

Pet Care



Shopping for Pet Insurance

Pet insurance is growing quickly in popularity. A good policy can help cover unexpected veterinary expenses and ease financial stress.

Over the last decade, veterinary care costs have risen by more than 60%, far outpacing general inflation, according to the Bureau of Labor Statistics.

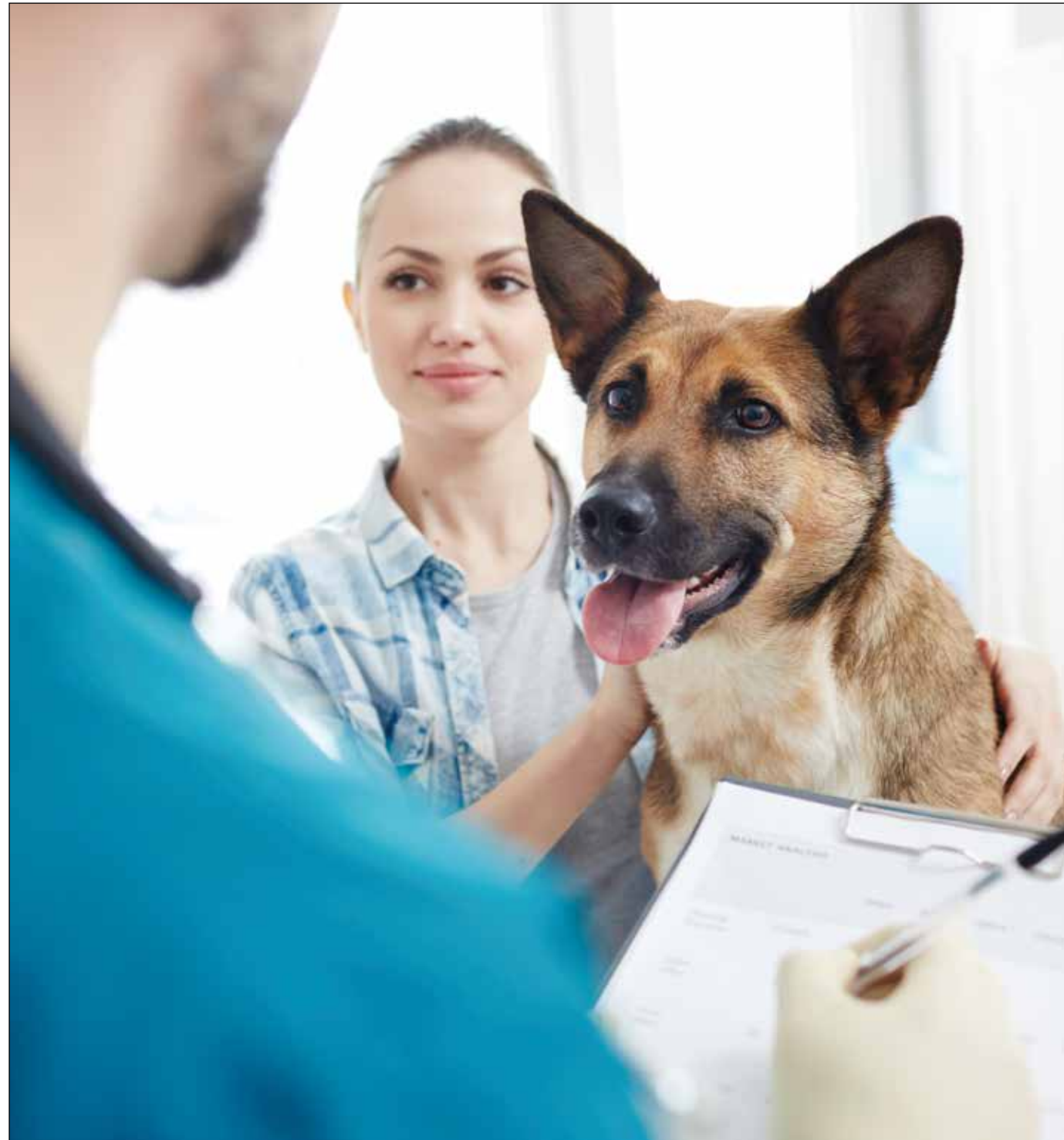
Pet insurance is increasingly helping pet owners afford those bills. The number of insured pets in the US more than doubled from 3.1 million in 2020 to 6.4 million in 2024, according to North American Pet Health Insurance Association.

Not all policies are the same, however, so it's important to educate yourself as a consumer before you go shopping. Here are some things to consider when comparing plans.

HOW IT WORKS

Just like health insurance plans for humans, most pet insurance plans have premiums, annual deductibles and copays. Pet insurance typically covers accidents, illnesses, surgeries and prescriptions. Optional wellness plans may include preventive care, such as vaccinations, flea control and check-ups.

