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www.ellisvillevet.com
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Your New Puppy Kit

Everything you need for your puppy's first year with us

Congratulations on your new puppy. This guide brings together everything we normally hand out at your visits: your puppy's wellness and vaccine schedule, deworming, parasite prevention, feeding, potty training, spay/neuter, common household hazards, training recommendations, and pet insurance. Save it to your phone so it's always handy.

What's Inside

1. Puppy Wellness Program (vaccines & exam schedule)	page 2
2. Why We Deworm Puppies and Kittens	page 3
3. Heartworm, Flea & Tick Prevention	page 5
4. Feeding Your Puppy	page 6
5. Potty Training Etiquette for Puppies	page 7
6. Spaying and Neutering Your Pet	page 9
7. Toxic Foods, Plants & Chemicals	page 11
8. Obedience Training Information	page 13
9. Pet Insurance for Your New Puppy or Kitten	page 14

Navigating this guide

Tap any section above to jump straight to it. On computers and most phones, the bookmarks menu (also called "outline") lists every section as well. Questions about anything in here? Call us at (636) 227-7154 — we're happy to help.



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Puppy Wellness Program

Recommended vaccination and preventive care schedule

Age	Visit	Vaccines & Preventive Care
6–8 Weeks	New puppy exam Weight check	• Intestinal parasite screen (stool sample) • 1st DHPP • Virbanel (dewormer) — repeat in 10 days
10–12 Weeks	Progress exam Weight check	• 2nd DHPP • 1st Leptospirosis • Bordetella • Start monthly heartworm prevention • Re-dose Virbanel
14–16 Weeks	Progress exam Weight check Intestinal parasite screen	• 3rd (final) DHPP — must be given at or after 16 weeks • 2nd Leptospirosis • Rabies (1 year)

DHPP = Distemper, Hepatitis (adenovirus), Parvovirus, Parainfluenza

Annual Boosters (Adult Dogs)

- | | |
|--|--|
| <ul style="list-style-type: none">• Office visit / physical exam• Heartworm test• Intestinal parasite screen (stool sample)• Weight check | <ul style="list-style-type: none">• Rabies (1 year or 3 year)• DHPP (1 year or 3 year)• Leptospirosis — every year• Bordetella — every year |
|--|--|

Additional Recommendations

- **Spay / neuter:** Please refer to the attached spay/neuter document for timing and recommendations.
- **Obedience training:** We strongly recommend obedience training for all puppies.
- **Seniors:** When your pet reaches senior age, we recommend an examination every 6 months.
- **Lifestyle vaccines:** Ask us about Lyme and Canine Influenza if your puppy will board, travel, or spend time in wooded/outdoor areas.

This schedule follows the current AAHA Canine Vaccination Guidelines. Individual protocols may be adjusted based on your puppy's health, lifestyle, and risk of exposure. Please call us at (636) 227-7154 with any questions.



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Why We Deworm Puppies and Kittens

Common intestinal parasites, why they matter, and how we protect your family

From an early age, puppies and kittens can host numerous intestinal parasites. Some worms are passed from the mother through the placenta or in milk; others are picked up from the soil or environment. Several of these parasites are **zoonotic** — meaning they can be transmitted to humans. Children and immunocompromised people are at the greatest risk of picking up worms from their pets.

What we ask of you

To limit your family's risk, please bring a **fresh fecal sample** to the **first and last puppy/kitten visits**. This lets us screen for intestinal parasites directly. Because worm eggs may not be shed in every sample, your doctor will typically still administer a dewormer to protect against the most common parasites. After the puppy/kitten series, a fecal sample should be checked **yearly**. Pets on year-round heartworm preventatives are at lower risk of picking up intestinal parasites.

Common Intestinal Parasites

ROUNDWORMS

How it spreads: Passed through the placenta, in milk, by ingestion of eggs from the environment, or through eating an intermediate host.

Signs in your pet: Pot-bellied appearance, dull hair coat, failure to thrive, vomiting, or diarrhea. Worms may sometimes be visible in the feces.

Risk to humans: Visceral larval migrans — a serious condition (especially in children) where worm larvae migrate through body tissues. Can damage the intestines, lungs, or eyes.

