



Hannah the Pet Society – A Unique Pet Care Model

Thousands of families trust Hannah the Pet Society with all of the medical care for the Pets they love. In fact, many Hannah Members have told us they wouldn't be able to have a Pet without Hannah's. This tells us we're on the right track!

However, Hannah's is a new, very unique Pet care model and it isn't a perfect fit for every Pet Parent. It may be right for you if:

1. You are willing to consider new ideas and try things that could help the Pet you love live a better life, even if you've never considered those ideas before.
2. You see Pets as part of your family and recognize that your love is the key to that relationship – just like you have with every other family member. In other words, the Pet you love is more than “just property” to you though you realize the legal realities.
3. You agree that almost everybody would take better care of Pets if care was more convenient and affordable. A \$3,000-\$5,000 veterinary bill can and does happen. It can cause substantial hardship for a Pet's family, and forces many Pet Parents to consider, and sometimes make, horrible, life-ending decisions for the Pet. In other words, most folks cannot easily afford a big, unexpected veterinary expense, but that shouldn't be something they have to worry about or let that keep them from adding a Pet to the family. Hannah's was created to provide a solution for those families – affordably. However, if you are already getting all the preventive care and training that your Pet needs and are comfortable with the risk of a big, unexpected expense – and don't need or want a more cost effective solution – then Hannah's probably isn't for you.

Hannah's is for those who have a Pet they love (or intend to get one) and want that Pet to live a long, happy life with their family. They insist on excellent veterinary care for the Pet, but want a good value that's predictable and affordable on a monthly basis. And, they want protection from a big, unexpected veterinary expense.

Since the early 1960's, many folks have been trying to solve the problem of how to affordably cover all the routine things Pets need for preventive care, plus crisis and emergency care, as well as behavior care and training (which up to 60% of Pets need and very few get). The problem is that, although “I don't think of my dog Ella as property,” our legal system does and there is legal precedent going back for many hundreds of years. Because of that, any Pet insurance policy covering her is not really health insurance like it is for humans – instead, it is actually property and casualty insurance (like fire insurance on your home). Nobody was thinking about the cost of Pet care or Pet insurance back in the 1800's and early 1900's when all the laws and regulations governing insurance were made. Back then, dogs and cats really were property – they lived outside, ate what they could find or catch, often died of distemper, and \$2.00 was a big vet bill.

Lots of things have changed for the better, but we are still living with the laws developed for property insurance – laws that were never intended for Pets – which can now double or triple the cost of a Pet insurance plan. That can make Pet insurance for the Pet you love very expensive, and we've been told that less than half of the premium cost actually pays for care (versus about 85% with human health insurance). For that reason, Pet insurance policies generally don't cover any wellness care or things like routine dentistry, and they have big deductibles, high co-pays, lots of exclusions, and low maximum limits. With Hannah's, a healthy 9-year-old dog costs only \$83 a month on a Hannah Total Lifetime Companionship (TLC) Plan and Hannah's then owns the Pet and provides the Pet with all the routine, crisis, and emergency medical care, and medications, dentals, vaccines and exams it needs – without deductibles, co-pays, and so forth, because Hannah's isn't insurance. Hannah also includes behavior care and training classes. By comparison, there are a few Pet insurance policies that will cover most things, but they cost 2-6 times as much as Hannah (and still won't cover the full cost of a big emergency, or preexisting conditions, dentals, exams, or vaccines) – again, not affordable for most folks.

So how do we do it? You might think that Hannah sounds almost too good to be true! But it is true. The property insurance problem has been solved many times and for decades, but mostly in the past for horses and other kinds of animals. Now Hannah has developed a solution for Pets. The laws and regulations have always allowed the legal owner of an animal to provide whatever care is needed, so long as it is provided humanely so people have always transferred ownership of an animal when necessary – sometimes for a day, sometimes for life – to facilitate care. And while the ownership was transferred, the original owner maintained all the control they needed through a lease or other agreement until it was transferred back, if it ever was.

Hannah has simply adopted this age-old model, making Hannah responsible for providing all the veterinary care the Pet needs, and giving our Hannah Pet Parents the comfort of knowing they've secured great veterinary care for the Pet they love while keeping the control they need. This solution is a transfer of the Pet's ownership to Hannah's and a lease back to the Hannah Pet Parent that is reversible by the Member at any time, for any reason, ultimately saving the Member money compared to traditional Pet insurance. We know this is a unique idea that can take some getting used to, but in fact, if you become a Hannah Member, you and the veterinarian will continue to make medical and other decisions for your "Hannah Pet" – and your emotional relationship with the Pet stays the same because that relationship is based on love (it still kisses you in the face every chance it gets!). If you ever want to "opt out" of the lease, you can do so at any time and for any reason – and without a cancellation fee. You are only responsible for care given to the Hannah Pet but not charged for at enrollment (that were exchanged for ownership of the Pet) and any fees due (which are prorated to the day you repurchase the Pet).

At Hannah, we stick with you and the Pet you love "through sickness and in health." While you can end the relationship at any time, we hope to be at your side for the lifetime of your leased Hannah Pet, providing whatever veterinary care the Pet needs and you approve. We will not end the relationship when the Pet gets sick, because we want you to continue to be a Hannah Member for the life of your Hannah Pet, and the Pet after that and the Pet after that. No one would join if we stopped the relationship when it was needed most – and you sure wouldn't have a next Pet on the program if we did! Hannah's doctors uphold the highest standards of care and will always recommend what is in the best interests of the Hannah Pet. Either party can release the other from the agreement, but Hannah will only do so if the Hannah Member insists a doctor do something that we consider to be wrong, not in the best interest of the Hannah Pet, or inhumane. (For example, we won't do ear crops on puppies or put healthy Pets to sleep – even if a Pet Parent demands it.)

