



## **VA CLAIMS INSIDER ELITE - MEMBERSHIP AGREEMENT**

This Elite Membership Agreement, this (“Agreement”), is entered into effective as of the latest date set forth on the signature page hereto, the (“Effective Date”), by and between (“Client” “you”, “your” or “Veteran”), an individual named on the signature page hereto, and VA Claims Insider, LLC, a Texas limited liability company (“Company,” “we” “our” or “VACI”), with its principal place of business at 3575 Far West Blvd #28983, Austin, Texas 78731. VACI and Veteran may be referred to herein as the “Parties” or in the singular as “Party.”

### **RECITALS**

A. VACI operates an education-based coaching and consulting business for veterans exploring eligibility for increased disability benefits and who wish to learn more about that process; and

B. VACI is NOT an “accredited” or “recognized” Veteran Service Organization (VSO), claims agent, claims attorney, or entity recognized by the Department of Veterans Affairs (VA). VACI is not affiliated with the VA in any way; and

C. **VACI does NOT assist Clients with the preparation, presentation, and prosecution of VA disability claims for VA benefits, and neither shall any VACI Veteran Coaches (VCs).** VACI also does not provide legal advice, and neither do any VACI VCs; and

D. Client shall prepare and file his/her own claim (and should consider doing so utilizing free government websites such as ebenefits.va.gov, va.gov), or work with an accredited VSO, VA claims agent, or VA claims attorney (many of which offer services for FREE); and

E. Client desires access and permission to use the VACI Elite membership program proprietary resources. Client may also wish for VACI to refer him/her to qualified independent medical providers to review, and, if such provider deems appropriate, perhaps supplement, Client’s medical record, and

E. VACI will provide the Client with access and permission to use the VA Claims Insider Elite membership program proprietary resources for as long as this agreement remains effective; and

F. Client acknowledges that utilization of VACI’s Elite membership program is NOT required to submit a claim for VA disability benefits, and that Client may achieve a positive VA disability claim outcome without the use of VACI’s resources or services.

### **1. CLIENT COMMITMENTS**

BEFORE executing this agreement, Client understands, acknowledges, and agrees to the following:

(a) Client is solely responsible for the truth, accuracy, and timeliness of any claim he/she may submit to obtain VA disability benefits.

(b) Client hereby acknowledges that COMPLETELY FREE resources are available to assist with his/her VA disability claim.

(c) **Because VACI does NOT assist Client with the preparation, presentation, and/or prosecution of his/her VA disability claim for VA benefits, and** does not provide legal advice, VACI recommends that Client employ an accredited VSO, VA claims agent, and/or VA claims attorney to assist Client with the preparation, presentation, and/or prosecution of his/her VA disability claim. A list of accredited VSOs can be found [HERE](#), and a list of accredited VA claims agents and/or accredited VA claims attorneys can be found [HERE](#).

(d) Client agrees that he/she knows about, and has already explored, the FREE non-VACI resources available, and desires to become a member of VACI's Elite Membership Program with the knowledge that the Client could achieve his/her desired VA rating and VA benefits for FREE and WITHOUT the use of the VACI's resources and/or services. **VACI encourages you NOT to execute this agreement unless you have already exhausted other FREE resources available to veterans.**

(e) Client hereby understands that Client may obtain review of his/her medical records and condition from his/her own medical providers, possibly even FREE of charge, and that the services of VACI or other consultants are not required to obtain medical services in support of his/her VA disability claim.

(f) Client hereby acknowledges that VACI will not work on a claim that has already been filed. VACI will not work with or assist any VA-recognized or VA-accredited VSO, VA claims agent, and/or VA claims attorney. Nor will VACI ever refer Client to any VA-recognized or VA-accredited VSO, VA claims agent, and/or VA claims attorney.

(g) Client hereby acknowledges that VACI does NOT participate in any VA disability claim appeals. Additionally, VACI will never receive any sort of retroactive back-pay compensation in connection with any disability claim appeal. Nor will VACI ever refer Client to any VA-recognized or VA-accredited VSO, VA claims agent, and/or VA claims attorney for the purposes of a disability claim appeal.

(h) Client hereby consents to receive emails, phone calls, and/or text messages from VACI, VACI team members (including VCs), and independent medical providers in our referral network, for purposes of exchanging pertinent VACI Elite Membership Program information.

(i) Client hereby commits to maintaining an active eBenefits premium account and/or va.gov premium account (sign up for a free account at [ebenefits.va.gov](http://ebenefits.va.gov) or [va.gov](http://va.gov)). VACI will NOT have access to either of these accounts.