Pre-existing conditions are usually not covered, and if they are, there could be a



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waiting period of up to 12 months.

The maximum annual coverage amount, as well as the deductible and reimbursement rate you choose, will determine your premiums. There are other considerations, as well. For example, if

your pet's breed predisposes it to certain health complications, premiums could be higher. Prices for veterinary care in your area also could contribute to the premium.

In addition, you may elect to add coverages for specific services, which will increase

the premiums. This could include dental care coverage, alternative therapies such as acupuncture, hydrotherapy, physical rehabilitation and prescription food.

Some employers offer discounted pet insurance plans as part of their benefits.

Check with your employer to see if they offer such a program.

CHOOSING AN INSURER

When comparing plans, it's important to choose a reputable insurer. Use websites such as Trustpilot.com to compare insurers and read reviews. Look for information about how claims are processed and whether the provider has a good reputation for payouts and customer service.

ENROLLING

When you enroll your pet, you will be asked questions about the pet's medical history. Some plans may ask to review your pet's medical records. Coverage may not start right away as there may be a waiting period. Be sure to read the fine print and ask any questions you have about the plan's benefits and how to file a claim.

USING YOUR PET'S BENEFITS

Most pet insurance plans require you to pay your pet's medical bills up front and file a claim for reimbursement. Many insurers offer mobile phone apps where you can upload receipts, file claims, track your claim's status and even provide your banking details for reimbursement.

Choosing the right pet insurance can protect your pet and your wallet. Take time to research and compare providers to ensure you get the best fit for your budget and your pet's needs.

Pet Food Terms

Choosing a food for your pet can get complicated when you read food labels. Here's a breakdown of some terms used in the pet food industry, so you can choose the food will best meet your pet's needs.

'COMPLETE AND BALANCED'

"Complete and balanced" means the food contains all the essential nutrients a pet needs in the proper proportions for their specific life stage.

This ensures the food can be the sole source of nutrition for the animal. It signifies that the food meets the nutritional requirements established by the Association of American Feed Control Officials, according to the Pet Food Institute.

LIFE STAGE

Pet food is often formulated for the pet's life stage, from puppies and kittens — who need additional energy to help fuel their development — to adult cats and dogs, to senior animals, whose nutritional requirements are different.

AAFCO recognizes four life stages: gestation/lactation, growth, maintenance, and all life stages. Each life stage requires different nutrition.



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Puppies and kittens, for example, need more protein and fat.

Food labeled "All Life Stages" meets the AAFCO nutrient requirements for growth, reproduction and adult maintenance.

NUTRITIONAL ADEQUACY STATEMENT

All dog food sold in the United States must include a nutritional adequacy statement.

This statement verifies whether a pet food is formulated to provide complete and

balanced nutrition (as defined by AAFCO), if so, for what life stage, and how that determination was made, according to the Pet Food Institute.

GUARANTEED ANALYSIS

The guaranteed analysis reflects the minimum or maximum amounts of nutrients, including protein, fat, fiber and moisture. When comparing dry versus wet pet food labels, the guaranteed analysis may look quite different due to the food's moisture content, according to the Pet Food Institute.

INGREDIENT LIST

The U.S. Food and Drug Administration requires ingredients to be listed in descending order by weight. Vitamins and minerals are required to include their chemical name, however you may also see the more recognized or common name listed in parentheses.

MARKETING CLAIMS

You might see buzzwords on pet food labels that seem to signify quality or other characteristics of the food. These terms, however, are not

regulated in pet food products, so they can be misleading. Here are some examples from Midtown Veterinary Hospital.

Natural: Has no artificial ingredients but is not necessarily healthier.

Organic: Must meet USDA organic regulations (not required for pet food).

Grain-free: Does not contain grains but may use alternative carbohydrates. Not necessary for all pets.

Human-grade: Not a legally defined term in pet food regulations.

Keeping Pets Mentally Stimulated

Part of responsible pet ownership is providing your pets with enrichment.

Enrichment is the practice of enhancing a pet's environment to encourage natural behaviors, reduce boredom and promote overall well-being.

Mental exercise is just as important for dogs as physical exercise, according to PetMD.com.

Working breeds such as German Shepherds, Border Collies, Australian Shepherds, and Australian Cattle Dogs, are particularly high-energy and require enrichment to thrive.

SIGNS YOUR PET IS BORED

Dogs that chase their tails, bark excessively, pace, dig or participate in other destructive behaviors may be suffering from boredom. A bored cat might scratch furniture, meow excessively, overgroom or fail to groom, or be aggressive toward pets or people.

