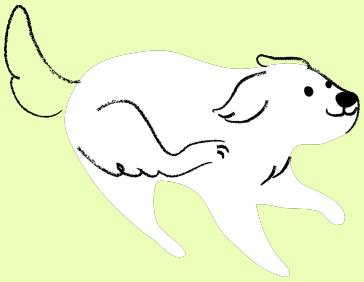
WAGMO

Welcome to the pack!

Thank you for opting to join Wagmo Wellness!





Our Mission

Wagmo's mission is to give pet parents the confidence they need to give their pets the care they deserve. With that in mind, there's a ton of important and helpful information here to make our entire process clear and easy for you. In addition, our quick reference guide, FAQs, and best practices will ensure you have a smooth claims experience from start to finish, every time.

Understanding Coverage Limits:



We are thrilled to help keep your pet happy and healthy with all the benefits of the Wellness Plan you've chosen. As you may know, for each Wagmo Wellness Plan, there are differing dollar value limits and filed claim limits for each policy year. For certain tests and preventative treatments there are also utilization limits.

Utilization Limits:

Wellness Benefits that have utilization limits:

- Office Visits
- Bloodwork
- Fecal Analysis
- Urinalysis
- Vaccines

Dollar value limits and filed claim limits also apply to the list above.

No Utilization Limits:

Wellness Benefits with no utilization limits:

- Grooming*
- Flea, tick, & heartworm
- Dental**

** Grooming is for 'Classic' and 'Deluxe' plans*
***Dental is only applicable for the 'Deluxe' plan*

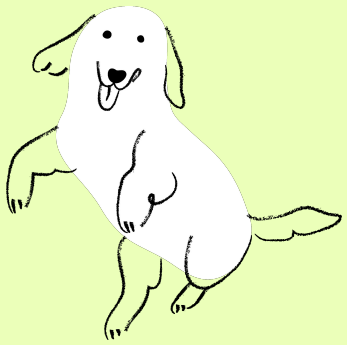
Only dollar value limits apply to the list above.

Utilization Limit Example: Office visits may be marked as '1/$100'. This means that Wagmo will reimburse one standard/routine office visit with a maximum payout of $100.00. So you'll be able to file one office visit claim for the policy year and the maximum coverage for that visit would be $100.00.

If you'd like additional information on claims coverage, including a table of claims and dollar limits for each plan, check out our **membership agreement**!

All claims are adjusted based on the invoice and processed accordingly to each category. Please indicate in the "notes' section if you have specific requests regarding your claim.

More Details More Fun:



All veterinary and grooming services must be rendered by a business and the individual doing the service must have a license to practice. Wagmo reserves the right to verify any/all services with the clinic/service provider. If at any point, Wagmo is unable to verify services and/or a place of business, this will result in a claim denial.

Here's what you'll need to file a claim:

- [ ] Paid/Final Invoice that shows the name of your pet.
- [ ] Date of Service
- [ ] Clinic Information
- [ ] Itemized Receipt that shows the price per service

Note: If you're unable to provide any or all of the information above, it could result in a delay in processing your claim.

The Wagmo Wellness Plan was created for the standard and routine care you usually provide for your pet. Think of annual office visits or annual bloodwork. Unfortunately, we can't make reimbursements through our Wellness Plans for emergencies or vet visits that are a result of illness or medical concerns. Not to worry though, our Wagmo Insurance Plans can cover that!

No matter what, though, our team will always triple check with your chosen practitioner to verify the reason for the visit if we're unable to determine based on the invoice.

We are so glad that you and your your pet are part of our pack! We're positive you'll love Wagmo as much as we do! If you have any questions regarding claims, don't hesitate to reach out to us via email at: **claims@wagmo.io**