

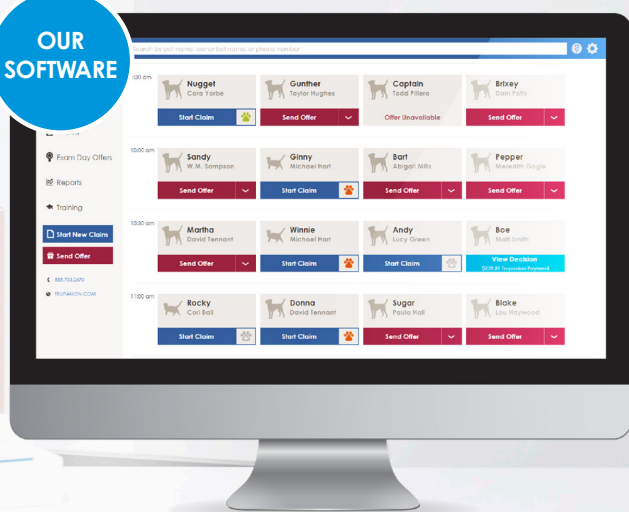
HOW IT ALL WORKS:

# An In-Depth Look At Trupanion's Game-Changing Tool

If some of the goals for your hospital include more insured pets, a happier team, a financially healthier business, and a better experience for your clients, then you've come to the right place. Your goals are our goals, and we have the tools to help you get there.

**Take an in-depth look at a typical workflow in a hospital using our free, patented software,** a game-changing tool that supports hospitals, clients, and pets, and find out how you can start achieving your goals today.

OUR  
SOFTWARE



trupanion™  
Medical insurance for the life of your pet.

FOR HOSPITAL USE ONLY

# What it's *(really)* like to work with us.

Here's what you likely already know about Trupanion: our policy offers one simple plan, no payout limits, and 90 percent coverage\*. We provide dedicated in-person and remote support and offer hospitals a free, patented software that enables direct claim payments to hospitals, alerts us to pets eligible for digital [Exam Day Offers](#) with the click of a button, and eliminates claim paperwork.

## **That's great, but what does that really mean for your hospital?**

You don't sell insurance (and we don't want you to), so how can you use our software to help achieve your goals, including a robust insured client base, without selling insurance? What does it look like in practice?

## **WE'RE GLAD YOU ASKED.**

Let's take an in-depth look at how we integrate into your workflow using two common scenarios: an uninsured pet coming in for a regular check-up and a Trupanion-insured pet not feeling well.

### **WHAT'S INSIDE:**

- SCENARIO ONE:  
**Mark and Lily  
Uninsured**
- SCENARIO TWO:  
**Mary and Freddie  
Insured with Trupanion**
- **The Disrupter and  
the Solution**
- **How to Get Started**

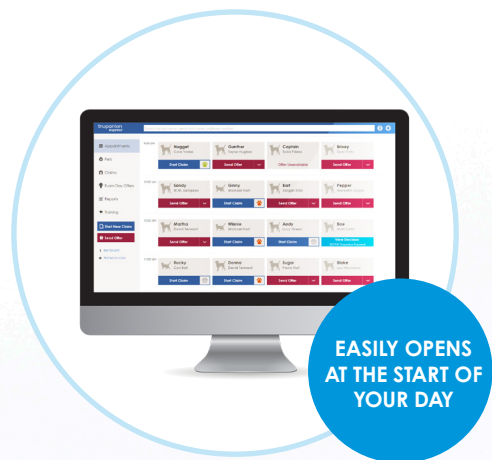
Diane Pollock  
Northern California  
Territory Partner Since 2008



\*Terms and conditions apply. Please see policy for complete details.



A typical veterinary hospital—let's call it Paws and Tails Animal Hospital—**has just started working with Trupanion and our software.** Dr. Mackenzie, the veterinarian, and Tanya, the veterinary assistant, are starting their day.



