

Wellness Plan

How does this benefit differ from pet insurance? Does my Wellness plan cover accident, illness or injury visits?

Wagmo Wellness is not insurance but instead, a comprehensive pet wellness plan that reimburses for preventive and routine care services to maintain your pet's health throughout the year. Wellness plans do not cover direct treatments or diagnostics for medical conditions.

Can all pets get Wagmo Wellness?

Wagmo Wellness is available to all dogs and cats, with no restrictions based on age, breed, or pre-existing conditions.

My pet has a pre pre-existing condition, can I still sign up for Wagmo Wellness?

All dogs and cats, regardless of pre-existing conditions, are eligible for Wagmo Wellness. Wagmo Wellness is designed to maintain every dog or cat's health through preventive measures. While it doesn't cover direct treatment or diagnostics for pre-existing conditions, it can help in maintaining your pet's overall health, which may limit the progression of some conditions.

Do Wagmo Wellness plans have an annual deductible?

With Wagmo Wellness, there's no annual deductible. Our goal is to provide immediate value to pet parents, with minimum financial stress.

What does a Wellness plan include?

Wagmo Wellness protects a wide array of preventive health services for dogs and cats depending on your selected plan. Wellness plans offer reimbursement for things like routine exams, routine blood work, vaccinations and more depending on your plan. Wagmo Wellness also includes 24/7 telehealth access through VETalk at no additional cost.

How can I see which services are included and which are available to use?

You can view your plan by logging into your account and navigating to your dashboard on wagmo.io or directly in our app. Once you are on the dashboard page, select “Your Plan”, scroll down and click “View Details.”

Can members use any vet or is there a preferred network of vets?

Wagmo Wellness doesn't restrict you to a specific network. Members can visit any licensed vet they trust for their dogs or cats.

Are there waiting periods?

With Wagmo Wellness, your pet's health comes first. There are no waiting periods; you can utilize your benefits immediately after plan activation.

What are the reimbursement limits for Wagmo plans?

Some services under Wagmo Wellness plans have both a maximum reimbursement amount and a utilization limit. For example, our current Value plan covers routine vaccinations at two per year, up to \$100. This means you can submit claims for up to two vaccinations or a total of \$100, whichever comes first.

Does my plan cover medication?

Generally speaking, our Wellness plans do not cover medication. However, the Classic and Deluxe plans can help reimburse for preventive flea, tick, or heartworm medications specifically.

Claims & Reimbursements

How do I get reimbursed?

Once your plan is active, set up a reimbursement method in your account dashboard.

1. Navigate to your “Account” settings (or click on the profile icon in the top right in the mobile app).
2. Click on “Wellness Reimbursements.”
3. Select your preferred choice of reimbursement method (Venmo, PayPal or bank transfer).

How are claims submitted?

Log into your Wagmo dashboard on the app or at wagmo.io and select “Make a claim.” From there, you simply need to upload a photo or file of your invoice.

Your claim must include:

1. Name of the service provider.
2. Date and time of the appointment. If the vet invoice doesn’t include the time, please also include a photo with a credit card receipt.
3. An itemized receipt with the total cost of everything, including taxes and proof of payment.

How long do claims take to process?

Wellness claims are typically processed within 24 hours.

Membership

What happens if an employee leaves/terminates?

If an employee leaves or terminates, their Wagmo Wellness plan will also end. However, they can choose to continue their policy as an individual plan holder.

Can members join at any time of the year, if they have a new pet?

Members can enroll in Wagmo Wellness during the open enrollment period to benefit from the exclusive Wagmo rate.

However, if life brings a new dog or cat during the year, don't worry! Check in with your Benefits team to find out how you can add your new pet.

Can members update or switch a pet on their plan?

Yes — members can switch a pet on their plan by contacting our Support team. Support can quickly process a pet swap if:

- No claims have been submitted for the current pet
- The new pet is the same type (dog-to-dog or cat-to-cat)
- There's no insurance coverage tied to the existing pet

If those conditions aren't met, Support can still help — it may just take a bit longer to complete.

Can new hires join during any time of the year?

Yes, new hires can add Wagmo Wellness during the year. Check with your Benefits/HR team for more details.

How can a member add insurance, if they want insurance?

If a Wagmo member wants to add pet insurance, it is available as an add-on after their plan start date in the Wagmo app.

While Wagmo Wellness focuses on preventive care for dogs and cats, adding a Wagmo Insurance plan provides additional coverage for unexpected medical issues. Remember, our member support team is always ready to guide you through the process if needed.

What if I already have pet insurance through another carrier?

Wagmo Wellness plans focus on supporting routine and preventative pet health costs, which typical insurance plans often don't include. Therefore, Wagmo Wellness can complement any existing pet insurance plan, providing a holistic approach to pet health care.

When can I log into my account?

You will be able to log into your account on the effective date of your plan, which is typically January 1st but may vary based on your employer.

Cancellations

Can I cancel my plan at any time?

Wagmo Wellness plans are designed as a 12-month commitment to ensure continuous care for your pet. However, we understand circumstances can change, and exceptions are made in cases like termination of employment or loss of a pet. Please contact Wagmo's Customer Service with any questions.

What happens if I leave my employer?

If you leave your company for any reason, your pet wellness benefit will end upon your last day of employment. You can sign up for a new plan at any time. Contact Wagmo Customer Service or visit wagmo.io to set up a new account with us.

Contact Information

How do I contact Wagmo's Customer Service?

Wagmo provides a direct contact point for your convenience, ensuring you can manage your relationship with Wagmo smoothly. Plus, as a Wagmo member, you have dedicated access to our U.S. based customer success team for any queries or support.

- **Phone call:** 855-836-8785
 - Available Monday – Friday 10 AM – 5 PM (ET)
- **Email support:** support@wagmo.io
- **Our support hub** is also available for frequently asked questions help.wagmo.io/hc/en-us

Agents are compliant and receive extensive training to help ensure a positive customer experience.