

# ManyPets

## Wellness Plan for Poppy



A ManyPets Inc Plan

[MANYPETS.COM](http://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](mailto: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](mailto:manyclaim@manypets.com)

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# 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:

Treatment	Annual Limit
Routine wellness visit – exam and vaccines	\$150
Testing and parasite prevention	\$150
Dental cleanings and at-home dental care	\$150
Vitamins, supplements and more	\$150

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



# Manypets

## Wellness Plan for Poppy

### 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:

Treatment	Limit	Reimbursement
Routine wellness visit – exam and vaccines	\$150	Provides reimbursement for costs associated with exams and vaccinations performed by a veterinarian for <b>preventative</b> and/or <b>routine</b> care. Examples of vaccinations include rabies, Bordetella, DHPP, FVRCP, and Lyme.
Testing and parasite prevention	\$150	Provides reimbursement for medicine used to help prevent internal and external parasites for which readily available prophylactic <b>treatments</b> 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

Treatment	Limit	Reimbursement
		obtain heartworm medicine.
Dental cleanings and at-home dental care	\$150	Provides reimbursement for the routine care required to maintain dental hygiene for Poppy. This only includes brushing, scaling, and polishing and those products purchased that are intended to provide at home dental care.
Vitamins, supplements and more	\$150	Provides reimbursement for vitamins, supplements, shampoos, ointments, massages, chiropractic, acupuncture, aromatherapy and reiki sessions that may help with stress, anxiety, skin, coat, bone, and joint care.

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.

- 11 Cremation or burial.
- 12 Blood tests.
- 13 Training.
- 14 Discounts, tips, or fees applied to the purchase of the **preventative treatment** for Poppy.
- 15 A **treatment** received or purchased before the **plan enrollment date**.
- 16 A **treatment** received or purchased within 24 hours of the **plan enrollment date**.
- 17 A **treatment** that has been reimbursed by any other **plan**.
- 18 Cosmetic and/or elective procedures as this **plan** is only designed to keep Poppy a healthy.

## 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](mailto:manyhelp@manypets.com)



Phone

1-888-978-5291



Social



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