

3

— QUICK GUIDE TO —

# How to Prepare Your Heart and Wallet for a New Fur Friend



Welcoming a New Pet

# TABLE OF CONTENTS

01 **Stock Up on Supplies**

02 **A Lifetime of Love**

03 **A Partner for Your Pet  
Ownership Journey**

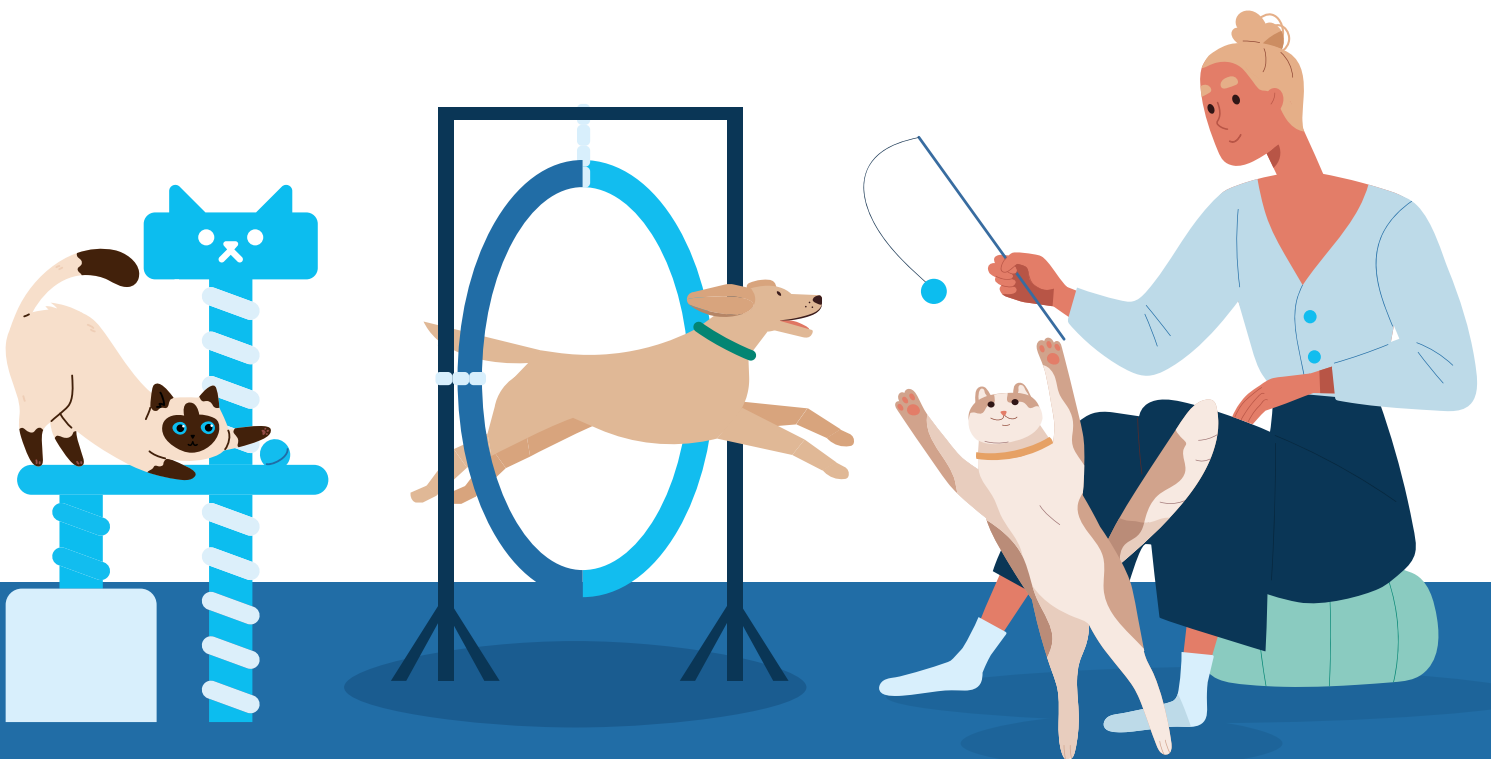


# 01 Stocking Up on Supplies

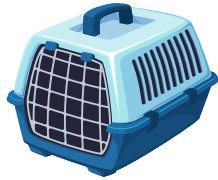
Preparing your home to welcome a new four-legged friend involves more than just preparing your space. You also need to stock up on essentials to ensure your new family member is at their happiest and healthiest.

Most pets need a safe, comfortable space when introduced to a new home, so purchasing all the necessary pet supplies in advance is a good idea.

