young, male cats. Because of her interest in emergency medicine and alleviating pain in pets, she devoted extra time during veterinary school to studying with emergency/critical care specialists and pain management specialists at the NC State Veterinary Teaching Hospital. Since graduation, Dr. Gebhardt

has worked in both general practice and in emergency medicine. Her passion for emergency medicine inspired her and her family to open the Happy Tails Veterinary Emergency Clinic in February 2008.

Dr. Gebhardt is happily married to her husband, Lee Allen (Clinic Director of HTVEC). They share their home with their five furry children – two dogs (Ruby and Nugget) and three cats (TJ Meow Meow, Uno, and Nimbus). In their limited spare time, Dr. Gebhardt and Lee enjoy hiking with their dogs, mountain biking, kayaking, and spending time outdoors.

PET INSURANCE

Why do I need pet insurance for my pet?

You never know when your pet is going to have an accident or illness. With the cost of pet healthcare continuing to rise, you want to be able to choose the best care for your pet when that unexpected visit to your veterinarian occurs. The average amount of money a pet owner will spend for just basic care for their pet over its lifetime ranges from \$6,000 for a small dog or cat to over \$50,000 for some types of exotic birds. For more information on the cost of owning a pet, please visit www.visualeconomics.com/how-much-our-pets-cost-in-a-lifetime.

How many companies offer pet insurance?

There are currently 12 pet insurance carriers in the United States. As with any company, they will differ by the type of insurance offered and the quality of their service. So, you will need to do some research before deciding on the right insurance for your pet.

Is there a resource available to help me choose the right pet insurance?

Yes. You can go to www.petinsurancereview.com to have many of your questions answered. The website contains links to all the pet insurance companies in the United States. You will also be able to compare the types of coverage offered by each pet insurance company to narrow your options based upon you and your pet's needs.

Is pet insurance affordable?

Yes. The cost of your pet's insurance policy will differ based upon what type of coverage you choose. Policies range from \$4.50 per month for accident coverage to \$77.00 per month for full comprehensive coverage.

When is the best time to purchase pet insurance?

The rule of thumb is to purchase insurance when your pet is young. Breed predispositions and pre-existing conditions are often excluded from coverage.

Is pet insurance accepted by all veterinarians?

Yes. Since pet insurance is a reimbursement process, you will pay the veterinary bill first. You will then submit the proper paperwork to your pet insurance carrier for reimbursement. All that is required from your veterinarian is for them to take a few minutes to complete a short form. Your veterinarian can then return the form for you to submit, or your vet can fax it themselves to the insurance company.

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