HOOKWORMS

How it spreads: Through the placenta, in milk, by ingestion of larvae, by skin penetration, or by ingestion of intermediate hosts.

Signs in your pet: Diarrhea (which can be bloody), weakness, failure to thrive, dehydration, and anemia.

Risk to humans: Can be transmitted by ingestion or skin penetration, causing severe skin rashes and intestinal problems.

WHIPWORMS

How it spreads: Ingestion of worm eggs from contaminated soil or environment.

Signs in your pet: Diarrhea, blood in the stool, weight loss, and failure to thrive. Adult animals can be affected as well as puppies and kittens.

Risk to humans: Human infection with the canine species is very rare, but good hygiene is still important.

COCCIDIA

How it spreads: A protozoan parasite transmitted by ingestion of oocysts shed in feces. Very common in kennel or cattery environments.

Signs in your pet: Often asymptomatic; when signs appear they include diarrhea (sometimes with mucus or blood), weight loss, or dehydration.

Risk to humans: The canine and feline species (*Cystoisospora*) are host-specific and not considered zoonotic.

TAPEWORMS

How it spreads: Ingestion of fleas or lice, or by eating tissue from an infected animal.

Signs in your pet: Usually no clinical signs of disease, but tapeworm segments can be seen in the pet's feces or around their anus — they look like grains of rice.

Risk to humans: Accidental ingestion of an infected flea can transmit *Dipylidium* tapeworm, most commonly seen in young children.

Deworming recommendations follow current Companion Animal Parasite Council (CAPC) guidelines. If you notice worms in your pet's stool, changes in appetite or stool, or any of the signs above, please call us at (636) 227-7154.



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Heartworm, Flea & Tick Prevention

Start early. Protect year-round. Choose a plan you can keep on schedule.

The priority is consistent protection, not a particular brand. We recommend year-round heartworm AND flea/tick prevention. We carry Credelio Quattro, Interceptor Plus, and Credelio; other veterinarian-recommended options can also be a good fit.^{1,2}

Why start now and continue all year?

Heartworms spread through mosquito bites and can permanently damage the heart and lungs. Indoor dogs are also at risk. Start as early as the product label allows, ideally **no later than 8 weeks**. Fleas and ticks need year-round control too; protection should not stop just because the weather turns cold.^{1,2}

Choose a plan that covers both

Option / minimum age & weight	What to know
Credelio Quattro ^{3,4} 8 weeks; at least 3.3 lb	One monthly chew: heartworm prevention, fleas/ticks, and treatment/control of roundworms, hookworms, and tapeworms. Give with food or within 30 minutes after a meal.
Interceptor Plus + Credelio ^{3,7} Interceptor Plus: 6 weeks; 2 lb Credelio: 8 weeks; 4.4 lb	Two monthly products: Interceptor Plus prevents heartworm and treats/controls roundworms, hookworms, whipworms, and tapeworms; Credelio handles fleas/ticks. Neither alone covers both heartworm and fleas/ticks. Give Credelio with food.
Simparica Trio ⁵ 8 weeks; at least 2.8 lb	Another monthly all-in-one: heartworm prevention, fleas/ticks, and treatment/control of roundworms and hookworms. Intestinal-worm coverage differs among products.
ProHeart 12 ⁶ Healthy dogs 12 months or older	A veterinarian-administered injection provides 12 months of heartworm prevention . It is not a young-puppy option and does not replace flea/tick prevention. We can plan a transition at the appropriate age.

Keep protection on track

Reweigh growing puppies before each refill; the dose may change. Set reminders and call us if a dose is late, missed, or vomited. Do not combine or switch preventives without a plan from us. Heartworm testing is still needed: puppies under 7 months can usually start without a test; we schedule follow-up testing and then annual testing. Continue recommended fecal checks because no product covers every intestinal parasite.^{1,2}

Safety: Tell us about seizures or other neurologic problems before choosing a product. Credelio, Quattro, and Trio contain isoxazolines, associated with tremors, incoordination, and seizures, even without a previous history. ProHeart 12 requires a health assessment and can cause serious allergic reactions. Follow the prescribed label; these dog products are not for cats.³⁻⁷

