ManyPets

Wellness Plan for Poppy

A ManyPets Inc Plan

MANYPETS.COM
Hi!

Congrats on purchasing a ManyPets Wellness plan!

We're thrilled to welcome Poppy to our pack. Clearly you want Poppy to live a long and healthy life — and we're here to help.

First, we just want to clarify that this wellness plan is not an insurance policy. This plan provides reimbursements for wellness-related costs. We'll explain what that means, in the agreement below.

So how do we define wellness? What does the wellness plan cover? And how is it reimbursed?

Let's dig into the kibbles and bits.

To get in touch

You can get in touch with our team via:

Email
manyhelp@manypets.com

Phone
1-888-978-5291

Social
@manypets.us
@manypets_us
@manypets.us

To make a claim:

Claims
My account
manyclaim@manypets.com
Summary

Poppy's Wellness Plan

This document summarizes some key information associated with Poppy's wellness plan. Please be sure to read through the plan details in the following document.

What you've told us about you

Your name is Andrea and your mailing address is Line1, Line2, City, County, Postcode, Country.

What you've told us about Poppy

Poppy is a dog and is 2 years and 5 months old. She is an awesome Pug and is living in IL at zip code 61384.

What you should know about your Plan

Your plan starts at 12:01 a.m. Standard Time at Poppy's zip code on November 01, 2022 and runs continuously until canceled. November 01, 2022 is known as your plan enrollment date.

Your plan number is 68ac94 and your monthly cost is $24.99.

You have the following wellness treatments available for reimbursement:

<table>
<thead>
<tr>
<th>Treatment</th>
<th>Annual Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine wellness visit – exam and vaccines</td>
<td>$150</td>
</tr>
<tr>
<td>Testing and parasite prevention</td>
<td>$150</td>
</tr>
<tr>
<td>Dental cleansings and at-home dental care</td>
<td>$150</td>
</tr>
<tr>
<td>Vitamins, supplements and more</td>
<td>$150</td>
</tr>
</tbody>
</table>

Please read through the attached documents for details on what may be reimbursed by this plan.
1 The basics.

First things first: Your wellness plan covers routine and/or preventative related care.

We'll use the terms routine and wellness throughout this agreement. These terms refer to care intended to prevent or avoid an illness or injury or to promote Poppy's general health and well-being.

We use "treatment" to refer to any of the reimbursable items described in section 3 that may be a part of Poppy's routine care. A treatment is routine or preventative when there are no underlying illnesses or injuries, and the treatment is part of Poppy's ordinary care.

The words "plan" and "agreement" refer to this ManyPets wellness plan. Throughout this agreement, the words "you" and "your" refer to Poppy's "pet parent" as listed on the Summary Page. The words "we," "us," and "our" refer to ManyPets Inc (the "company"), which is providing this agreement directly or through a designated representative.

If you have enrolled more than one (1) pet in a plan, please know that each pet has their own separate wellness plan. This plan's reimbursement limits (as listed on the Summary Page) only apply to Poppy. Likewise, the terms and conditions below only apply to Poppy.

2 Which wellness treatments are reimbursable?

We'll reimburse you for expenses up to the annual aggregate limit for each treatment category described below, as confirmed on your on your Summary Page.

This plan reimburses expenses that arise from the following treatments for Poppy:

<table>
<thead>
<tr>
<th>Treatment</th>
<th>Limit</th>
<th>Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine wellness visit – exam and vaccines</td>
<td>$150</td>
<td>Provides reimbursement for costs associated with exams and vaccinations performed by a veterinarian for preventative and/or routine care. Examples of vaccinations include rabies, Bordetella, DHPP, FVRCP, and Lyme.</td>
</tr>
<tr>
<td>Testing and parasite prevention</td>
<td>$150</td>
<td>Provides reimbursement for medicine used to help prevent internal and external parasites for which readily available prophylactic treatments are available (i.e., flea, tick, and heartworm prevention) and any fecal testing and FIV/FELV testing. This also includes reimbursement for any test needed to</td>
</tr>
</tbody>
</table>
You must incur these expenses during your plan term (see section 4 for more details). All reimbursements are subject to review and approval by ManyPets Inc. If Poppy has another plan, this plan will apply in excess of the other plan, and we will pay any amount which is over and above such other valid and payable wellness reimbursement from the other plan.