(j) Client hereby consents to using a HIPAA compliant Google Drive folder,

which will be created for you freely after you execute this agreement, for purposes of the independent medical provider's review purposes, Independent Medical Opinions and Nexus Statements, or any other health care service, if warranted.

(k) Client hereby commits to uploading a copy of his/her eBenefits or va.gov Summary Verification Letter within seven calendar days of signing this Agreement to his/her HIPAA compliant Google Drive folder.

## **2. PRIVACY POLICY; LIMITED WARRANTY**

(a) An electronic version of the notice will be posted at:

<https://vaclaimsinsider.com/>. We reserve the right to change the privacy practices described in this notice. We reserve the right to make the revised or changed notice effective for protected health information we already have as well as any information we may receive in the future. We will post a copy of the current notice at each VACI entity and at each VACI facility. In addition, each time you register at or are admitted to VACI for medical assessments or health care services, you may request a copy of the current notice from the location of your care provider or you may request a copy of this notice from the VACI Chief Security & Compliance Officer.

(b) VACI warrants that it shall perform the services set forth below in a timely, workmanlike, and professional manner in accordance with generally recognized industry standards for similar services.

(c) VACI MAKES NO WARRANTIES REGARDING ITS SERVICES EXCEPT FOR THOSE PROVIDED IN SECTION 2(B) ABOVE. ALL OTHER WARRANTIES, EXPRESS AND IMPLIED, ARE EXPRESSLY DISCLAIMED.

## **3. SERVICES TO BE PROVIDED BY VACI**

(a) VACI's Elite Membership Program membership fees are for access and permission to use the VACI Elite Membership Program proprietary resources prior to Client's preparation, presentation, or prosecution of his/her disability claims. The fees owed to VACI are NEVER for claim preparation or assistance. Again, Client is solely responsible for preparing, presenting, or prosecuting any such forms or materials to the VA—VACI does NOT assist with that.

(b) VACI provides automated tools for Client to complete his/her own claim, to include training videos and form generators. Client is solely responsible for the truth, accuracy, and timeliness of his/her own claim. Client releases VACI from any responsibility associated with the truth, accuracy, or timeliness of any VA claim for VA disability benefits made by the Client with the VA.

(c) VACI and/or its VCs will review your service treatment records, VA medical records, private medical records, VA Claims File (C-File) documents, and medical case history as VACI deems necessary. In addition, VACI and/or its VCs will provide you with guidance in navigating the available VACI resources and in assessing your eligibility for VA disability benefits.

(d) VACI does NOT guarantee that it will accept your case and/or that you will

receive any medical services. Some cases are not appropriate for our services and/or our network of independent medical providers (VACI-Affiliated Providers) are fully empowered to refuse service without fear of negative consequences.

(e) VACI does NOT guarantee that your VA disability claim will be approved by the VA. Determination of VA disability benefits is made solely by the Department of Veterans Affairs and not by VACI. As such, VACI is not responsible and cannot be held liable for the VA disability benefits for which a veteran may be eligible. In fact, the VA may decrease benefits in some cases. Client understands that VACI makes no promises or representations as to what your case or claim will ultimately be worth. Thus, Veteran understands and agrees that he/she cannot hold VACI responsible for any decrease in benefits that may occur.

#### **4. VACI REFERRALS TO MEDICAL PROVIDERS**

(a) VACI may assist you by referring you to a medical provider (herein, a “VACI-Affiliated Provider”, who is empowered with the independent authority and freedom to exercise his/her own professional judgment. A VACI-Affiliated Provider may conclude that a claim lacks credible evidence to establish a “Nexus” for service connection without fear of negative repercussions.

(b) VACI-Affiliated Providers charge for their services at reduced rates for VACI Elite Program members. Such services must be paid for by Client with a credit card and Client agrees not to submit such claims for reimbursement to any health care benefit program. Current pricing for these services can be found here: <https://vaclaimsinsider.com/price-list/>. Please note that these prices are subject to change periodically.

If an in-person evaluation is required, such as a Range of Motion (ROM) test or a medical diagnosis of a disability/condition from a Medical Doctor (MD), the providers reserve the right to charge an additional fee for such services.

(c) VACI-Affiliated Providers independently review and analyze your case. They are fully empowered to refuse service to any Client for any reason. Moreover, they may or may not agree to complete medical documentation for you.