Guidance reviewed October 19, 2026 · U.S. product information where applicable

1. American Heartworm Society: <https://www.heartwormsociety.org/heartworms-in-dogs>
2. CAPC prevention: <https://capcvet.org/guidelines/general-guidelines/>
3. Elanco products: <https://my.elanco.com/us/parasiticide-portfolio>
4. Quattro administration: <https://yourpetandyou.elanco.com/us/our-products/credelio-quattro-for-dogs>
5. Simparica Trio: <https://www.zoetispetcare.com/products/simparica-trio>
6. ProHeart 12: <https://www.zoetispetcare.com/products/proheart>
7. Credelio administration: <https://yourpetandyou.elanco.com/us/our-products/credelio-for-dogs>

Feeding Your Puppy

A practical guide to food choice, portions, and healthy growth

The goal is steady, lean growth, not the fastest growth. Feed a complete and balanced puppy diet, measure the daily amount, and let us help adjust portions as your puppy grows.¹⁻³

Choose the right food

Look for an **AAFCO nutritional adequacy statement for growth** (or all life stages), not adult maintenance or intermittent/supplemental feeding. Choose a company with qualified nutrition experts, strong quality control, and research behind its diets; an ingredient list or marketing term alone does not tell you nutritional quality.^{1,2}

Large- and giant-breed puppies: use an appropriate large-breed growth food. If adult weight is expected to be 70 lb or more, check that the AAFCO statement includes growth of large-size dogs, rather than excluding it. Controlled calories and calcium matter for developing bones and joints. Do not add calcium, bone meal, or vitamin/mineral supplements to a complete diet unless we prescribe them.¹⁻³

How often and how much?

Up to about 6 months	Usually 3 measured meals each day. Very small/toy-breed puppies may need more frequent meals; ask us for a schedule. ¹
About 6 months onward	Usually 2 measured meals each day. Keep a consistent routine and provide fresh water. ¹

The package guide is a **starting point for the whole day, not each meal**. Individual needs vary. Weigh food in grams with a kitchen scale when possible, divide it among meals, and avoid an always-full bowl. Track growth and reassess portions every 1–2 weeks. You should be able to feel the ribs easily, with a visible waist; ask us to check body condition at each visit. Recheck portions after spay/neuter.¹⁻³

Treats, food changes, and common pitfalls

Keep treats and extras under 10% of daily calories. Use some of the measured daily kibble for training rewards. Extras should not replace balanced meals. Change foods gradually over about 7 days, increasing the new food while reducing the old; slow down if stools soften.^{2,3}

Avoid raw meat diets and bones. They can expose pets and people to harmful bacteria; bones can damage teeth or obstruct the gut. Homemade diets for growth need formulation by a board-certified veterinary nutritionist, not an internet recipe.²

When to switch to adult food

Continue growth food until skeletal maturity, not just until obvious growth slows. This is often around 12 months for small/medium dogs; large/giant breeds may need it for 18–24 months, depending on the individual. Ask us when to switch and how to adjust portions. Contact us promptly for poor appetite, repeated vomiting/diarrhea, or poor growth.¹⁻³

Guidance reviewed October 19, 2026 · U.S. product information where applicable

1. Merck Veterinary Manual: <https://www.merckvetmanual.com/management-and-nutrition/nutrition-small-animals/feeding-practices-in-small-animals>
2. WSAVA nutrition resources: <https://wsava.org/global-guidelines/global-nutrition-guidelines/>
3. VCA puppy nutrition: <https://vcahospitals.com/know-your-pet/nutritional-requirements-of-large-and-giant-breed-puppies>

Potty Training Etiquette for Puppies

Tips to make house training a little easier — modify to fit your puppy

House training a new puppy can be a challenging experience. The following tips are offered to help make the process a little easier. Every puppy is different — modify these suggestions to fit your particular needs.

The five keys to fast house training

- Same spot outside, every time
- Consistent verbal cue (e.g. "go potty")
- Crate when not closely watched
- Lavish praise the moment they finish
- Never punish — redirect calmly

Pick a Spot and Stick With It

- Take your puppy to the **same area** in the yard every time — this becomes their forever potty spot.
- Use a consistent verbal cue like "**go potty**" and repeat it calmly until they go.
- **Do not play** with them before they urinate or defecate. Business first, play after.
- The moment they finish, give **lavish praise** — enthusiastic, warm, and immediate.