Enrichment will help prevent these behaviors and improve your pet's quality of life.

ENRICHMENT IDEAS FOR DOGS

Your local pet shop likely has a plethora of enrichment toys and activities for your pet. There also are many DIY options for keeping pets busy.



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The ASPCA recommends enrichment at feeding time. Feeding puzzles are one way to provide this enrichment. The ASPCA offers an idea for a DIY version: a muffin tin puzzle. Put food or treats in each muffin compartment, then put a tennis ball or other similarly sized toy on top and watch your pup go to work.

Another way to provide enrichment for dogs is with a snuffle mat. You can buy a pre-made snuffle mat, or make your own by sewing strips of fleece material onto a rubber backing. Fill the snuf-

fle mat with kibble or treats.

A car ride or outing is another way to provide your dog with enrichment. New sights, sounds and smells keep your dog's senses engaged and its brain busy.

Chewy.com suggests creating a treasure hunt by hiding your dog's favorite things inside or outside your home and encouraging them to use their hunting skills to find them.

ENRICHMENT IDEAS FOR CATS

Enrichment for cats can be

as simple as opening a window. Since most housecats live indoors for their whole lives, a whiff of fresh air can be intoxicating fun for them, according to Fear Free, an online resource for veterinarians. The organization cautions to raise the window only a couple of inches to let in fresh air and keep kitty's senses occupied. Another way to provide olfactory enrichment is by sprinkling fresh herbs on a carpet or towel. Some options include dill, oregano, parsley or rosemary.

A catio — an enclosed

outdoor environment for your cat to explore the outdoors safely — is another way to provide enrichment. You can buy a pre-built catio or make your own DIY version using lumber and 14- to 16-gauge wire mesh.

According to Fear Free, a catio provides sensory stimulation, empowers a cat with autonomy and choice, encourages instinctual behaviors like climbing, sunbathing and bird-watching, and offers a calming retreat for cats who feel anxious or frustrated indoors.

Consider Probiotics

Probiotics have long been a trend in dietary supplements, and the trend is now catching on for pets.

Probiotics are live microorganisms — typically beneficial bacteria — that help maintain or restore a healthy balance of gut bacteria. Pet probiotics are similar to human probiotics but are formulated specifically for pets to suit their digestive systems.

WHY CHOOSE PROBIOTICS?

Probiotics can help treat a range of digestive issues. They help balance the gut microbiome — the good bacteria that aid digestion. They can prevent or relieve symptoms like diarrhea, gas, constipation and bloating, and are especially useful during diet changes or stressful events, such as travel or boarding, according to the American Kennel Club.

Probiotics also can be used for recovery after treatment with antibiotics, which kill harmful and beneficial bacteria in the gut, by replenishing the good bacteria, helping pets recover faster and avoid digestive upset.

Probiotics also help support the immune system. A healthy gut is closely linked to a stronger immune response, and probiotics may reduce inflammation and help pets fight off infections more effectively.

Pets with chronic

gastrointestinal disorders like inflammatory bowel disease may benefit from regular probiotic use as part of a treatment plan.

Research shows that probiotics also may improve skin health and reduce allergic reactions by supporting immune function from the inside out, and there is evidence that a balanced gut microbiome helps

improve memory performance in dogs as they age.

HOW TO CHOOSE THE RIGHT PROBIOTIC

Look for vet-recommended or clinically studied products. Check the label for the number of colony-forming units, which indicates the number of live bacteria. Aim for 1-10 billion per dose.

Also consider which form of probiotics you will use: powder, chewable, capsule, liquid or paste. Consider your pet's preferences and how easy the probiotics will be to administer.

To boost effectiveness, consider a product that also has prebiotics. Probiotics thrive with prebiotics, which are essentially food for the benefi-

cial bacteria.

TALK TO YOUR VETERINARIAN

Always talk to your veterinarian before starting any supplement, especially if your pet has a chronic illness, is pregnant or takes other medications. Your vet may even offer a probiotic product through their office.



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Setting Up a Habitat

Creating a comfortable and enriching habitat is essential for the health and happiness of small pets like hamsters, guinea pigs, rabbits or gerbils.

Each species has specific needs, but some foundational steps apply across the board.

CHOOSE THE RIGHT ENCLOSURE

Start by selecting an enclosure appropriate for your pet's size and activity level. Hamsters and gerbils need secure cages with tunnels, while guinea pigs and rabbits need larger, open-bottom pens to roam. Avoid wire floors, which can injure delicate feet.

BEDDING AND SUBSTRATE

Use safe, absorbent bedding such as paper-based products or aspen shavings. Avoid cedar or pine, which can release harmful fumes. Guinea pigs and rabbits benefit from fleece liners when cleaned regularly.