Dr. Mackenzie  
Veterinarian

Tanya  
Veterinary Assistant

## Scenario One: MARK AND LILY | UNINSURED

### Check-In

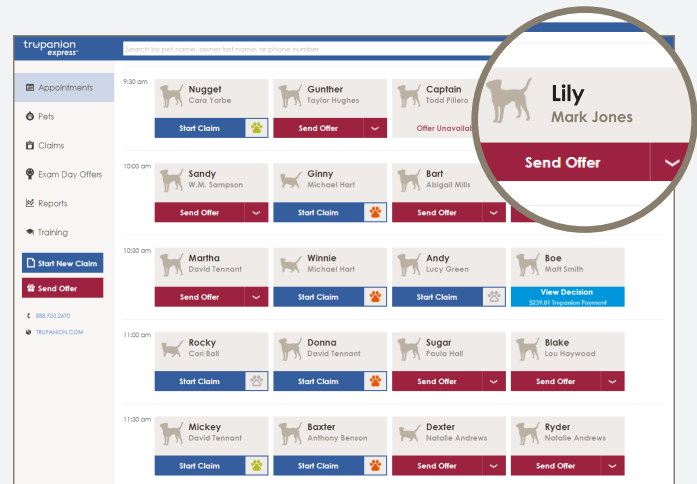
Tanya sees that Lily, her first appointment of the day, does not have Trupanion. When Lily and her owner, Mark, come in for a regular check-up, Tanya asks Mark,

**“Who is Lily’s medical insurance provider?”**

Mark, having spotted the [sign](#) asking the same question on Tanya’s computer, says she doesn’t have one. Tanya says that **after Lily’s exam they can send him home with an offer emailed or texted from Trupanion, if he’s interested.**

### THE TRUPANION DIFFERENCE

- Tanya is quickly and easily using the software to determine which of the pets she’s seeing today are eligible for an **Exam Day Offer**. This is a great tool in helping to grow her hospital’s insured client base, as it’s an easy way to introduce Mark to medical insurance for Lily.



Owner: Mark  
Pet's Name: Lily  
Breed: Dachshund  
Age: 2 years old

UNINSURED PET



## During the Exam

Lily, a two-year-old dachshund, is in great health. Dr. Mackenzie talks to Mark about the potential back problems dachshunds can have as they age. He pulls out Trupanion's Commonly Claimed Conditions guide for dachshunds and explains that **dachshunds are seven times as likely to suffer from intervertebral disc disease, a condition that can cost between \$600 and \$3,800 to treat.** Although Mark knew about Lily's potential for back problems, the cost is new—and alarming—information.

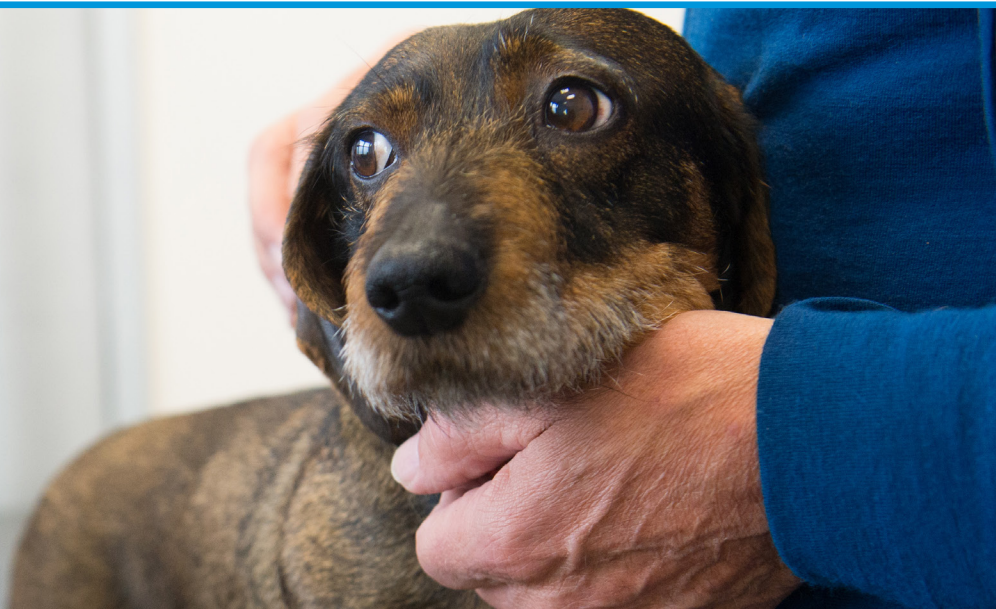
Dr. Mackenzie mentions that, in his opinion, medical insurance for pets is something to seriously consider as part of responsible pet ownership. Should Lily start to have back problems, insurance could really help with the cost and help take money out of the treatment equation. Mark is interested, especially after hearing about the potential cost of care. Dr. Mackenzie lets him know that one option is Trupanion, which has an Exam Day Offer for Lily that he can get today. He says he'd like to try it and leaves to check out.