Use Play as a Reward

- A few minutes of play outside after they go can be a powerful reward.
- It also teaches puppies that going outside quickly leads to fun — they'll start heading out faster.

Crate Training During the Day

- When you can't closely watch your puppy, they should be in a crate.
- Every **1 to 2 hours**, take them out of the crate and allow playtime in a confined area with easy-to-clean floors.
- **First thing** after opening the crate: straight outside to the potty spot. Once done, back inside for playtime, then back to the crate.
- Do not give your puppy free run of the house until they are fully potty trained.
- **No bedding** in the crate while young. Bedding is fine once they are older and reliable.

Teach Them to Ask

- Hang a **bell** by the door. Have the puppy ring the bell with their paw every time you go outside — they'll learn it as a cue for going potty.
- Prefer not to use a bell? Have the puppy paw at the door each time instead.

Family Time = Leash or Line of Sight

- When the family is watching TV or hanging out, keep the puppy **on a leash** so someone is always a little more aware of what they're doing.

- Attach the leash to a **person**, not to a piece of furniture.
- In other rooms, keep the puppy with you for short periods as long as you can keep an eye on them.

Feeding and Timing

- Feed your puppy **2 to 3 times daily** at consistent times.
- Do not feed late in the evening, and do not leave food in the crate.
- Most puppies have a bowel movement **5 to 30 minutes after eating** — learn your puppy's routine and take them out during that window.

Bedtime Routine

- Take your puppy outside **2 to 3 times** before bed, about 5 minutes apart, so they fully empty their bladder.
- Leave your puppy in the crate all night. **Do not** get up if you hear them crying.
- A radio near the crate can help muffle background noises.
- If you get up every time they cry, you're teaching a very hard-to-break habit. Ignore the crying for the first few nights and they will learn to sleep through the night.

If They Have an Accident Indoors

- Only correct them if you **catch them in the act**. Correcting later teaches them nothing.
- **Do not** swat, spank, or physically punish your puppy.
- Say firmly "**No... outside**", then take them immediately outside to their spot.
- Once outside, change your tone to warm and encouraging as you cue them to go.

Every puppy learns at a different pace — most are reliably house trained by 4 to 6 months. If you're running into persistent trouble, or your puppy suddenly regresses, give us a call at (636) 227-7154 — sometimes accidents point to a medical issue worth checking out.



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Spaying and Neutering Your Pet

Benefits, recommended timing, and what to expect the day of surgery

Spaying and neutering are among the most important preventive-care decisions you'll make for your pet. Beyond preventing unwanted litters, these procedures offer real, lifelong health and behavior benefits. Current guidelines recognize that the **best age** to spay or neuter depends on your pet's **species, sex, and adult body size** — this handout walks you through what we recommend and what happens on surgery day.

Recommended Timing

Based on the 2024 AAHA Canine Life Stage Guidelines and current specialist consensus. For large and giant-breed dogs, waiting until skeletal maturity reduces the risk of orthopedic disease and certain cancers.

Pet	Females (Spay)	Males (Neuter)
Cats	By 5 months of age	By 5 months of age
Small dogs Under 45 lbs	6–12 months, ideally before the first heat	Around 6 months
Large & giant dogs 45 lbs and over	Wait until after the first heat and skeletal maturity	Wait until skeletal maturity , typically 18–24 months

Timing may be adjusted for individual patients based on breed-specific disease risk, health status, and lifestyle. Pets with diabetes or epilepsy should be spayed to prevent hormonal changes that can interfere with medication.

Benefits of Spaying Female Pets

Spaying involves removing the reproductive organs. Depending on the case, we perform either an **ovariectomy** (ovaries only) or an **ovariohysterectomy** (ovaries and uterus) — both are equally effective at preventing pregnancy and hormonal disease.

- **Significantly reduces** the risk of mammary (breast) cancer — greatest protection when spayed before the first heat cycle.
- **Eliminates** the risk of ovarian and uterine cancer.
- **Eliminates** the risk of pyometra — a life-threatening uterine infection.
- Eliminates heat cycles and the mess, behavior changes, and unwanted attention that come with them.
- Prevents unwanted litters.