**In this guide, we provide a helpful supply checklist for each type of new furry friend.**



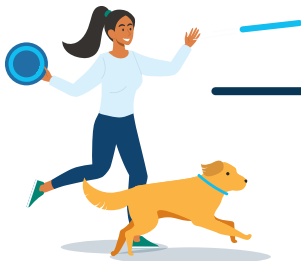
# Average Cost of Doggy Essentials



**CRATE<sup>1</sup>**  
\$30 - \$400



**BED<sup>1</sup>**  
\$15 - \$550



**TOYS<sup>1</sup>**  
\$5 - \$80

**Pet Hero plan members  
can save on dog toys  
with their 15% discount  
at QALO. [Click here](#)  
to view the collection!**

Save 15% on leash and collar bundles with exclusive Pet Hero plan member discounts at QALO. [Click here](#) to shop these essential bundles!



## LEASH<sup>1</sup>

\$10 - \$55



## COLLAR OR HARNESS<sup>1</sup>

\$5 - \$115



## ID TAG<sup>1</sup>

\$5 - \$50



## FOOD & WATER BOWLS<sup>1</sup>

\$5 - \$100+  
(for high-end raised)

Save 15% on portable, silicon food and water bowls at QALO with your Pet Hero plan. [Click here](#) to view the collection!



Pet Hero plan members save  
15% on QALO's \$8 poop bag  
pack. [Click here](#) to view!

**POOP BAGS<sup>1</sup>**

\$10 - \$45



**CLEANING SUPPLIES  
(FOR ACCIDENTS!)<sup>4</sup>**

\$75 - \$150



**TRAVEL  
HARNESS/SEATBELT<sup>3</sup>**

\$15 - \$35



**SHAMPOO &  
BRUSH<sup>1</sup>**

\$15 - \$40



**GATES<sup>2</sup>**

\$20 - \$329

# Average Cost of Kitty Essentials



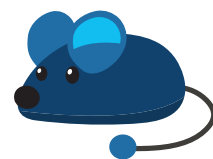
**LITTERBOX** <sup>5</sup>

\$10 - \$750



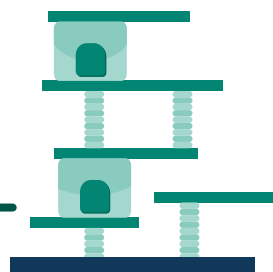
**LITTER SCOOP** <sup>6</sup>

\$10



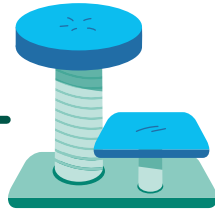
**TOYS** <sup>5</sup>

\$5 - \$30



**CAT TREE** <sup>7</sup>

\$25 - \$400+



## SCRATCHING POST <sup>5</sup>

\$20 - \$135



## PET CARRIER <sup>5</sup>

\$20 - \$145



## FOOD & WATER BOWLS <sup>5</sup>

\$5 - \$145



## COLLAR <sup>5</sup>

\$5 - \$30

Save 15% on collars  
with Pet Hero plan  
from QALO. [Click here](#)  
to view options!

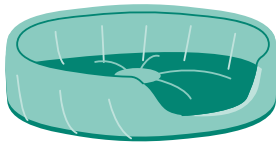


**Pet Hero plan members  
can save on no-jingle pet tags  
with their 15% discount  
at QALO. [Click here](#) to view  
the collection!**



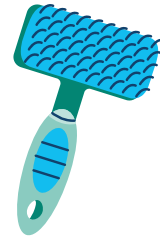
**ID TAG <sup>5</sup>**

\$5 - \$20



**BED <sup>5</sup>**

\$10 - \$50



**BRUSH <sup>5</sup>**

\$5 - \$40



**NAIL TRIMMER <sup>5</sup>**

\$5 - \$40

## 02 A Lifetime of Love

Adding a new member to the family is exciting. So, it can be easy to forget that it costs much more than the initial adoption or purchase fee to care for your pet today, tomorrow, and for years to come.

According to the American Kennel Club (AKC), dogs have an average life expectancy of anywhere from **10-15 years** and incur an average lifetime cost between **\$14,480** and **\$15,782**.<sup>12</sup> Forbes puts the lifetime costs of owning your paw-fect pal significantly higher. They estimate that owning a dog can cost up to **\$17,650**.<sup>13</sup>

On average, cats live longer than dogs—it's not unusual for them to live **18 years**<sup>14</sup>—which explains why their lifetime costs are higher. While USA Today estimates the lifetime cost of owning a cat to range from **\$5,000** to **\$23,000**,<sup>15</sup> a Synchrony study found it can range from **\$15,055** to **\$45,790**.<sup>14</sup>

Making sure you're ready for the cost of loving them a lifetime can save you from some hard decisions and make sure you're the best pet parent paw-sible!