### DID YOU KNOW

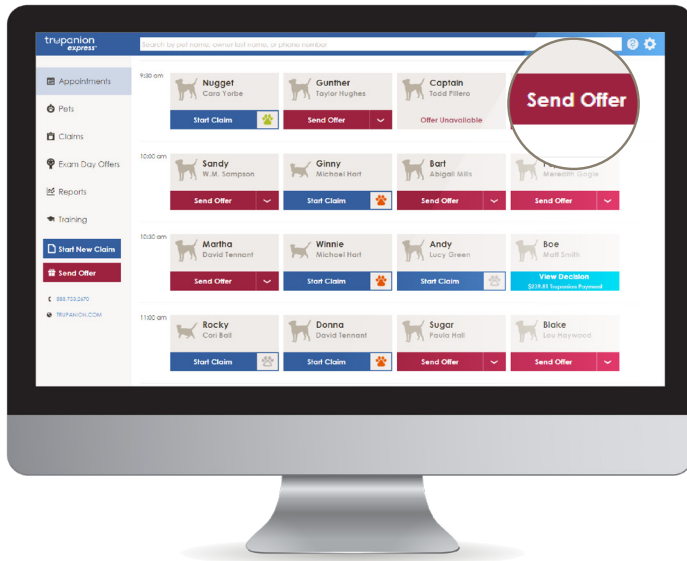
Featuring more than 30 dog breeds, Trupanion's ever-growing **Commonly Claimed Conditions guide** can support proactive cost of care discussions by showing common conditions and average costs, according to decades of our claim data.

Quality medical insurance **helps pet owners budget for the unexpected** and remove financial worry from your recommended treatment plan.

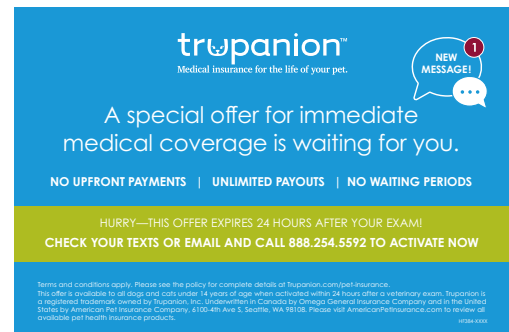


## Checkout

Mark tells Tanya he'd like Trupanion to send him an Exam Day Offer. She clicks the red **"SEND OFFER"** button under Lily's name in the software and tells Mark that he should expect an email and text from Trupanion with the offer momentarily. She hands him his post-exam paperwork with a [sticky note](#) from Trupanion reminding Mark about his offer, pets Lily, and wishes them both well.



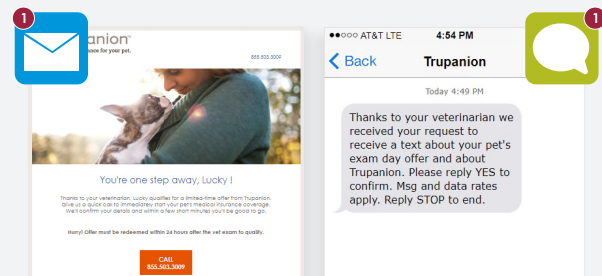
CLICK THE 'SEND OFFER' BUTTON AND WE'LL SEND INTERESTED CLIENTS AN EMAIL AND TEXT WITH AN EXAM DAY OFFER.



EXAM DAY OFFER REMINDER STICKY NOTES HELP KEEP THE OFFER TOP OF MIND.

