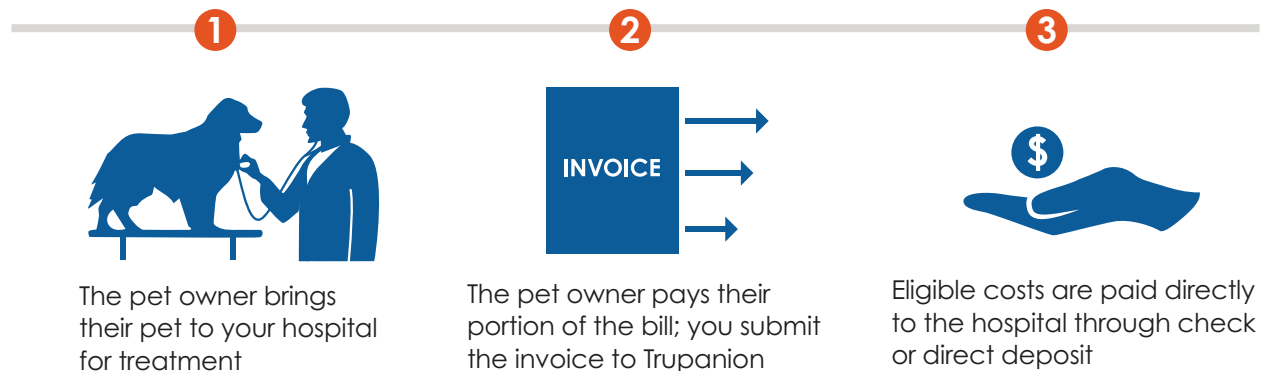


# Vet Direct Pay with Trupanion

We can pay you directly for your client's bill.

With Vet Direct Pay, Trupanion pays your hospital directly, allowing pet owners to pay only their portion of the bill at checkout! Your clients benefit from not incurring high upfront costs and not waiting for reimbursement. And your practice saves by reducing credit card transaction fees as we can deposit funds electronically into your bank account. It's a win-win for everyone!

## 3 Simple Steps with Vet Direct Pay



We've changed the traditional insurance reimbursement model and removed one more financial barrier to the best medical care for your clients' pets.

Call us at 877.589.1862 for urgent, life-threatening situations  
to expedite pre-approvals — we are open 24/7!



## How do I charge my client?

Once the treatment is complete and you have finalized the invoice and the claim form, you have two options for client billing:

### 1. Charge your client after Trupanion processes the claim

- Submit the claim to Trupanion
- Trupanion notifies how much you will be paid directly
- Bill your client for the remaining balance

### 2. Charge your client at checkout by estimating the amount Trupanion will cover:

- Subtract any items that are not eligible for coverage\*
- Subtract the exam fee, sales tax, and deductible\*
- Bill your client for the 10% of the remaining balance and all subtracted items listed above
- Once the claim has been processed, Trupanion will pay you directly for the rest of the eligible costs\*\*

## How do I submit the claim?

1. Download a claim form at [Trupanion.com](http://Trupanion.com).
2. Select “I have not yet paid my bill” on the claim form.
3. Email it to [VetDirectPay@Trupanion.com](mailto:VetDirectPay@Trupanion.com) or fax to **866.729.2915**.
4. We will notify you of the amount we will be reimbursing and provide weekly reports on all direct payments to your hospital.

## Sounds great! How do I get started?

Trupanion can pay you by check or direct deposit into your hospital's bank account. Call us at **877.589.1862** with your hospitals banking information to set up direct deposit payments.

### What does my client pay?

Policyholders are responsible for paying their chosen deductible, exam fees, sales tax, and any ineligible items. After that, they pay just 10% of the remaining invoice, while we pay the other 90%.\* Call **877.589.1862** for questions on eligible coverage and deductibles.

### When should I ask for a pre-approval?

Pre-approvals are ideal when the eligibility of an injury or illness impacts your client's decision. Call **877.589.1862** for all urgent pre-approvals!

### What else is needed for pre-approvals?

We need medical information from all hospitals that the pet has visited. Cost estimates are not required, but we will provide a breakdown of expected claim payouts for submitted estimates.

Call us at **877.589.1862** to set up Vet Direct Pay.

**trupanion**<sup>®</sup>  
Medical insurance for your pet.

TRUPANION.COM

\*Terms and conditions apply. Please see the policy for complete details at [Trupanion.com/pet-insurance](http://Trupanion.com/pet-insurance). \*\*Trupanion will process the claim according to the terms of the policy. Actual claim payment may be different from the estimate you provided to your client. Trupanion is a registered trademark owned by Trupanion, Inc. Underwritten in Canada by Omega General Insurance Company and in the United States by American Pet Insurance Company, 6100-4th Ave S, Seattle, WA 98108. Please visit [AmericanPetInsurance.com](http://AmericanPetInsurance.com) to review all available pet health insurance products.