(d) VACI offers NO GUARANTEE that a VACI-Affiliated Provider’s opinion will be “favorable” to the Client’s VA disability claim. If there is insufficient medical evidence to support your claim, the opinion provided may be “inconclusive” or “unfavorable.” VACI-Affiliated Providers are not employed, engaged, or compensated by VACI in any way, nor does VACI control or dictate any Provider’s judgment or documentation.

#### **5. STANDARD FEES AND PAYMENT TERMS**

(a) VACI does not charge you any up-front fees. You owe no fee to VACI until you receive an increase in your VA disability benefits, unless otherwise set forth in this section or the “Alternate Fee Payment Terms” set forth in Appendix A-1 hereto.

(b) Subject to any fee modifications or alternate fees that may be set forth in Appendix A-1 hereto, Client agrees to pay VACI a Membership Fee (the “Standard Membership

Fee”) in an amount equal to six times the amount of the increase in Client’s Monthly Benefit Award following the Effective Date. For example, if Client’s Monthly Benefit Award increases by \$1,000 per month, then VACI’s Standard Membership Fee is \$6,000.

(c) If Client owes VACI a Standard Membership Fee, Client has the following payment options:

- (i) **Option #1 - Lump Sum.** If Veteran selects this option, VACI agrees to a 10% discount of the total fee owed. For example, if a Veteran owes VACI \$6,000, a 10% discount would be applied to the total owed (10% of \$6,000 is \$600). Thus, the total owed would be calculated as follows:  $\$6,000 - \$600 = \$5,400$ .

The lump sum amount shall be paid via ACH electronic transfer (no fee), bank check (no fee) or credit card (2.9% processing fee added to the total owed) to VACI within seven (7) calendar days of the first month the veteran receives their new VA disability compensation payment(s) from the VA.<sup>1</sup>

- (ii) **Option #2 - Monthly Installments.** If Veteran selects this option, the total owed to VACI will be paid in twelve (12) monthly installments equal to one-half of the monthly increase with no interest. For example, if a Veteran owes VACI \$6,000, each month’s installment would be \$500 for the next 12 months).

The monthly installment shall be paid via ACH electronic transfer ONLY and to VACI within seven (7) calendar days of the first month the veteran receives their new VA disability compensation payment(s) from the VA, and each month thereafter, for a total of 12 months.

(d) For the purposes of this Agreement, “Monthly Benefit Award” shall include all: (i) VA compensation and pension; (ii) additional spouse/dependent award; (iii) concurrent retirement and disability pay; and (iv) combat related, aid and attendance, DIC, and any special monthly compensation awards.

(e) For the purposes of calculating VACI’s Standard Membership Fee, the parties will use the Veteran’s current VA disability rating and current monthly payment inside their eBenefits and/or va.gov account, as of the date this Agreement is executed.

(f) Veteran agrees to notify VACI in writing within seven (7) calendar days of any change in benefits that Veteran receives following the effective date of this Agreement. Veteran agrees to upload a copy of the documentation of his/her new VA disability rating within

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<sup>1</sup> VACI offers the “Lump Sum” option because of high demand by Clients. Oftentimes, if a veteran obtains increased disability benefits, he/she also receives a significant amount of back-pay, leaving the Veteran with sufficient funds to pay the VACI fee in full.

seven calendar days of receiving same to his/her HIPAA compliant Google Drive folder. Veteran agrees and consents to VACI contacting the VA to verify any change in benefits.

(g) Fee Cap. Under no circumstances will Client's Standard Membership Fee exceed \$15,000.

## **6. ALTERNATIVE FEES AND PAYMENT TERMS**

You may fall into one or more categories for which benefit increases are not completely or properly captured by the terms set forth above. Appendix A-1 sets forth alternative means by which VACI's compensation is to be determined.

## **7. ADDITIONAL PAYMENT TERMS AND ACKNOWLEDGEMENTS**

(a) In the event that Veteran has not made payment to VACI within 30 calendar days following receipt of any additional benefit payment, the outstanding balance due to VACI will be subject to a 3% per month interest rate, or the maximum permitted by law, whichever is less, plus all expenses of collection, for any unpaid balances. Veteran agrees to pay the interest rate increase and expenses of collection if Veteran does not pay VACI in accordance with the terms and conditions herein.