## THE TRUPANION DIFFERENCE

- Tanya tells Trupanion that Lily is eligible for a digital Exam Day Offer so that we can then send Mark a text, if he opted in, and an email with the offer.
- Within a couple seconds and with absolutely no selling or paperwork, **Tanya potentially helped Lily receive life-saving care down the road and removed the cost of care from the treatment equation for Mark.**



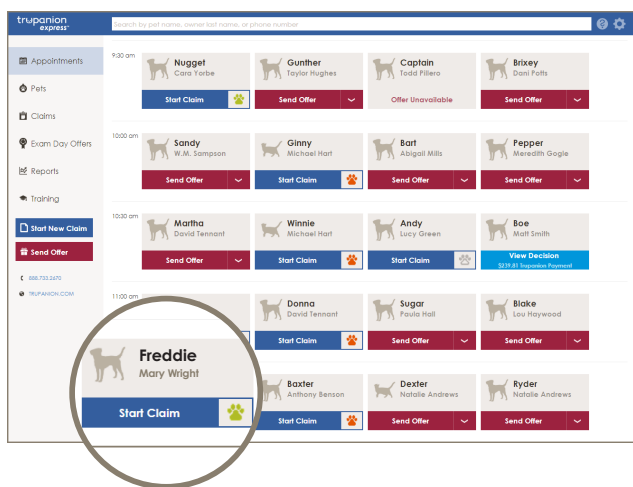
Pet owners have **24 HOURS** after their veterinary exam to use their offer once they receive their email and text.

## Scenario Two: MARY AND FREDDIE | INSURED WITH TRUPANION

### Check-In

Tanya glances at the screen and sees that her next patient, Freddie, is insured by Trupanion.

When Freddie, a one-and-a-half-year-old Bernese mountain dog, comes in with his owner Mary, Tanya notices Freddie is not his usual happy self. Mary explains that he's been acting funny all week and is anxious to find out what's wrong.



### During the Exam

Dr. Mackenzie suspects a foreign body ingestion. He recommends x-rays to be sure but is prepared to discuss other, less desirable options. **Mary, knowing Freddie has Trupanion, doesn't hesitate to say yes.**

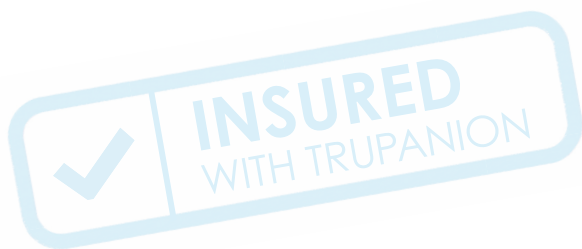
The x-rays show that Freddie has eaten a pacifier and he needs surgery to remove it. Again, Mary doesn't hesitate to say yes.

### THE TRUPANION DIFFERENCE

- Tanya feels relieved because, should something be seriously wrong with Freddie, she likely won't have to have an uncomfortable conversation about cost of care with Mary. **They can both focus on Freddie.**

### THE TRUPANION DIFFERENCE

- Dr. Mackenzie doesn't need to present treatment plans B and C or act as a financial adviser, as he's accustomed to doing. Mary immediately says yes to Dr. Mackenzie's first and best diagnostic and treatment option, and Freddie is able to get the care he needs as quickly as possible.
- Mary is relieved and thankful for Dr. Mackenzie's diagnosis, without worrying as much about how she'll pay for treatment.



Owner: Mary  
Pet's Name: Freddie  
Breed: Bernese Mountain Dog  
Age: 1.5 years old







## Post Surgery

Tanya submits Freddie's claim through Trupanion's software. **Within seconds, the claim is approved** and Trupanion's portion of the claim payment is electronically deposited directly into Paws and Tails Animal Hospital's account. Mary pays the remainder and receives Freddie's post-op medication from the hospital's in-house pharmacy.

Mary and Freddie are equally overjoyed to see each other. Dr. Mackenzie tells Mary that the surgery went great and he should be feeling better in no time. Mary thanks him and Tanya and leaves feeling grateful.