## Annual Dog Expenses<sup>12</sup>

Food	\$300-\$2,340
Flea and tick prevention	\$55-\$215
Poop bags	\$95-\$160
Treats	\$60-\$480
Toys	\$30-\$250
Annual check up	\$70-\$110
<b>Total</b>	<b>\$610-\$3,555</b>

A **Pet Hero** plan membership helps reduce your annual expenses with **savings of up to 75% on prescriptions** at 68,000 pet pharmacies.

## Additional Dog Expenses<sup>12</sup>

Emergency vet bills	\$300-\$2,340
Dog boarding	\$60-\$480
Dog walking	\$30-\$250
Grooming	\$70-\$110
Pet insurance	\$360-\$720
Training session	\$45-\$145
<b>Total</b>	<b>\$1,390-\$4,095</b>

At **less than \$20 a month**, a **Pet Hero** plan could **save you \$120 or more annually** when compared with the average cost of traditional pet insurance.

## Annual Cat Expenses<sup>13</sup>

Food	\$180-\$870
Litter	\$55-\$525
Toys	\$5-\$75
Annual check up	\$85-\$135
<b>Total</b>	<b>\$325-\$1,600</b>

A **Pet Hero** plan membership helps **eliminate drop-in vet visit costs** with 24/7/365 telehealth vet services available to all members **at no extra cost.**

## Additional Cat Expenses<sup>13</sup>

Emergency vet bills	\$215-\$1,615
Dental cleaning	\$430- \$645
Drop in visits	\$20-\$140
Grooming	\$40-\$100
Apartment pet deposit	\$150-\$500
Pet insurance	\$240-\$360
Litter Genie	\$20-\$30
<b>Total</b>	<b>\$1,170-\$3,605</b>

A **Pet Hero** plan membership can help cushion the cost of expensive emergency vet expenses with **50% reimbursement up to \$500** on emergency injury bills.

03

## A Partner for Your Pet Ownership Journey

Bringing a new pet into your life is exciting and expensive, all wrapped up in one. By projecting the costs and taking the time to prepare, you can make sure your new life together gets started on the right paw. Speaking of preparing...

Our **Pet Hero** plan aims to provide pet parents with affordable access to all the health and safety essentials without forgetting to prioritize the ability to pamper their pet, too. A subscription-based benefits package, **Pet Hero** provides you and your BFF with a suite of practical benefits made with real pet lovers like you in mind. And if you're a multi-pet household, you can cover your entire pack or pride for under **\$20 a month**, with no added fees or restrictions based on age, breed, or size, and no deductibles.

Learn more at [www.myrealbenefits.com](http://www.myrealbenefits.com)



**Pet** Hero

1. <https://www.rover.com/blog/cost-of-dog-parenthood/>
2. [https://www.google.com/search?q=average+costs+of+dog+gates&rlz=1C5CHFA\\_enUS978US986&oq=average+costs+of+dog+gates+&aqs=chrome..69i57j0i15i22i30l2j0i390i650l4.5631j0j4&sourceid=chrome&ie=UTF-8](https://www.google.com/search?q=average+costs+of+dog+gates&rlz=1C5CHFA_enUS978US986&oq=average+costs+of+dog+gates+&aqs=chrome..69i57j0i15i22i30l2j0i390i650l4.5631j0j4&sourceid=chrome&ie=UTF-8)
3. <https://petnewsdaily.com/best-dog-car-harnesses/>
4. <https://www.marketwatch.com/guides/insurance-services/cost-of-owning-a-dog/>
5. <https://www.rover.com/blog/cost-of-cat-parenthood/>
6. <https://www.hepper.com/how-much-does-a-cat-cost/>
7. <https://people.com/best-cat-trees-6890045>
8. <https://www.akc.org/expert-advice/lifestyle/how-much-spend-on-dog-in-lifetime/>
9. <https://www.thesprucepets.com/the-cost-of-dog-ownership-1117321>
10. <https://www.fool.com/the-ascent/insurance/pet/articles/looking-to-add-a-cat-to-your-family-heres-how-much-cat-owners-spend-on-a-lifetime-of-pet-care/>
11. <https://www.usatoday.com/money/blueprint/pet-insurance/what-is-the-cost-of-owning-a-cat/>
12. <https://www.rover.com/blog/cost-of-dog-parenthood/>
13. <https://www.rover.com/blog/cost-of-cat-parenthood/>

\* This is not insurance.

- \*\* Emergency Pet Medical Reimbursement coverage is underwritten by American Bankers Insurance Company of Florida (home office Miami, FL) and is subject to all terms, conditions and limitations, including limitations on amount of coverage, set forth in the policy documents.
- Only 1 Emergency Pet Medical reimbursement benefit paid per claim occurrence and only 2 claims per 12 month period.

Coverages are subject to terms, conditions and exclusions. Some state exclusions apply.

FIMC benefits and services are administered by, or provided through, Home Benefits, LLC, a subsidiary of FIMC Partners, LP. Full benefit information and limitations available at [RealBenefits.com](https://RealBenefits.com).