3 So what isn’t reimbursable?

This plan does not cover the following items and services:

1. Services and/or products that have not been purchased, recommended, or administered as part of Poppy's preventative and/or routine care. Qualification is subject to confirmation and approval by ManyPets.
2. Services, including office visits and consultations, rendered by specialists to whom the pet is referred.
3. Any care provided due to an accident, illness, emergency, or end-of-life care.
4. Taxes, discounts or membership fees for other wellness plans.
5. Products or supplies that are a part of Poppy's everyday food and water consumption, including prescription diet-related foods.
6. Products or supplies that are a part of Poppy's everyday bathroom routine. (e.g., Litter, litter boxes, wee pads, or bags used to dispose of excrement).
7. Toys, leashes, collars, dishes, beds, or other products that are not specifically sold to improve Poppy's health or wellness.
8. Grooming services including toenail trimming and gland expression.
9. Microchipping.
10. Spay/neuter surgery.
4 Your plan term.

Your "plan term" begins at 12:01 am on the day of purchase, also known as the "plan enrollment date." We will only begin reimbursements after a short 24-hour waiting period from the plan enrollment date. This plan does not reimburse for treatments that took place prior to purchase of this plan or during the 24-hour waiting period.

Your plan term is 12 months from the plan enrollment date. The plan will automatically renew at the end of each 12 months, until cancelled (see Section (see Section 7). Upon renewal, your plan will reset to the annual aggregate limits listed in Section 2 and your summary page of the renewal plan documents. Please note that unused limits will not carry over to the next plan term.

5 How to receive your reimbursement.

To ensure that reimbursements are reviewed and approved as quickly as possible, we ask that you:

1. Submit a picture of the entire itemized invoice from your veterinarian, pet store or service provider that includes as much of the following information as possible:
   - Veterinarian or service provider’s name, phone number, business address.
   - Poppy is listed somewhere on the invoice (to confirm the treatment was for Poppy).
   - The invoice should list in full all individual items billed, including any items not reimbursable by ManyPets, discounts, and taxes.
   - The total amount billed and proof of payment.
   - If you submit within 48 hours of the plan enrollment date, we require a time stamped invoice to verify that the expense has met the 24 hour waiting period. Unless otherwise outlined, the time of expense is the earlier of the time the payment was processed, treatment was received, or invoice was generated.
   - Invoices must be printed on letterhead or otherwise verifiable. If an invoice is from a quick pay app,
such as Square, it must include the itemized treatments, the total amount, the tip, and the authorization number located at the bottom of the receipt.

- To prevent fraudulent reimbursements, we cannot accept handwritten invoices.

2 You must submit your reimbursement within thirty (30) days of the cancellation of the plan.

3 You must submit your reimbursement within 180 days of treatment while enrolled in the plan.

4 You must cooperate with us to investigate any reimbursement, including providing additional information for a specific provider or invoice.

Unfortunately, failing to follow the above may result in a rejected reimbursement.

6 Plan payment.

1 Payment is made via monthly installments. The date of your installments aligns with any other plans or policies you have with ManyPets and will be combined into one single monthly payment.

2 You are responsible for immediately notifying us of any billing account information changes to avoid any missed payments or plan cancellations.

3 This agreement is effective on the plan enrollment date. It will automatically renew on the anniversary of that date in each succeeding year unless you or we cancel this agreement as described in Section 7 below.

4 If your plan cancels due to a missed payment or you cancel this plan, you may be able to re-enroll Poppy in a new wellness plan at the current rates and coverages available (see Section 7, Other important notes on cancellation, 1.).

7 Cancellation.

Cancellation by you:

You may cancel this plan at any time subject to the following:

1 You may cancel this plan for any reason within 30 days of the plan enrollment date for a full refund of any payments made to us as long as you have not received any reimbursements under this plan.

2 You may cancel this plan for any reason after the first 30 days of the plan enrollment date as long as you have not received any reimbursements under this plan. However, any payments made to us will not be refunded and your plan will be canceled as of the next installment date.

3 If any reimbursements have been paid to you, a mid-term cancellation will not be allowed. This means that no refunds will be made and you will be required to pay the remaining monthly payments in full and your plan will be cancelled at the end of the plan term.

4 In the event the unfortunate happens, and your furry family member dies or becomes lost, we will cancel and refund to the date of death or to the date a pet became lost. Please note that proof may be requested.
Cancellation by us:

We reserve the right to cancel the plan at any time and for any reason, including but not limited to suspected fraudulent activity. In the event we choose to cancel the plan for any reason except your default, we will waive any future payments due and discharge your remaining obligation under agreement in full. When we initiate a cancellation, we will provide you with a notice of cancellation via email.