Date	Pet	Description	Qty	Price
12/19/2019	Lemon	Physical Exam / Consultation	1	\$45.00
12/19/2019	Lemon	Ultrasound - Cystocentesis	1	\$15.00
12/19/2019	Lemon	Urinalysis with sediment stain	1	\$34.00
12/19/2019	Lemon	Digital Radiography - Abdominal	1	\$110.00
12/19/2019	Lemon	Radiologist Consult	1	\$100.00

**OUR SOFTWARE LETS YOU KNOW WHEN A CLAIM DECISION IS MADE, OFTEN IN JUST A FEW MINUTES OR LESS.**

## THE TRUPANION DIFFERENCE


- Tanya and the pet owner, Mary, don't need to do any claim paperwork.
- Tanya and Dr. Mackenzie don't have to discuss any payment options with Mary.
- Tanya, Dr. Mackenzie, and Mary are focused on Freddie, with Trupanion settling the invoice in real time.
- Mary purchased Freddie's post-op medications through the hospital's in-house pharmacy because it was covered.
- Mary is grateful for the care Freddie received and isn't stressing about a maxed out credit card, depleted savings account, or waiting for a reimbursement check.
- Freddie is on the road to recovery and his usual happy self.

### DID YOU KNOW


**2.7**  
SECONDS is Trupanion's fastest claim payment to date.

**65%** of all claims filed through our software are paid in less than five minutes.







How many  
Lilys and Freddies  
have you seen in  
your hospital?



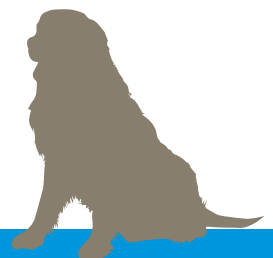
How many times have  
you seen **a pet owner  
max out a credit card**  
or deplete their savings  
account to pay for their  
pet's treatment?



How many times has  
a pet owner been  
completely **surprised  
by—and ill prepared  
for—the cost of care?**



Or worse, as the  
alternative, **how  
many pets have  
been left behind?**



If the answer is too many or too often, you're not alone. This has been the norm for a long time. But for every stagnant problem there is a disrupter and a solution. We are the disrupter.

**OUR SOFTWARE IS THE SOLUTION.**

## How to get started.

### START ACHIEVING YOUR GOALS TODAY:



**Practice the  
best medicine**



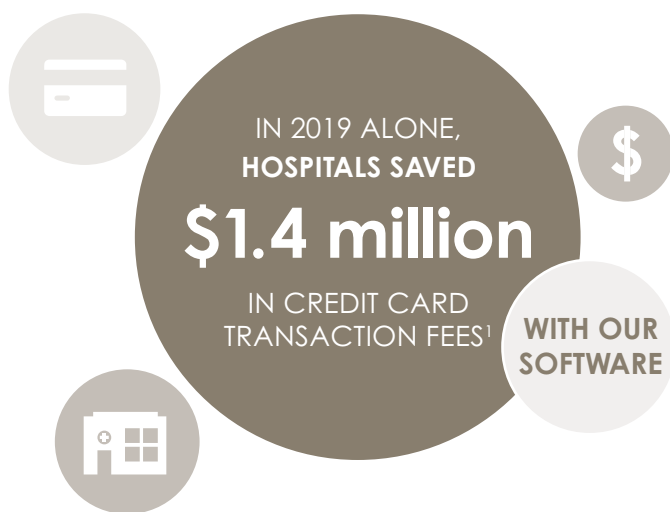
**Create the best experience  
for your team and clients**



**Support the growth  
of your business**

There was, and still is, a problem in the veterinary industry: far too often, pet owners aren't able to budget for care. Simple as this problem may be, it causes a host of complex, troubling ones: economic euthanasia, rocky client relationships, burnout, and compassion fatigue, just to name a few.

We saw this problem and decided to do something about it. Our policy was a great start, but it only solved part of it. Pet owners can't always wait for a reimbursement. That's where our software comes in.