## **8. MISCELLANEOUS PROVISIONS**

(a) Entire Agreement, Modifications, and Waivers. This Agreement contains the entire agreement between VACI and Veteran. This Agreement may not be modified except by written instrument signed by both Parties and referring to the provisions to be modified. If any term or provision of this Agreement is found by a court of competent jurisdiction to be invalid, illegal or unenforceable in any jurisdiction, such invalidity, illegality or unenforceability shall not affect any other term or provision of this Agreement or invalidate or render unenforceable such term or provision in any other jurisdiction. Upon a determination that any term or provision is invalid, illegal or unenforceable, the court may modify this Agreement to effect the original intent of the Parties as closely as possible in order that the transactions contemplated hereby be consummated as originally contemplated to the greatest extent possible. Failure by either Party to enforce any provision of this Agreement will not be deemed a waiver of future enforcement of that or any other provision. Wherever the term "including" is used, it shall mean "including, but not limited to". This Agreement may be executed in one or more counterparts, each of which shall be deemed an original for all purposes, and together shall constitute one and the same agreement.

(b) Headings, Advice of Counsel, and Drafting. Headings used in this Agreement are provided for convenience only and will not in any way affect the meaning or interpretation of each section. The Parties acknowledge that they have been advised by counsel of their own choosing or have had the opportunity to consult such counsel, and therefore waive any canon of construction that would construe this agreement more heavily in favor of one party over the other, and that its terms will be interpreted without any bias against one Party as drafter.

(c) Governing Law, Disputes. This Agreement shall be governed and construed exclusively by and under the laws of the State of Texas, without regard to its conflicts of laws rules. The state courts located in Travis County, Texas, shall have exclusive jurisdiction to

adjudicate any dispute arising out of or relating to this Agreement. Each Party hereby consents to the exclusive jurisdiction of such courts.

(d) Attorney Fees. In any dispute arising out of or relating to this agreement, the prevailing party shall be entitled to recover its attorney fees and reasonable costs. If Veteran refuses to pay VACI's fee, Veteran also agrees to pay VACI the costs of collection of such debt, including its attorney fees and court costs.

(e) Authority, Assignment, and Delegation. No employee or agent of VACI other than the CEO has the authority to bind or commit VACI or extend promises on behalf of VACI to a veteran. Client may not assign or subcontract any rights or delegate any of his/her duties under this Agreement without VACI's prior written approval.

(f) LIMITATION OF LIABILITY.

(i) IN NO EVENT SHALL VACI BE LIABLE TO VETERAN OR TO ANY THIRD PARTY FOR ANY LOSS OF USE, REVENUE, OR PROFIT (INCLUDING ANY REDUCTIONS IN OR DENIALS OF BENEFITS FROM, OR ANY FINES OR PENALTIES ASSESSED BY, ANY GOVERNMENT AGENCY) OR FOR

ANY CONSEQUENTIAL, INCIDENTAL, INDIRECT, EXEMPLARY, SPECIAL, OR PUNITIVE DAMAGES WHETHER ARISING OUT OF BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE, REGARDLESS OF WHETHER SUCH DAMAGE WAS FORESEEABLE AND WHETHER OR NOT VACI HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND NOTWITHSTANDING THE FAILURE OF ANY AGREED OR OTHER REMEDY OF ITS ESSENTIAL PURPOSE.

(ii) IN NO EVENT SHALL VACI'S AGGREGATE LIABILITY ARISING OUT OF OR RELATED TO THIS AGREEMENT, WHETHER ARISING OUT OF OR RELATED TO BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE, EXCEED THE AGGREGATE AMOUNTS PAID OR PAYABLE TO VACI PURSUANT TO THIS AGREEMENT IN THE THREE-MONTH PERIOD PRECEDING THE EVENT GIVING RISE TO THE CLAIM.

(g) Indemnification. Veteran hereby agrees to indemnify and hold harmless VACI, together with its owners, officers, employees, and affiliates (collectively, the "Indemnified Parties"), from and against any and all losses, damages, liabilities, deficiencies, claims, actions, judgments, settlements, interest, awards, penalties, fines, costs, or expenses of whatever kind, including professional fees and attorneys' fees (collectively, "Losses"), arising out of any thirdparty claim related to the services provided hereunder or Veteran's disability case with the Department of Veterans Affairs.