Benefits of Neutering Male Pets

Neutering involves removal of the testicles and spermatic cord.

- **Eliminates** the risk of testicular cancer — the second-most-common tumor in intact male dogs.
- **Greatly reduces** the risk of prostate disease and prostatitis.
- Reduces roaming and fighting behavior.

- Reduces or eliminates urine marking and spraying.
- Eliminates the risk of transmitting sexually transmitted diseases.
- Prevents unwanted litters.

Common Myths

Spaying and neutering do NOT:

- Cause laziness or hyperactivity
- Reduce your pet's instinct to protect family or home
- Cause immature behavior or postpone behavioral maturity
- Alter your pet's personality

What to Expect the Day of Surgery

At Ellisville Veterinary Hospital, every spay and neuter is performed in a sterile surgical suite with the same standard of care we would want for our own pets.

Pre-anesthetic bloodwork

Every patient receives pre-anesthetic bloodwork to confirm the liver, kidneys, and other organs are functioning properly and that anesthesia can be safely administered.

Anesthesia and airway

Your pet is anesthetized and an endotracheal tube is placed to maintain oxygen and anesthetic gas. (The only exception is male cats, where we use oxygen and anesthetic gas without a tracheal tube.)

IV catheter and fluids

An IV catheter is placed and fluids run throughout the procedure to support blood pressure and organ function.

Surgical prep

The surgical area is clipped of hair and a full sterile surgical scrub is performed.

Warmth and monitoring

Your pet is placed on a heated water blanket to maintain body temperature. A dedicated technician monitors respiration, heart rate, blood oxygen level, body temperature, and ECG throughout the entire procedure.

Sterile surgery

The surgeon is capped and gowned and uses a sterile surgical pack to perform the procedure.

Recovery and pain control

A technician monitors your pet during recovery until they are fully awake. **Every patient goes home with pain medication** to keep them comfortable during healing.

Going home

Most pets are fully recovered and ready to go home after 3 PM on the day of surgery.

Our staff is happy to answer any questions about spaying or neutering your pet — or any other procedure. Please don't hesitate to reach out at (636) 227-7154 or www.ellisvillevet.com.



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Toxic Foods, Plants & Chemicals

Common household hazards to keep away from your pet

If your pet has ingested something toxic

Call us immediately at (636) 227-7154. If it is after hours, contact **ASPCA Animal Poison Control at (888) 426-4435** or the **Pet Poison Helpline at (855) 764-7661**. Bring or save the packaging — it helps us treat your pet faster.

Toxic Foods & Drinks

Alcohol — Serious symptoms including loss of coordination, low blood sugar, and potentially death.

Chocolate, Coffee, & Caffeine — Vomiting, diarrhea, abnormal heart rhythm, seizures, and death. Dark chocolate is the most dangerous.

Grapes & Raisins — Can cause acute kidney failure — even small amounts may be toxic. Includes currants and grape products.

Macadamia Nuts — Weakness, depression, vomiting, and tremors.

Onions, Garlic, Leeks & Chives — Gastrointestinal upset and damage to red blood cells (can cause anemia). Includes powdered forms.

Xylitol / Birch Sugar — A sweetener now often labeled as “birch sugar” or “birch sap”. Found in gum, candy, mints, baked goods, toothpaste, some peanut butters, and even some prescription meds. Causes dangerous low blood sugar, liver failure, and seizures.

Raw / Undercooked Meat, Eggs & Bones — Can carry Salmonella and E. coli, harmful to both pets and people. Bones can splinter and cause obstruction or intestinal punctures.

Yeast Dough (Raw) — Ferments in the stomach — causes painful bloating and alcohol toxicity.

Protein Bars & Sugar-Free Products — Frequently contain xylitol, chocolate, or caffeine. Check labels carefully.

Marijuana / Cannabis & Edibles — Ingestion causes lethargy, wobbly walking, urinary incontinence, low body temperature, and vomiting. THC edibles that also contain chocolate or xylitol are especially dangerous.

Human Medications (the #1 cause of pet poisoning)

Both prescription and over-the-counter medications are the top pet poisoning category reported to the ASPCA every year. Keep all pill bottles, purses, and backpacks out of reach.

