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[Editor's Note: Pet Health Network's parent company is IDEXX. However, the author of this article is not recommending any specific brand of preventive care plan, nor is this article intended as an endorsement for any IDEXX offerings.]

Preventive care plans

Have you ever heard of a preventive care plan, also referred to as a wellness plan? It could be a great way for you to provide the best possible care to your pet, while making it easier on your pocketbook.

The general idea is that you pay an affordable monthly fee, and your pet receives a combination of [physical exams](#), blood work (including [heartworm](#) or [virus](#) screens), urinalysis, elective [surgeries](#), dental cleanings, fecal exams and [vaccines](#). The monthly fee clearly will depend on your pet, your clinic and the exact plan you choose, but on average you can expect to pay from \$20 to \$50 monthly.

As your pet ages, your vet may include more specific tests, like:

- Glaucoma screening
- Blood pressure screening
- ECG
- Survey radiographs
- Survey ultrasound

Some clinics offer 3 options based on the pet's life stages:

- Pediatric plan
- Adult plan
- Senior plan

And within each category, you may have options to choose from, such as silver, gold, platinum; good, better, best; level 1, level 2, level 3.

In any case, these plans allow you to spread out your [veterinary](#) bill payments, rather than paying one larger invoice once or twice a year. By bundling services, it allows you to provide excellent pet care without wondering about the financial consequences every time. Best of all, early detection of blood work abnormalities and physiologic changes could help add precious years to the life of your beloved companion.

Pet insurance

There are multiple [pet insurance](#) plans. Some refund part of "routine" physical exams and vaccines. But the most valuable part of a good pet insurance plan is to cover most of the cost of an unexpected major illness or injury.

It can be tough to budget for such unpredictable events. Are you financially prepared for a broken leg? [Cancer](#) surgery and chemotherapy? Abdominal surgery after your cat or your dog swallows a toy that causes a blockage? Such unforeseen veterinary bills can cost thousands of dollars. The solution is a good pet insurance plan, which can cover 80% or more of diagnostics and veterinary care. It can put your mind at ease when faced with unexpected, expensive treatments.

A common concern that pet guardians seem to have with pet insurance is that they feel they have somehow wasted their money if their pet doesn't need extravagantly expensive medical care. This reasoning is the same as complaining that your car was never totaled, although you've paid for car insurance for years!

Pet insurance, like any insurance, should not be considered an investment. It was designed to ensure that in case of a crisis, you will survive without wiping out your savings or losing your pet. Insurance is there to provide peace of mind.

[Click here to learn more about pet insurance.](#)

The difference between preventive care plans and pet insurance

So what is the difference between a preventive care plan and pet insurance?

They are actually very different programs:

- A preventive care plan covers healthy pets and provides preventive medicine
- Pet insurance may cover preventive care, but mostly helps pay for expenses related to illness and injury

In a perfect world, in order to provide the absolute best care for your pet and protect yourself financially, you would sign up for both!

With a preventive care plan, you ensure that your pet receives the best care to remain healthy. With pet insurance, you will be able to treat your pet for any illness or accident. You can have it all with a little bit of planning.

Questions to ask your veterinarian:

- Do you offer preventive care plans?
- Which one is ideal for my particular pet?
- Which pet insurance plan do you recommend?

If you have any questions or concerns, you should always visit or call your veterinarian -- they are your best resource to ensure the health and well-being of your pets.