#### DID YOU KNOW

MORE THAN

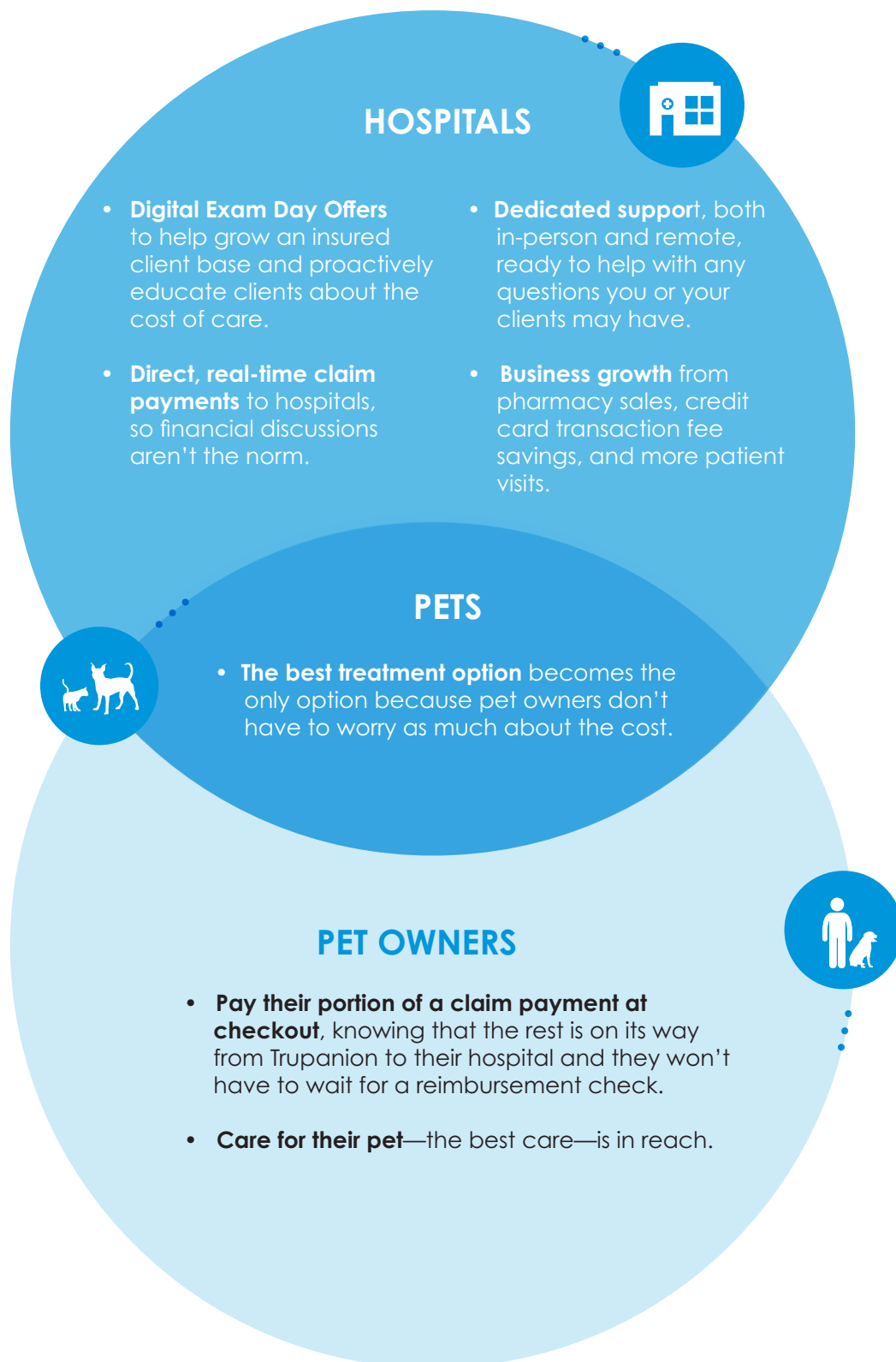
**84,000** pets have had claims submitted through our software and paid directly to their hospital, allowing them to receive the best medical care.

“ A client-centered practitioner who wishes to empathize with clients would naturally desire to prepare them financially. ”

BARRY KIPPERMAN, DVM, DACVIM



## With our software, we support:



**All for free.** Because your goals are our goals.

So, what does an ideal experience for your hospital, your clients, and, most importantly, your patients look like to you?



**More insured pets**



**A happier,  
more fulfilled team**



**A financially  
healthier business**



**The best experience  
for your clients**

**ALL OF THE ABOVE?** We can help you achieve it.

Get started today by visiting  
**TRUPANION.COM/SOFTWARE**



**trupanion™**  
Medical insurance for the life of your pet.

<sup>1</sup>Assuming 85% of transactions are with credit cards and a 2.9% transaction fee.

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