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Veterinary Financial Assistance Program

K9 Buddy Dogs

The Veterinary Financial Assistance Program (VFA) is designed to:

* Provide financial support to clients requesting assistance
* Ensure finances are not a barrier to K9 Buddy dogs receiving necessary veterinary care
* Responsibly manage our donor dollars

We are in a partnership with you to support your dog. It is important that you understand your responsibilities to make this program work. Please contact us anytime if you have questions about the VFA program or any of the following guidelines.

# Be a Good Consumer:

When utilizing VFA services, be proactive in understanding your dog’s veterinary expenses, ask questions about treatment options and request estimates. Since you are working face to face with your veterinary team, this is a great time to ask about any available discounts or donated services they may offer to a K9 Buddy dog. We appreciate you exploring these options when appropriate.

# Pre-Authorization for Veterinary Care:

Pre-authorization is required to receive financial assistance for veterinary care. The two exceptions are:

* Emergencies
* Annual wellness exam

For all other needs, please call VFA to discuss your veterinary-related concerns and obtain pre-authorization. You will be given an authorization number and approved dollar amount for your vet visit. The authorization number is your confirmation that GDB has agreed to pay the invoice up to the authorized amount. GDB will not reimburse invoices without an authorization number. To ensure that your veterinary bills are fully paid, the authorization needs to be greater than, or equal to, the final bill for every visit. If the proposed treatment plan exceeds the pre-authorized amount, call the VFA department during your dog’s appointment so we can adjust the dollar amount on the authorization. For visits occurring in the evening or on the weekend, please call us the following business day *(see below for emergency and urgent appointments after normal business hours).*

# Assistance After-Hours:

If you feel that your dog needs veterinary care outside of GDB’s normal business hours, please go to your local veterinarian or emergency clinic. You may proceed with emergency or urgent care up to $3000 outside of normal business hours. Please call VFA the following business day to give an update and receive an authorization number for this care.

If you need veterinary care over $3000, immediate payment assistance, or collaboration with a GDB veterinarian about the treatment plan, please call 800-295-4050 to speak with our answering service. They will connect you to an appropriate GDB staff member or take a message and someone will call you back in a timely manner.

# Veterinary Emergencies:

If your dog experiences a life-threatening emergency, please seek veterinary care immediately to stabilize your dog. You do not need pre-approval before seeking emergency lifesaving medical care.

Once your dog has been assessed and stabilized, please call us to obtain an authorization for continued medical care.

We strongly recommend making a plan for veterinary emergencies ahead of time by researching the following:

* Is your veterinarian available during non-business hours or do you need to contact a local emergency clinic?
* What is the billing policy of your local emergency clinic?
* Many emergency clinics require deposits and payment at the time of service. Make a plan in advance about how to handle this situation should the need arise.
* If you are traveling, research animal emergency clinics near your destination.
* Keep your emergency contact info readily available for friends and family members.

# Wellness Visits:

You have an annual allowance of $250 per fiscal year (July 1 – June 30) to cover wellness care, without pre-authorization *(see the “Senior Wellness” section below regarding additional funds for dogs 8 years old and older).* This includes an annual exam, vaccines and heartworm testing as recommended by your veterinarian. Nail trims performed at a veterinary clinic are also covered at any time. We will not reimburse nail trims performed by a groomer.

You do not need to call for pre-authorization for wellness care. However, any ailments discovered during this visit that require additional treatment (for example an ear infection or skin issue), do require an authorization number. Be sure to call for authorization during the appointment. If your appointment is outside of GDB’s normal business hours or you cannot reach us, you may proceed and contact us by the following business day for authorization.

Whenever possible, address all wellness care in one office visit. This will eliminate the cost of additional office visit fees and help keep costs within the $250 annual limit.

# Senior Wellness:

When your dog reaches age 8, you are allotted an additional $250 per year, for routine senior bloodwork (CBC/Chemistry) and urinalysis during the wellness visit. You do not need to call VFA for authorization for this labwork. However, any additional labwork or specialized testing conducted during the year, does require pre-authorization.

# **Flea and Heartworm Preventative**:

Guide Dogs for the Blind will provide you with a 1-year supply of both heartworm, and flea and tick prevention. These are both prescription medications so refills should be purchased through your local veterinarian or through an online pharmacy with your veterinarian’s approval. These medications cannot be shipped directly to clients from GDB. GDB will reimburse up to $400 per year for the heartworm, flea and tick prevention of your choice. No pre-authorization is needed. We encourage you to contact your veterinarian to choose the product(s) that work best for you and your dog.

If you live locally and use GDB for your routine veterinary care, you may pick up preventative refills during your dog’s annual wellness exam.

# Payment of Bills:

There are two options for payment – you may pay up front and seek reimbursement from GDB directly, or you may ask your veterinarian if they are willing to direct bill GDB. If your veterinarian is going to bill GDB, please be sure that they are aware that it may take up to 30 days, from the day we receive their invoice, to process payment.

Your veterinarian has the right to decide whether they will direct bill or not. If they do not want to direct bill you will need to pay the bill at the time of service. Be sure to discuss payment options with your veterinarian before services are rendered.

# Reimbursement:

The completed reimbursement form should be returned to GDB with a copy of the invoice. Please submit your reimbursement requests within 90 days of the treatment date. Requests without an itemized invoice will not be processed. If you are submitting a reimbursement form it may be emailed, mailed or faxed.

# Bills and reimbursement forms can be mailed to:

Attn: Accounting Department

Guide Dogs for the Blind

P.O. Box 151200

San Rafael, CA 94915-1200

Email: vetbill@guidedogs.com

Fax: 415-226-0553

# Non-Reimbursable Expenses:

The VFA program provides assistance with costs for veterinary care. Other expenses such as supplements, chiropractic adjustment, acupuncture and other holistic treatments, travel-related expenses, and boarding are not covered by the VFA program. GDB does not reimburse for regular dog food, but we can assist with 50% of the cost of prescription diets. Please call for pre-authorization.

# Other Financial Assistance:

# Pet Insurance:

Veterinary pet insurance is another option to offset the costs of veterinary care. In general, monthly installments toward the annual premium are made to the veterinary insurance company. Most will cover a certain percentage of a vet visit after a fixed cost deductible is met. You will need to pay the veterinarian at the time of service, and then submit a claim form to the insurance company for reimbursement. Consumer reviews and ratings of many U.S. and Canadian insurance companies can be found at <http://petinsurancereview.com>.

The VFA program does not reimburse for insurance installments or premiums.

If you decide to purchase pet insurance, you may still use the VFA program for reimbursement for veterinary expenses not covered by your insurance plan. Pre-authorization is still required to obtain financial support through GDB.

# I live close to campus; can I bring my dog to GDB for veterinary care?

Yes, GDB campuses are fully equipped to handle most of your dog’s medical needs. We recommend that you identify a local vet clinic as well as a local emergency care facility, as GDB clinics are only open during business hours and may have limited availability.

# VFA Contact Info:

Phone: 800-295-4050, then option 2, option 2 again

Email: vetsupport@guidedogs.com

Regardless of whether or not you are seeking financial support, we are happy to answer any questions you may have about the VFA program or consult on medical issues your dog may be experiencing. Please do not hesitate to call us if we can be of assistance.

VFA staff are available during normal business hours – Monday through Friday from 8am to 5pm Pacific Time, excluding major holidays.