

VPI

Veterinary Pet Insurance



G E B A

Government Employees' Benefit Association, Inc.

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Serving Our Members For

50
YEARS

1957 - 2007

What is Veterinary Pet Insurance?

Veterinary Pet Insurance (VPI) is the nation's oldest, most experienced and largest provider of health insurance for pets. Since 1982, VPI has worked with hundreds of thousands of loving pet owners to help deliver the very best care for their pets. Their policies cover thousands of medical problems and conditions related to accidents, emergencies, poisonings and illnesses (including cancer). All of which add up to one thing: peace of mind for you and your pet.

Why do I need it?

Just like with any other family member, you want what is best for your pet and VPI Pet Insurance is there to help. It will allow you financial freedom in what you can afford to do for your pet medically. With the **5% group discount** available through GEBA on VPI's Pet Insurance, you can end up saving hundreds of dollars over the course of your pet's life!

* Protecting Your Pet Is Easy and Affordable.

- Peace of mind
- Choice of 2 levels of coverage: Superior or Standard Plan
- Well Care Coverage is available.
- Use any licensed veterinarian.
- Available in all 50 states plus the District of Columbia
- Multiple-pet discounts are available.
- Mixed breeds and purebreds are all eligible for coverage.
- Easy claims filing - even fax your claim!
- 10-Day money back guarantee

What your Coverage Pays for:

Diagnostic Tests	Prescriptions
Treatments	Hospitalization
Office Visits	X-Rays
Lab Fees	Surgical Procedures

Regular trips to the veterinarian are important for the long-term health of your pet.

If you enroll in the **Optional Vaccination and Routine Care Coverage**, also covered are:

- Annual Physical Exam
- Heartworm Prevention
- Prescription flea control
- Vaccinations
- And much, much more!

? What does Veterinary Pet Insurance Cover?

VPI's pet insurance covers medical treatments and surgeries for minor problems such as ear infections and bee stings, as well as major problems like broken bones, diabetes and cancer.

The policy provides coverage for cats, dogs, birds and a variety of exotic pets. In addition, pet insurance provides peace of mind for a pet owner.

? When would my coverage begin?

Your pet's coverage begins just 14 days after your application and premium are received and accepted. You will receive a complete packet that includes your policy, Benefit Schedule, Claim Form and a Lost & Found Registry ID tag for your pet.

? Is cancer covered?

Yes, all VPI major medical plans cover cancer. We also offer an additional, low-cost cancer rider that extends the plan's Benefit Schedule cancer allowances.



Can I take my pet to any veterinarian?

Yes! You are free to visit any licensed veterinarian anywhere, even when you're away from home. The choice is yours. This is especially important in the event your pet needs to be seen by a specialist, requires a visit to an emergency veterinary hospital, or becomes ill or injured while traveling.

What situations are not covered?

Like most insurance policies, there are some exclusions to help keep your premiums low. These include elective procedures, pet foods, grooming, behavioral problems, congenital or hereditary defects and medical conditions that are present prior to the policy effective date.

Vaccinations, routine teeth cleaning and other annual routine care expenses are not covered under the major medical plans, but are available through the optional Well Care Coverage.

Lost & Found Registry

We're pet owners, too. We know how painful it can be when your pet goes missing. With your VPI policy, your dog or cat will receive a durable ID tag displaying your policy number and the VPI Registry toll-free number.

If your pet becomes lost, the finder can contact the Registry to help reunite you with your pet. Plus, they'll know your pet is VPI-insured, so they can confidently seek veterinary help should your pet be sick or injured.



How do I sign up?

Call (877) PETS-VPI [(877) 738-7874]. Mention that you are a GEBA Member and receive your 5% group discount **OR** visit www.geba.com and follow the links to a special GEBA member enrollment site.

Once you've enrolled with VPI, please be sure to call GEBA at (301) 688-7912 or (800) 826-1126 and let us know.

How do I file a claim?

It's easy! Have your veterinarian or hospital representative provide the diagnosis, record the treatment dates and sign the Claim Form. Once you've paid for the service, mail the original itemized receipt to VPI for processing. See below for the complete mailing address.

The average processing time once your completed claim is received is just seven days or less for you to receive your claims reimbursement! You also have the option to fax your claim to VPI!

Need additional forms?

Pet Insurance Claim Forms can be obtained by calling VPI at (877) PETS-VPI [(877) 738-7874]. Please return Claim Forms via mail to:

VPI Claims Department
P. O. Box 2344
Brea, CA 92822-2344

Or you can fax your Claim Form and supporting documents to (714) 989-5600.



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Your policy pays up to the specified amount per covered illness or accident and is subject to the plan's Benefit Schedule. A complete Benefit Schedule listing will be sent to you with your policy. Plan type and benefits are subject to state availability. Rates are subject to change. Outside Maryland, rates include a \$12 Lost & Found Registration Fee. This document is not a policy. Call DVM Insurance Agency toll-free (877) PETS-VPI [(877) 738-7874] for complete details. Veterinary fees will vary. All policies are subject to underwriting rules and approval.