(h) Intellectual Property. All intellectual property rights, including copyrights, patents, patent disclosures and inventions (whether patentable or not), trademarks, service marks, trade secrets, know-how and other confidential information, trade dress, trade names, logos,

corporate names and domain names, together with all of the goodwill associated therewith, derivative works and all other rights (collectively, “Intellectual Property Rights”) in and to all documents, work product and other materials that are delivered to Veteran under this Agreement or prepared by or on behalf of VACI in the course of performing services hereunder, including, without limitation, the Elite Experience Portal (EEP), mastermind group, buddy letter generator tool, and medical consultant services (collectively, the “Deliverables”) shall be owned by VACI. VACI hereby grants Veteran a limited license to use all Intellectual Property Rights in the Deliverables free of additional charge and on a non-exclusive, U.S.-only, non-transferable, nonsublicensable, fully paid-up, royalty-free and perpetual basis to the extent necessary to enable Veteran to make reasonable use of the materials, Deliverables, and services being provided hereunder during the term of this Agreement.

(i) Confidentiality. From time to time during the Term of this Agreement, either Party (as the “Disclosing Party”) may disclose or make available to the other Party (as the “Receiving Party”), non-public, proprietary, and confidential information of Disclosing Party that, if disclosed in writing or other tangible form is clearly labeled as “confidential,” or if disclosed orally, is identified as confidential when disclosed and within five days thereafter, is summarized in writing and confirmed as confidential (“Confidential Information”); provided, however, that Confidential Information does not include any information that: (a) is or becomes generally available to the public other than as a result of Receiving Party's breach of this Agreement; (b) is or becomes available to the Receiving Party on a non-confidential basis from a third-party source, provided that such third party is not and was not prohibited from disclosing such Confidential Information; (c) was in Receiving Party's possession prior to Disclosing Party's disclosure hereunder; or (d) was or is independently developed by Receiving Party without using any Confidential Information; but that Confidential Information shall include all Intellectual Property Rights and Deliverables. The Receiving Party shall: (x) protect and safeguard the confidentiality of the Disclosing Party's Confidential Information with at least the same degree of care as the Receiving Party would protect its own Confidential Information, but in no event with less than a commercially reasonable degree of care; and (y) not use the Disclosing Party's Confidential Information, or permit it to be accessed or used, for any purpose other than to exercise its rights or perform its obligations under this Agreement. If the Receiving Party is required by applicable law or legal process to disclose any Confidential Information, it shall, prior to making such disclosure, use commercially reasonable efforts to notify Disclosing Party of such requirements to afford Disclosing Party the opportunity to seek, at Disclosing Party's sole cost and expense, a protective order or other remedy.

(j) Financial Interest Disclosure & Informed Consent. VACI, VCs, VACIAffiliated Providers, and/or other companies or individuals may have financial interests in referrals amongst themselves, including referring you for services. Veteran client has the right to choose the provider of his/her health care services; therefore, you have the option to use providers other than those to whom you may be referred by VACI. It is a mission of VACI to supply veteran client with high quality information and referrals to independent medical providers. You will not be treated differently by VACI if you choose to see a medical provider other than those referred to you by VACI. By entering this agreement, you acknowledge these disclosures, you voluntarily enter this agreement, and you consent to referrals and other transactions where financial arrangements among VACI, VCs, and/or health care providers may occur.

(k) Binding Arbitration of All Disputes. For any dispute arising out of or relating to this Agreement, the parties hereby agree that the matter or dispute shall be submitted to arbitration according to rules of the American Arbitration Association (“AAA”). The arbitration



shall be conducted in Travis County, Texas. The matter shall be decided by a single arbitrator selected according to such rules of the AAA. Any claim submitted for arbitration will be arbitrated on an individual basis only. Both Veteran and the Company expressly waive the right to commence or be a party to any class or collective action claim or to bring any claim against the other party jointly with or on behalf of any other person. The arbitrator will not have authority to join or consolidate arbitration claims made by Veteran or other persons. The cost of arbitration shall be borne as the arbitrator shall determine on Final Award. Each party shall bear its own respective attorney's fees during the arbitration, but the arbitrator may award all or part of the reasonable attorney's fees incurred to the prevailing party. The results of the arbitration shall be binding upon both sides and no appeal shall be available therefrom. Notwithstanding this section, either party may seek a temporary restraining order and a temporary injunction (i) with regard to the enforcement of the provisions of Sections 5, 6, 7 and/or 8 prior to or during the pendency of any such arbitration; or (ii) to maintain the status quo pending the referral of any dispute to arbitration and the appointment of the arbitrator. Further, notwithstanding the foregoing, the parties will not be required to arbitrate any claims that cannot be arbitrated as a matter of law or claims under any other statute that validly bar pre-dispute arbitration agreements under the Federal Arbitration Act.