HIDEOUTS AND ENRICHMENT

Small animals are prey species, so they need places to hide and feel secure. Add hideouts, tunnels and chew toys to reduce stress and boredom. Enrichment items like cardboard tubes, untreated wood blocks and activity wheels (solid-surface only) help support your pet's mental and physical health.

TEMPERATURE AND LIGHTING

Keep your pet's habitat in a quiet, draft-free area with consistent temperatures (typically 65–75 degrees Fahrenheit, depending on the species). Avoid placing cages near direct sunlight, heaters or air vents.

CLEANLINESS AND MAINTENANCE

A clean environment helps prevent illness and odors. Regularly spot-clean soiled bedding and perform deep cleans weekly. Use pet-safe disinfectants and thoroughly rinse all surfaces before returning your pet to the cage.

Providing a safe, stimulating habitat sets the foundation for a healthy life for your small pet. By tailoring the space to their species-specific needs, you'll support both their well-being and your bond with them.



Traveling with Pets

Traveling with pets can be a rewarding experience, but it also requires careful planning to ensure their safety and comfort.

Whether you're taking a road trip, flying or just visiting friends for the weekend, following a few key guidelines can help make the journey smooth for both you and your furry companion.

PLAN AHEAD

Start by checking pet policies for your destination, accommodations and mode of transportation. Not all hotels or airlines are pet-friendly, and those that are may have specific requirements like carrier size, health certificates or breed restrictions. If you're flying, contact the airline in advance to confirm pet travel rules.

VISIT THE VET

Schedule a veterinary checkup before your trip. Make sure your pet is up to date on vaccinations and ask your vet for a copy of their health records. If you're traveling across state lines or internationally, you may need a health certificate. For pets prone to anxiety or motion sickness, ask about calming aids or medication.

USE A SECURE CARRIER OR RESTRAINT

For safety, pets should be secured during travel. Use a well-ventilated crate or travel carrier large enough for your pet to stand, turn around and lie down. For car trips, consider a crash-tested pet seatbelt harness or carrier strapped in with a seatbelt. Never let your pet roam freely in a moving vehicle or ride with their head out the window.



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PACK PET TRAVEL ESSENTIALS

Bring food, bottled water, bowls, leash, waste bags, medication and a favorite blanket or toy to help your pet feel at ease.

Be sure to travel with a recent photo of your pet, in case they get lost.

TAKE FREQUENT BREAKS

If driving, stop every 2-3 hours to let your pet stretch, relieve themselves and get some fresh air. Never leave pets alone in a parked vehicle, especially in warm weather—it can be fatal within minutes.

With thoughtful preparation and a focus on safety, traveling with pets can be an enjoyable adventure for everyone.

A little planning goes a long way toward ensuring your pet stays happy and healthy while on the road.

Monitor Your Pet's Behavior

Pets can't tell us when something feels wrong — but they often show us.

Changes in a pet's behavior can be one of the first signs of illness or injury. Whether it's a sudden shift in appetite, energy level or temperament, paying close attention to how your pet acts can help you catch health problems early and seek timely care.

APPETITE AND DRINKING HABITS

One of the most noticeable signs of trouble is a change in eating or drinking habits. A sudden loss of appetite could signal anything from dental pain to digestive issues or even kidney disease. On the other hand, excessive thirst and urination may indicate diabetes or a thyroid problem in older pets, according to the American Veterinary Medical Association.

ENERGY AND ACTIVITY LEVELS

A normally active dog that becomes lethargic or a laid-back cat that starts pacing may be experiencing discomfort or pain. Stiffness, limping or reluctance to climb stairs or jump onto furniture may point to arthritis or injury.

PERSONALITY AND SOCIAL BEHAVIOR

If your pet becomes unusually withdrawn, hides more often or growls or hisses



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when touched, it may be experiencing pain or anxiety. Pets with cognitive dysfunction (similar to dementia in humans) may seem confused, bark or meow more, or get lost in familiar surroundings — especially common in senior animals, according to the Cornell Feline Health Center.

BATHROOM HABITS

Changes in urination or defecation patterns — such as accidents, straining or going more or less frequently — can point to urinary tract infections, constipation or other gastrointestinal issues. Don't ignore changes in the color or consistency of your pet's stool.

GROOMING AND APPEARANCE

Cats that stop grooming themselves may have dental problems or arthritis that makes it painful to move. Dogs who excessively lick one spot may have an injury or skin irritation. Sudden hair loss, dandruff or scratching can signal allergies, parasites

or hormone imbalances.

Behavioral changes are your pet's way of communicating discomfort. Trust your instincts. If something seems off, schedule a visit with your veterinarian. Early detection not only saves lives but can also prevent more serious and expensive treatments down the road.