The actual fact is, the agreement (transfer/lease) simply makes it possible for the Pet you love to get all the veterinary care it needs without you having to worry about how to pay for it, because Hannah is the owner and that becomes Hannah's responsibility. We are very proud that the Hannah Pets we care for actually get about twice as much medical care as the average Pet in the United States, because the cost barrier is eliminated. Most Pets have at least one big emergency or medical problem in their lifetime (and some Pets seem to have them all the time), meaning too many Pet Parents have to make the horrible choice of whether to "put them to sleep" permanently or deal with a sometimes impossible financial hardship – but Hannah takes care of preventive, crisis and emergency care, plus the routine stuff, too! Hannah is a great solution for a lot of folks – and we hope you're a match. Even if you're not, we hope you'll tell a friend about Hannah because many families are.

Hannah the Pet Society was founded by several veterinarians and their friends to stop the millions of economic euthanasia procedures that happen in the U.S. each year and to reduce the number of Pets in humane societies and shelters by removing the many barriers that stop families from keeping a Pet, or adding a Pet to their family – ultimately, helping Pets to live the longest, happiest and healthiest lives possible. According to a scientific study commissioned by Hannah, the five most important barriers keeping Pets from being adopted or receiving the care they need are:

1. The high cost of preventive medical care
2. The high cost of crisis, emergency and major illness care, which causes millions of Pets to be "put to sleep" each year
3. The high cost and availability of behavior care – 60% of Pets have a behavior issue, which is a major cause of shelter admissions
4. The high and rapidly increasing cost of prescription drugs
5. The fear of being unable to take care of the Pet and having to give it up

Unlike other ways to secure veterinary care, such as cash up-front, consumer credit or Pet insurance, Hannah the Pet Society Members pay a one-time Membership & Enrollment Fee of \$75 (even if they have 100 Pets during their lifetime) and a monthly TLC Fee for each Hannah Pet (based on species and age) that starts at \$74 for dogs and \$39 for cats (plus \$1 per month per year of age for dogs and \$0.50 per month per year of age for cats, as adjusted for inflation). We encourage Pet Parents to sign up with Hannah before the Pet they love has a medical problem, because sometimes it can cost a lot to take care of a problem before the Pet can become a Hannah Pet. The monthly TLC Fee covers the companionship of the Pet. The Membership Agreement obligates Hannah to provide all types of veterinary care that becomes needed after the Pet is transferred to Hannah (routine, preventive, crisis and emergency), Pet behavior and training services, medications, and other services – as well as the Pet’s food and other services that you pre-select. Hannah Pets receive their medical care and behavior/training services at Hannah Pet Hospitals for as long as they are on a TLC Plan. Members choose the particular Hannah veterinarian, groomer, trainer, etc. they want and like, and can enroll an unlimited number of Pets on TLC Plans.

Also provided to Pets whose Pet Parents have enrolled in a Hannah Membership and monthly TLC Plan:

- Dental care, vaccines, unlimited exams, medications, and lab tests
- Hannah’s 24/7 Helpline to answer any questions
- 24/7 emergency care and specialty care
- Organized Member and guest events, Pet activities, support of Pet charities, education classes and speakers
- Hannah’s Lifetime Matching Program that helps you determine the Pet that is the best fit with your family and lifestyle (when needed)
- Rehoming for a Hannah Pet at the Member’s request should life circumstances change

Hannah the Pet Society lowers the barriers, making it possible for more Pets to get the forever home and loving care they need for the longest, happiest and healthiest life possible:

- By designing care delivery to be more efficient through our hospital designs, staff structure and processes. For example, without having to create estimates or invoices on every in-clinic visit, we can save almost 25% on labor costs and have commensurately lower TLC Plan prices for our Members – and we eliminate that gut-wrenching sensation many Pet Parents get when presented with the treatment recommendation from the veterinarian and having to decide if they can afford it – or not.
- By recommending the same quality of care we want to give our own Hannah Pets that we love and discussing the Pet’s condition with the Hannah Pet Parent honestly and openly. Cost is never a consideration for a medical recommendation or decision at Hannah. You approve the needed therapy with as much data as you want (like you probably always have), but without economic concerns. Hannah’s doctors and PetNurses provide whatever veterinary care is needed to help keep the Pet you love happy and healthy for as long as possible. Everyone, from the Pet Parent to the Hannah doctors and PetNurses (who are Pet Parents themselves) all have the same goal: to provide the veterinary and behavior care the Hannah Pet needs without the stress of how it will be paid for.
- By providing all the Hannah Pet’s care for sudden, unanticipated, big medical expenses – as well as the regular veterinary costs – that’s no longer your worry!

Hannah the Pet Society is a different idea and, admittedly, one that’s a little hard for some folks to get their mind wrapped around until they have some time to think it through. We are happy to provide a thorough explanation of our program and answer every question! At the end of the day, your relationship with the Pet you love is about the love – just like it is with your spouse or kids, but you don’t “own” them. That can make enrolling the Pet you love with Hannah an emotional decision, until the other side of your brain sees the logic: for an affordable monthly fee, “I can take my Hannah Pet to the veterinarian as often as needed. Period.” Finally, a solution for affordable Pet health care that works.

We have thousands of Hannah Members; many tell us, “It removes all the worry,” and, “It’s different, but real nice to leave the veterinary hospital without a bill!”