Ibuprofen, Naproxen (Advil, Aleve) — Causes stomach ulcers and kidney failure. Even one pill can be dangerous for a small dog.

Acetaminophen (Tylenol) — Causes liver damage in dogs; especially toxic to cats.

ADHD medications — Amphetamines cause dangerous stimulation, heart rhythm changes, and seizures.

Antidepressants (SSRIs) — Serotonin syndrome — agitation, tremors, high heart rate, seizures.

Heart & blood-pressure medications — Dangerous drops in blood pressure and heart rate.

Vitamins & supplements — Iron, vitamin D, and joint supplements can all be toxic in overdose.

Nicotine (cigarettes, vapes, patches) — Severe vomiting, seizures, and death. The liquid in one e-cigarette bottle can easily kill a dog.

Household Products

Antifreeze (ethylene glycol) — Sweet-tasting and highly attractive to pets. Causes severe kidney failure — even a tiny amount is deadly. Look for pet-safer propylene glycol formulations.

Rodenticides (rat and mouse poison) — All types are dangerous. If ingested, save the packaging and contact us immediately — different types require completely different treatments.

Essential Oils — Cats are especially sensitive. Ingestion can cause GI upset, central nervous system depression, and liver damage. Inhalation from diffusers can cause aspiration pneumonia.

Fabric Softener Sheets — Detergents can cause drooling, vomiting, oral and esophageal ulcers, and fever. Used sheets can still cause intestinal blockage if eaten.

Cleaning Products & Disinfectants — Bleach, ammonia, and concentrated cleaners cause burns to the mouth, throat, and GI tract.

Lawn & Garden Chemicals — Herbicides, fertilizers, snail bait, and cocoa mulch can all be toxic — read labels and keep pets off treated areas until dry.

Toxic Plants

Many common houseplants and garden plants are toxic to pets. Some of the most dangerous include: **lilies** (highly toxic to cats — even pollen can cause kidney failure), **sago palm, oleander, azalea, tulip and daffodil bulbs, autumn crocus, rhododendron, and yew**. For a complete searchable list, visit the ASPCA's toxic plant database: aspca.org/toxic-and-non-toxic-plants.

This list is not exhaustive — when in doubt, call. Small pets, older pets, and pets with other health conditions can be affected by smaller amounts. We are always happy to help you decide whether an exposure needs immediate attention.



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Obedience Training Information

Trainers we recommend in the St. Louis area for puppies, adult dogs, and behavior work

Puppy Classes & General Obedience

Dogtopia (636) 283-2444

Greater St. Louis Training Club (314) 832-3647

Large Dogs

Kennelwood (314) 429-2100

The Dog House (636) 677-3131

Training Problems (Jumping, Behavioral, etc.)

Mandy K9 (636) 579-9027

Vet-Certified Behaviorist

Lincoln Land Animal Clinic — Dr. Koch (217) 245-9508

Why we recommend training

Early, positive-reinforcement training builds a confident, well-mannered pet and strengthens the bond with your family. We strongly recommend obedience training for every puppy — and it's never too late to start with an adult dog. If you're not sure which type of training fits your dog, give us a call at (636) 227-7154 and we can help you decide.

Trainer contact information is provided as a courtesy. Please verify current phone numbers, class schedules, and services directly with each trainer before enrolling.



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Pet Insurance for Your New Puppy or Kitten

What it is, why now is the best time to enroll, and how to pick a good plan

Why we recommend enrolling while they're young

We recommend considering pet insurance while your puppy or kitten is young — ideally before any illnesses or injuries develop. Most policies exclude pre-existing conditions: any illness or injury that showed signs before coverage began or during a waiting period is excluded, even without a formal diagnosis. Common conditions like allergies, diabetes, hip dysplasia, heart disease, and arthritis are typically excluded once they've appeared in your pet's medical record. **Enrolling early can reduce future pre-existing-condition exclusions** — though coverage always depends on the policy's terms, exclusions, waiting periods, and limits. Premiums are also usually at their lowest while your pet is young and healthy.