Cancellation due to non-payment:

If you fail to pay any monthly installment by its due date, we may immediately cancel your plan and we shall deny or close any pending or future reimbursement requests regardless of when the reimbursement was submitted and/or the treatment occurred. At that time, all remaining installments for the then-current plan term will become due and payable to us, and we may refer your account to a third-party collection agency.

Other important notes on cancellation:

1. Should any amount remain uncollected from you, we may refer the outstanding balance owed to a collection agency. Collection activity may negatively impact your credit rating and may result in collection fees that will be payable by you. Whether or not a legal action is commenced, you agree to pay and reimburse us for all fees and costs of any collection agency, which may be based on a percentage of the debt (up to the maximum rate of 33%), and all fees, costs, and expenses, including reasonable attorney's fees, incurred by ManyPets Inc in such collection efforts, in each case such amounts may be added to the debt owing when the account is placed into collections.

2. Should any plan be canceled, we may permit you to restart or re-enroll in a new plan. A new plan may only be purchased upon full payment of any uncollected premium due to us. You will be required to settle payment for any amount owed from the prior plan prior to purchasing a new wellness plan.

3. We reserve the right to not issue a new plan and/or implement a 12 month waiting period to purchase a new plan, regardless of payment for backed premium due to us.

4. Any new plan will be subject to the most recent prices, terms and reimbursement limits unless special arrangements are made between you and us, and it is agreed to in advance. We may not be able to honor the payment frequency or plan you had in place when the plan was canceled if a price and/or plan change has taken effect.

   - For example: If you canceled your plan at the end of your plan term in 2025 when you were paying $25 a month and decide to re-enroll in 2027 when the new monthly plan price is $35 a month, your re-enrollment is subject to the new price of $35 a month.

8 Notice of Changes.

There may be times when changes must be made to the plan by either you or us. It is your responsibility to read and understand the effects a change may make to the Terms and Conditions, price and/or reimbursements of the plan (e.g., renewal, upgrade, downgrade, or cancellations). In addition, please note the following:

1. The initial price and plan are what is in effect when Poppy is enrolled. We reserve the right to adjust the price, services, and any of the details outlined in this agreement at renewal. We promise to notify you via email of any changes at least 30 days in advance of the renewal.
2 If **you** cancel and/or re-enroll, no notice will be given of a price change.

3 **You** may make changes to your plan by contacting us and/or visiting the "My Account" area of the ManyPets website. The following is a short list of items that may be changed:
   - Address
   - Name
   - Billing details
9 General Conditions.

1. This agreement is not transferable to another pet or assignable to another pet parent without approval by us.

2. This agreement applies only to Poppy while owned by you.

3. If you transfer ownership of Poppy to a new or different pet parent, we may be able to arrange continued reimbursement. This needs to be agreed to by us in advance in writing and subject to this plan’s provisions.

4. Expenses are subject to our qualification, confirmation, and discretion.

5. As part of this plan, you agree, for us to service your account, including, but not limited to, providing medical reminders, customer support, or to collect any amounts owed, that we or our agents may contact you by telephone, text messages, emails, including by use of automatic dialing devices and/or pre-recorded/artificial automated voice or text messages, at any telephone number or email address provided to us by you, including residential or wireless telephone numbers.

6. All claims, controversies, or disputes arising out of or related in any way to this agreement shall be subject to binding arbitration pursuant to the Commercial Arbitration Rules of the American Arbitration Association ("AAA") under the Federal Arbitration Act. This includes, without limitation, any claims, controversies, or disputes that would otherwise be subject to class actions. This agreement is governed by the substantive laws of Delaware. Judgment of the arbitration award may be entered in any court of competent jurisdiction.

7. We reserve the right to amend reimbursement under any category as needed at any time during the plan term.

8. We reserve the right to deny reimbursement for invoices deemed incomplete or originating from an unlicensed vendor.

9. We reserve the right to deny any reimbursement deemed to be fraudulent without explanation. We may also share any information related to such activity with the appropriate regulatory authority or law enforcement.

10. We reserve the right to contact Poppy’s veterinarian, and through this agreement, you agree to give us that right.

10 Estimated Savings Disclaimer.

Any advertised savings under the plan assumes utilization of all reimbursements included in the plan, and that actual savings may vary.
Thanks!

To get in touch

You can get in touch with our team via:

Email
manyhelp@manypets.com

Phone
1-888-978-5291

Social
@manypets.us
@manypets_us
@manypets.us

To make a claim:

Claims
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