



28966 Information Lane  
Easton, Maryland 21601  
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## Feeding Your Cat/ Kitten

Shopping for pet food can be overwhelming. Should you buy an organic, natural, or grain free diet, or a diet with no by-products? Many popular brands spend more money on advertising and packaging than the quality of ingredients. Other brands use gimmicks to make the food sound more appealing, such as grain-free, all natural, or fresh. What is most important for your pet's diet is to feed a product that supplies the three essentials: vitamins, minerals and energy supplying nutrients. At VMC we believe pets should eat a good quality food that your pet likes and that suits your budget. A few recommended brands include Royal Canin, Science Diet, Purina ProPlan, and Nutro.

Cats are obligate carnivores, which mean they have a strict meat- based diet requirement. Some of their diet can include vegetables, which are useful as a source of digestible fiber. Fat in the diet is what makes foods palatable for cats. Most practitioners now support canned food as being the ideal diet for cats. Canned food provides more meat based protein, less calories than dry food, and has more moisture than dry food. What canned diets don't provide is the option to feed intermittently during the day, and they lack the convenience of dry food. The exact amount of canned and dry food depends upon your cat's life stage (kitten, senior), lifestyle (indoor vs. outdoor) and health related needs (weight management). Kittens should be offered canned food daily, with free choice dry food. As kittens mature the quantity of food offered should be reduced.

Be careful of a kibble that contain a lot of dyes or fat, which are often used to either make the product more palatable or appear more interesting to us as pet owners. Be sure the diet names the meat source- for example, chicken, beef, lamb, salmon. Avoid diets which list meat meal or meat by-products, as the source of this meat is unknown. Chicken meal is essentially the entire chicken ground up into a meal. Chicken by-product meal uses the animal parts not consumed by people. By-products are a less expensive but still a nutritious protein source. Whole grains, fish meal, corn gluten meal, and brewer's rice are other examples of inexpensive protein sources.

Treats for cats should be limited, as many of them contain sugars and calories. Fresh meats and fish should be limited, as they do not contain essential nutrients cats need daily. Avoid all processed human foods, fatty foods, sweets, and dairy products, as their consumption can lead to serious health issues. For cats who love to eat or tend to gain weight, keep them entertained with interactive toys and feeders.

Any pet food purchased should be AAFCO labeled. The Association of American Feed Control Officials (AAFCO), is defined as a voluntary membership association of local, state and federal agencies charged by law to regulate the sale and distribution of animal feed and animal drug remedies. Essentially they are the only group in the industry that has established a standard at which you as the consumer will know that your pet food is delivering the nutrients that it is formulated to provide. For more information visit the website [www.aaafco.org](http://www.aaafco.org)

Note- AAFCO does not differentiate between the quality of protein sources.

**For more tips and information visit these Nutrition Websites and Resources:**

American Animal Hospital Association

<http://aahanet.org>

American College of Veterinary Nutrition

<http://acvn.org>

[www.purina.com](http://www.purina.com)

[www.hillspet.com](http://www.hillspet.com)

[www.royalcanin.com](http://www.royalcanin.com)

Nutritional Requirements of Cats and Dogs: easy to read pet nutrition booklets

<http://dels.nas.edu/global/banr/petdoor>

Animal Nutrition Resources - The American Academy of Veterinary Nutrition

[www.aavn.org/nutrition-resources.pml](http://www.aavn.org/nutrition-resources.pml)

An indoor pet environmental enrichment guide

<http://indoorpet.osu.edu/cats>



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## Is Pet Insurance Right for me?

The quality of veterinary care and the ability of veterinary specialists to perform advanced life-saving diagnostics and treatments have increased tremendously in the past several decades. With this increased availability of advanced care, costs have also risen. Orthopedic surgery for treatment of cranial cruciate ligament injury or fractures can cost \$3000-\$6000; costs for treatment of intestinal disorders can be \$2000-\$4000, while treatment for complicated conditions and cancer can reach over \$10,000. Pet insurance is an option to assist with these costs so if something unexpected happens; you will have the financial resources available.