How Pet Insurance Works

Pet insurance is a health policy for your pet. Unlike human health insurance, most plans work on reimbursement: you pay the veterinary bill at your appointment, submit a claim, and the insurance company reimburses you a percentage of the covered costs. Most plans can be used at any licensed veterinarian — including our hospital and emergency clinics. Wellness care (vaccines, checkups, flea/tick prevention) is usually not included in a standard plan but can often be added as a separate rider.

Five Terms to Know Before Comparing Plans

Premium	Your monthly payment. Lower premiums usually mean higher out-of-pocket costs when you actually file a claim.
Deductible	What you pay out of pocket before reimbursement starts (commonly \$100–\$500). Annual deductibles reset each year; per-incident deductibles apply separately to each new problem and cost more if your pet has several issues in one year.
Reimbursement percentage	The portion of the covered bill the insurer pays after your deductible — typically 70%, 80%, or 90%. Higher percentages cost more per month.
Annual limit	The maximum the plan pays per year — some plans are unlimited, others cap at \$5,000–\$15,000. Unlimited or high caps cost more but protect against major emergencies.
Waiting period	The time between enrollment and when coverage begins — commonly 14 days for illness and 2–14 days for accidents. Some plans make orthopedic conditions (like knee ligament injuries) wait 6–12 months. Shorter is better.

What to Look For When Comparing Plans

Comprehensive accident & illness coverage	Covers injuries, illnesses, diagnostics, surgery, hospitalization, medications, and cancer treatment — not accidents alone.
Hereditary & congenital condition coverage	Especially important for purebreds. Breed-related problems (hip dysplasia, heart disease, patellar luxation) should be covered, not excluded.

Chronic & long-term condition coverage	Confirm that ongoing conditions like diabetes or allergies are covered for life, not just in the first policy year.
Dental illness coverage	Many plans only cover dental accidents. Plans covering periodontal disease and dental extractions are worth the premium.
Exam fee coverage	Some plans cover the office visit fee for covered conditions; others only cover treatment.
Reasonable waiting periods	14 days or less for illness, minimal for accidents. Ask about orthopedic waiting periods and whether a vet exam can shorten them.
Rate increases with age	All premiums rise as pets age — ask each company how much and how often to expect increases. A cheap plan now can double by age 8.
Claims process	Look for mobile app claims, direct deposit, fast turnaround (2–4 weeks or less), and read independent customer reviews.

What Pet Insurance Usually Does NOT Cover

Pre-existing conditions (anything diagnosed or showing signs before enrollment — this is why enrolling early matters), routine wellness visits (unless added as a rider), elective and cosmetic procedures, breeding and pregnancy care, and some plans exclude specific breed conditions — read the exclusions section of any policy before buying. A few companies will reconsider a curable condition (like an ear infection) after it has been symptom-free for 180 days to 12 months, but chronic conditions are typically excluded for the life of the policy at most companies.

Where to Start

1. Get quotes from several companies	Costs vary widely by breed, age, and ZIP code — compare at least 3–4 plans with the same deductible and reimbursement percentage so you're comparing apples to apples.
2. Use independent review sites	Websites like petinsurancereview.com collect verified customer reviews and complaints for the major insurers — real claims experiences tell you more than ads do.
3. Read the NAIC buyer's guide	The National Association of Insurance Commissioners publishes a free consumer guide to pet insurance at naic.org , and your state insurance department can tell you if a company is licensed and in good standing.
4. Compare the actual sample policy	Before enrolling, read the policy's coverage summary, exclusions, and pre-existing condition definition. These vary more between companies than prices do.
5. Enroll early, and don't let it lapse	Coverage is cheapest and broadest now, while your pet is healthy. If a policy lapses, waiting periods restart — and anything that happened during the gap becomes pre-existing.

Our role

We recommend pet insurance because it lets you make medical decisions based on what's best for your pet — not on cost. We don't endorse any specific insurance company, so if you have questions about what a plan covers or how it works with your pet's care, just ask. We're happy to send your pet's medical records to any insurer to support a claim.

Information current as of September 2026. Plan terms and pricing vary by company, state, and pet — always verify details in the actual policy before enrolling. Sources: National Association of Insurance Commissioners (<https://www.naic.org>); ASPCA Pet Health Insurance (<https://www.aspcapetinsurance.com>); PetMD (<https://www.petmd.com>).