CITY OF GAUTIER
MEMORANDUM

To: Samantha Abell, City Manager

From: Jason Pugh, Human Resources Director

Date: 10/16/14

Subject: Purchase of Pet Insurance for Police K9 "Justice"

REQUEST

The Human Resources Department requests City Council consider approving the purchase of pet insurance through VPI Pet Insurance at an annual cost of $507.12.

BACKGROUND:

The Gautier Police Department has purchased a new K9 and will be responsible for all costs associated with medical care and treatment of the animal. The City has owned two Police K9s prior to the purchase of "Justice" and understands the costs associated with the care of these important assets.

During budget discussions, council inquired about purchasing Pet Insurance for "Justice."

DISCUSSION:

This insurance through VPI insurance is a reimbursable plan where the city would pay the costs of the treatment and receive reimbursement from VPI through a claims filing process with appropriate receipts. In discussions with two local veterinarians, VPI was recommended as a reputable company for Pet Insurance. Coverage under this plan depends on the type of treatment, however, the plan quoted for consideration is a Major Medical plan and a Wellness Plan combined. The deductible for the Major Medical plan has a $100 annual deductible with a $14,000 annual maximum benefit. The Wellness plan has no deductible with a maximum annual benefit of $500.00.

FINANCIAL IMPACT

Approximately $507.00 annually. VPI has included a 5% discount to the City of Gautier due to this being a service animal. That discount is included.

RECOMMENDATION:

Staff recommends council consider purchasing this insurance on a one year basis to determine if it is cost productive.

ATTACHMENT(S):

Quote from VPI

Jason Pugh

From: Veterinary Pet Insurance [YourFriend@petinsurance.com]
Sent: Thursday, September 04, 2014 5:04 PM
To: jpugh@gautier-ms.gov
Subject: Your Quote with VPI Pet Insurance

Choose the nation's #1 pet insurance

Dear Jason,

It was great chatting with you about Justice health insurance needs. Here's a summary of your quote:

Justice's Quote

Breed: BELGIAN MALINOIS
Date of birth: 4/1/2012 12:00:00 AM
Plan: VPI Major Medical Plan with $100 Deductible Pet Wellness Plus

Monthly Total:

$42.26

Your final total may vary based on your pet's detailed information and the plan options you select.

See why VPI is the clear choice

We understand how important it is to find the right pet insurer. Find answers to frequently asked questions to help you make the best decision for your family.

Protect your pet with the #1 vet-recommended insurance (2010 AAU Study)

Why do more veterinarians and pet lovers choose VPI than any other provider?

- ✔ Freedom to visit any vet, anywhere
- ✔ Knowing you won't be dropped from coverage-no matter how many claims you file
- ✔ 10-day, 100% money-back guarantee (prorated based on claims filed)

Here to help

If you have any questions or you'd like to enroll, please contact me at the number listed below.

Thanks!
Robert Guerra
License #: 0E46631

1-800-872-7387 x6271
VPI Pet Insurance

Insurance plans are offered and administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2012); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2012). © 2012 Veterinary Pet Insurance Company. Nationwide Insurance is a service mark of Nationwide Mutual Insurance Company. 12EBZ1805