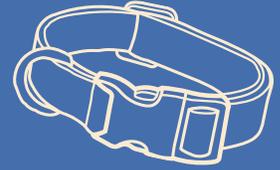


UNDERSTANDING PET INSURANCE & REIMBURSEMENT

WESTBROOK ANIMAL HOSPITAL



IMPORTANT, PLEASE READ

Please note: Westbrook Animal Hospital does not bill insurance companies directly and does not accept insurance as a form of payment at the time of service. Payment is required when services are provided. If you have pet insurance, you must submit a claim to your insurer for reimbursement. Below is a simple, step-by-step guide to help you through that process.

Step-by-Step: How to Submit Your Claim for Reimbursement

First: Pay for Services at the Clinic

o All fees are due at the time services are rendered. We accept major debit/credit cards (Visa, MasterCard, American Express), cash, checks, and CareCredit.

Then: Request an Itemized Invoice / Receipt

Ask the front desk for a complete, itemized invoice (also called an "itemized receipt" or "invoice") when you pay. This should include:

1. Clinic name and address,
2. Client name and patient name,
3. Date(s) of service,
4. Itemized list of services, procedures, medications, and/or supplies,
5. Unit prices and total charges,
6. Diagnosis or reason for visit (if applicable)

Next: Get Copies of Medical Records if Needed

Many insurers require medical records to support a claim (notes, lab results, surgical reports). Let us know and we will provide copies!

Additionally: Fill Out Your Insurance Company's Claim Form

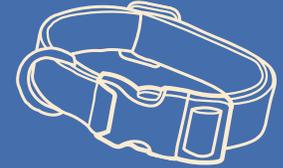
Download or request your insurer's claim form (most have online portals).

Complete the owner/insured information and patient details. Many companies allow claims to be submitted online, that's usually the fastest method.



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Step-by-Step: How to Submit Your Claim for Reimbursement Continued:

Next: Attach Required Documentation

Typical documents to include:

- Itemized invoice/receipt from the clinic (required)
- Medical records or clinical notes (if requested)
- Proof of payment (credit card statement, canceled check) - some insurers ask for this
- Any pre-authorization or referral forms (if applicable)
- Check your insurer's website for their exact requirements.

Then: Submit the Claim

Submit via your insurer's preferred method (online portal, email, fax, or mail).
Keep a copy of everything you send.

Next: Track Your Claim

Note the date you submitted the claim and any claim or confirmation number you receive. Most insurers provide an estimated processing time (often 2-6 weeks, depending on provider and complexity).

Then: Receive Reimbursement

The insurer will review the claim and reimburse you according to your policy's deductible, co-pay, coverage percentage, and exclusions. Reimbursement is sent to the policyholder (you), not to the clinic.

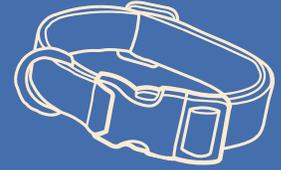
Finally: Contact Your Insurer If There's an Issue

If reimbursement is delayed or denied, contact your insurance company directly.
They can explain the reason and tell you what additional documentation (if any) is required. We are happy to provide additional records or clarification letters if the insurer requests them.



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Helpful Tips & Things to Know

- **Pre-authorization / Estimates:** Some insurers require pre-authorization for expensive procedures. If you expect a major surgery or advanced diagnostics, consider contacting your insurer beforehand to check requirements or obtain pre-approval.
- **Watch for Waiting Periods:** Many policies have waiting periods (especially for illnesses or certain procedures). Read your policy carefully before a condition develops.
- **Preexisting Conditions:** Most insurers do not cover preexisting conditions. If your pet had symptoms or treatment before the policy took effect, those conditions may be excluded.
- **Deductibles & Reimbursement Rates:** Your out-of-pocket cost depends on your plan's deductible, reimbursement percentage (e.g., 70-90%), annual limits, and exclusions. Keep these in mind when considering coverage.
- **Keep Everything:** Save invoices, medical records, pharmacy receipts, and proof of payment. Organized documentation speeds up reimbursement.

****Digital Submission Is Fastest: If your insurer has an online claims portal or mobile app use it, uploads and reimbursements are typically faster than paper****

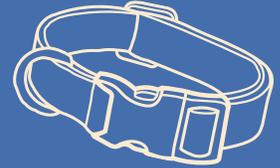
We Can Help: If your insurer requests additional medical records or a letter of medical necessity, we will prepare those documents upon request. Please allow time for record preparation.

Westbrook Animal Hospital
Dr. Timothy Friel D.V.M.
Phone: (207) 797 - 4747
Westbrookah@gmail.com
189 Pride Street, Westbrook, Maine 04092



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Sample Claim Submission Email (Template)

Subject: Pet Insurance Claim — [Your Full Name] / [Pet's Name] — Date of Service: [MM/DD/YYYY]

Hello [Insurance Company Name] Claims Team,
Please find attached a claim for veterinary services rendered to my pet, [Pet's Name].

Attached documents include:

- Itemized invoice from Westbrook Animal Hospital
- Medical records (clinic notes, lab results)
- Proof of payment

Policyholder: [Your Full Name]

Policy Number: [Policy #]

Patient: [Pet's Name], [Species/Breed]

Date(s) of Service: [Date(s)]

Total Charged: \$[Amount]

Please let me know if you require any additional documentation to process this claim. Thank you for your assistance.

Sincerely,

[Your Full Name] - [Phone number] — [Email address]

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