(l) Equitable Relief. Veteran acknowledges that any breach or threatened breach of Sections 8(h) and 8(i) of this Agreement will result in irreparable harm to VACI for which damages would be an inadequate remedy. Therefore, VACI shall be entitled to equitable relief, including an injunction, in the event of such breach or threatened breach. Such equitable relief shall be in addition to VACI's rights and remedies otherwise available at law.

(m) Termination. This Agreement may be terminated by either party with 30 days' advance written notice (email to VACI's CEO is acceptable) for any reason whatsoever. However, Veteran understands and agrees that the provisions of Section 5, 6, 7 and/or 8 (including Veteran's obligation to pay the fees set forth in Section 5 of this Agreement) will survive such termination.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the date mutually signed and agreed upon on the last page.

**VA CLAIMS INSIDER, LLC**

By: 

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Brian T. Reese  
Founder & CEO

**VETERAN**

By:

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## **APPENDIX A-1 ALTERNATIVE FEE PAYMENT TERMS**

If your situation falls into one of the following scenarios, you agree that the Standard Membership Fee arrangements in this Agreement may not be sufficient, and that the specified Alternative Fee will be appropriately charged:

### **Alternative Fee - Scenario 1**

1.1 You are receiving Individual Unemployability (IU) (e.g., you are receiving 100% pay, but have a rating less than 100% due to unemployability), but yet, you desire to attempt to get either a 100% scheduler VA rating or 100% Permanent and Total (P&T) rating.

1.2 In this situation, the Standard Membership Fee does NOT apply to your situation. Because your case still requires extensive time, energy, and medical consultant services, you agree to pay VACI a flat fee of \$5,000 in the event you go from receiving IU to becoming either 100% scheduler or 100% P&T after entering this Agreement.

### **Alternative Fee - Scenario 2**

2.1 You are rated at 100% scheduler but wish to attempt to achieve a 100% Permanent and Total (P&T) rating.

2.2 In this situation, the Standard Membership Fee does NOT apply to your situation. Because your case still requires extensive time, energy, and medical consultant services, you agree to pay VACI a flat fee of \$5,000 in the event you go from a 100% scheduler rating to 100% P&T after entering this Agreement.

## **APPENDIX A-2 AGREEMENT OF FINANCIAL RESPONSIBILITY**

The following is a statement of our financial policy, which we require that you read and agree to prior to any participation in VA Claims insider (VACI) programs. Please read these policies carefully before signing.

1. Client hereby commits to maintaining an active eBenefits premium account and/or va.gov premium account (sign up for a free account at [ebenefits.va.gov](http://ebenefits.va.gov) or [va.gov](http://va.gov)). VACI will NOT have access to either of these accounts.
2. Client hereby commits to uploading a copy of his/her eBenefits Summary Verification Letter within seven (7) calendar days of signing a VA Claims Insider Elite Membership Program Agreement to his/her HIPAA compliant Google Drive folder, which will be created for all VACI Elite Program Members free of charge.
3. For the purposes of calculating VACI's Standard Membership Fee, the parties will use the Veteran's current VA disability rating and current monthly payment inside their eBenefits and/or va.gov account, as of the date you executed your VA Claims Insider Elite Membership Agreement.
4. Veteran agrees to notify VACI in writing within seven (7) calendar days of any change in benefits that Veteran receives following the effective date of the signed VA Claims Insider Elite Membership Agreement.
5. Veteran agrees to upload a copy of the documentation of his/her new VA disability rating within seven (7) calendar days of receiving same to his/her HIPAA compliant Google Drive folder.
6. As VACI does not charge any fees to the client that unless an increase in VA disability benefits is achieved, it is critical that the client inform VACI immediately of any increase in disability benefits in accordance with the Elite Membership agreement.
7. Client agrees that VACI may, for purposes of benefit verification only, contact the VA on client's behalf using the 1-800-827-1000 automated hotline and the client's Social Security Number solely for the purposes of verifying client's current benefits. Information received from this hotline shall be used for billing and collections only and will not be shared with anyone except as necessary for collection activities in the event that client fails to inform VACI of benefit increase.
8. Client understands that contacting the VA via the hotline is for benefits verification solely for the purposes of accurate billing, and by doing so, VACI is not acting in the role of client's agent or representative to the VA.

I have read the financial policies contained above, and my signature on this agreement serves as acknowledgement of a clear understanding of my financial responsibility. I authorize VACI to collect and use my personal information for purposes of benefits verification, and consent to VACI contacting the VA as necessary to verify current benefit status.