Pet insurance is NOT a way to try to save money over the lifetime of your pet. While you can save money with extensive veterinary bills, you may lose money over the long run if your pet has no major health problems. Pet insurance helps you to cover very expensive treatment costs without causing you financial hardship.

### **Pet insurance may be a good idea if:**

- You treat your pet like a member of the family
- Your breed of pet is known to have health problems
- You become nervous thinking about veterinary bills
- You might not be able to afford the best care if your pet is sick or hurt
- You might compromise on care for financial reasons
- You have a healthy pet now but are concerned about problems that may arise later

### **Pet insurance may not be a good idea if:**

- Your pet has medical problems already and you want them to be covered
- You are hoping pet insurance will reduce your overall costs
- Your pet already has or you already suspect a problem
- Finances would not make a difference in choosing what to do in case of illness.
- You are mainly interested in pet insurance to cover wellness

## Frequently Asked Questions

*How does pet insurance work?*

All pet insurance works on a reimbursement basis. You pay for service upfront and your insurer reimburses you directly. Reimbursement time varies, but expects to wait about 2 weeks.

*What is covered?*

All companies cover accidents and illnesses. Some also cover wellness care. Read the details of an individual plan carefully.

*My pet already has a problem or I suspect a problem. Will pet insurance cover this?*

Pet insurance does not cover pre-existing conditions. However, most will cover future unrelated issues.

*How much does it cost?*

Price depends on a variety of factors, but for a plan with good coverage expect to pay \$30-\$50 per month. Do not pick the cheapest plan you can buy, but choose based on the coverage offered.

*I have a healthy puppy. Do I really need pet insurance?*

If you ever see yourself buying pet insurance, it is better to do so when your pet is young rather than waiting till they get older. Additionally, certain hereditary and congenital defects can become evident while pets are still young so insuring young can prevent the pre-existing 'clause' in most cases.

## Quiz: Should I get pet insurance?

1. Would a paying a monthly premium around \$30 - \$50 be a hardship for you?  
A: Yes | B: No
2. If you suddenly got hit with a \$1,000 vet bill would you be able to handle it financially?  
A: Yes | B: No
3. If you suddenly got hit with a \$3,000 vet bill would you be able to handle this financially?  
A: Yes | B: No
4. If you suddenly got hit with a \$10,000 vet bill would you be able to handle this financially?  
A: Yes | B: No
5. Would you take advantage of advanced levels of medicine to try and save your pet?  
A: No | B: Yes
6. Is your pet prone to accidents and injuries?  
A: No | B: Yes
7. Do you own a cat that goes outdoors unattended?  
A: No | B: Yes

8. If your cat developed diabetes and needed expensive treatments for the rest of its life, would having pet insurance make the decision of what to do easier?  
A: No | B: Yes
  
9. If your dog developed cataracts in its eyes and surgery (\$5000/eye) could restore his/her vision, would having pet insurance affect your decision of whether to get surgery?  
A: No | B: Yes
  
10. Suppose your 2-year-old-dog fractured its leg. There are two treatment options: (a) save the leg with metal plates and screws (\$3800) or (b) amputate the leg (\$1500). Would having pet insurance make this decision easier?  
A: No | B: Yes

**If you chose 4 or more B's, pet insurance is something you should definitely consider.  
For more information and to compare plans, visit: <http://www.pet-insurance-university.com>**

**Here is a comparison of plans that we feel offer the most to our clients:**

	<b>Embrace</b>	<b>Trupanion</b>	<b>Healthy Paws</b>
<b>Website</b>	<a href="http://www.embracepetinsurance.com">www.embracepetinsurance.com</a>	<a href="http://trupanion.com">trupanion.com</a>	<a href="http://www.healthypawspetinsurance.com">www.healthypawspetinsurance.com</a>
<b>Waiting Period</b>	14 days. 6 months for orthopedic conditions.	5 days for accidents, 30 days for illnesses	15 days. 12 months for hip dysplasia.
<b>Price increases w/age</b>	Yes	No	Possibly
<b>Accident/Injury coverage</b>	Yes	Exam fee not covered.	Exam fee not covered.
<b>Behavioral Coverage</b>	Only medications	Additional fee	No
<b>Alternative coverage</b>	Chiropractic, acupuncture, laser, rehabilitation covered	Additional fee	Yes
<b>Pre-existing conditions</b>	Not covered	Not covered	Not covered

<b>Bilateral conditions</b>	If condition in one leg occurs prior to enrollment or during waiting period it is NOT covered in the other leg.	If condition in one leg occurs prior to enrollment or during waiting period it is NOT covered in the other leg.	Covered except for cruciate ligament injury: If cruciate tear occurs before enrollment or during waiting period in one leg it is not covered in the other leg.
<b>Hereditary and Congenital coverage</b>	Covered if no signs prior to enrollment or during waiting period.	Covered if no signs prior to enrollment or during waiting period.	Covered if no signs prior to enrollment or during waiting period.
<b>Continual coverage for chronic conditions</b>	Yes	Yes	Yes
<b>Cancer Coverage</b>	Yes	Yes	Yes
<b>Hip dysplasia coverage</b>	Yes (after waiting period)	Yes (after waiting period)	Yes (after waiting period)
<b>Routine/Wellness</b>	Available at additional cost	Available at additional cost	Available at additional cost
<b>Dental Coverage</b>	Tooth injury covered. Periodontal disease not covered.	Some treatment covered if annual dental exams performed and veterinarian recommendations followed.	Tooth injury covered. Periodontal disease not covered.
<b>Maximum Lifetime Payout</b>	\$50,000	Unlimited	Unlimited
<b>Maximum Annual Payout</b>	Variable	Unlimited	Unlimited
<b>Deductible</b>	\$100-\$1000 per year	\$0-\$1000 per incident	\$100, \$250, or \$500 per year
<b>Co-pay</b>	10%, 20% or 35%	10%	10%, 20%, or 30%
<b>Premiums</b>	\$10-\$80	\$11-\$90	\$13-\$90



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## Litterbox Training Cats and Elimination Disorders

Most kittens will naturally use a litterbox to eliminate, provided the box is clean, accessible, and in a quiet place. As they age, some cats develop elimination problems, where they may urinate or defecate outside the box. Some of this behavior is territorial; cats are solitary and will occasionally urinate to mark their territory. Even cats living alone in a house or apartment may urine mark in response to instinct. Other cats develop litterbox aversions, and develop a preference for eliminating on other surfaces (cloth, linoleum, etc.). Urinary tract disorders, painful defecation or fear of interruption can also cause cats to not use the box. Whatever the cause, once a cat begins to avoid the litterbox, it is hard to change the behavior. Luckily there are a few precautions you can take to minimize the chance your kitten will develop these problems.

### Rules to Keep Cats Loving the Litterbox

- In multi-cat households, there should be one box/cat, plus one extra. This is an important rule! Many cats do not like to urinate in the same box they defecate in. Others don't like to eliminate where another cat has gone.
- Avoid scented litter and certain covered or mechanical litterboxes. Cats prefer an open, easily accessible box.
- Avoid putting the litterbox near the food or play station. For bigger homes, be sure the litterbox isn't in the most distant place in the house, such as the basement or attic.
- Do not use too much litter. Cats don't like the feeling of too much sand or litter- it is difficult for them to maneuver in. Use just enough litter to cover the bottom, with a bit extra.
- For cats that get agitated with wildlife or other cats outside, keep lower windows covered, so cats cannot see what is going on outside
- Keep kittens and cats entertained with interactive toys, and climbing and scratching posts.

Get your cat examined by your veterinarian at the first sign of an elimination problem. If there is a medical issue, the sooner the problem can be resolved, the less likely your cat will continue to avoid the box.