

# Mint Wellness

by Pet Assure

## PLAN AGREEMENT

# General Terms

In this Plan agreement, the words “You” and “Your” refer to the individual that registered for a Mint Wellness Plan on our website or with one of our representatives. “We”, “Us”, and “Our” refer to Pet Assure Corp, the company providing the Plan, or the company’s designated representative. The words “Plan” and “Contract” refer to Your Mint Wellness Plan.

## Coverage

Mint Wellness will reimburse You for covered services and products up to the maximum claim counts and maximum reimbursement dollars available in Your Plan. Mint Wellness is not insurance. Coverage begins as soon as Your initial payment is processed. Mint Wellness can only reimburse for expenses incurred during Your Contract term. All reimbursements are subject to validation and review by Us.

	Basic		Essential		Premium	
Wellness Visit	1	Up to \$100	1	Up to \$100	2	Up to \$200
Vaccinations	2	Up to \$100	3	Up to \$150	4	Up to \$200
Bloodwork	1	Up to \$100	1	Up to \$100	1	Up to \$100
Fecal Test	1	Up to \$50	1	Up to \$50	1	Up to \$50
Urinalysis	N/A	N/A	1	Up to \$50	1	Up to \$50
Grooming	N/A	N/A	*	Up to \$100	*	Up to \$200
Preventatives	N/A	N/A	*	Up to \$100	*	Up to \$200
Dental Care	N/A	N/A	N/A	N/A	1	Up to \$100

*\*not subject to claim count limit*

## Covered Expenses

Coverage is limited to preventative and routine care only. Covered services do not include any form of treatment for an accident, illness, or emergency.

Covered services and products are defined as:

Wellness Visit	Routine exam fees (includes mobile and in-home visits).
Vaccinations	Routine vaccinations and boosters, including but not limited to Rabies, Lyme, Bordetella, Distemper, Leptospirosis, Influenza, FVRCP, and FeLV.
Bloodwork	Covers one routine blood test of any type, including but not limited to CBC, biochemistry profile, and heartworm tests that are part of your pet’s routine/preventative care.
Fecal Test	Covers one fecal test of any type for a routine check, including, but not limited to, float, smear, and centrifugation.

<b>Urinalysis</b>	Covers urinalysis collection and testing of any type, including, but not limited to, routine RBC, glucose protein, or pH level tests.
<b>Grooming*</b>	Routine wash, haircut, nail trim, and brushing services, provided by a pet care provider. Does not include grooming products such as shampoo or brushes, or specialty treatments such as flea baths.
<b>Preventatives*</b>	Flea, tick, and heartworm preventatives – must be commonly used for such purposes. May be prescription or over the counter. Does not include cleansing washes, sprays, or items not sold for pets. Deworming treatments and home flea and tick sprays and treatments are not covered.
<b>Dental Care**</b>	Any single preventative dental procedure, including but not limited to routine cleanings, intraoral radiographs, and dental charting.

\*Only covered if You purchased the Essential or Premium Plan.

\*\*Only covered if You purchased the Premium Plan.

## Exclusions

To continue reimbursing our valued loyal pet families, We outline the below exclusions to prevent fraud. The following are not included in coverage under Your Contract:

1. Services provided by non-licensed individuals, subject to confirmation by Us
2. Accident, illness, emergency, specialist, holistic, and end-of-life services
3. Taxes, waste fees, discounts, or other plans/product fees
4. Any products or services purchased outside of the Plan effective term
5. Any claim determined to be incomplete, subject to determination by Us

Any claim determined to be fraudulent, subject to determination at Our discretion may be denied. We reserve the right to cancel any Plan at any time, including but not limited to the event of suspected fraudulent activity.

## Claim Process

Our claims process is fast and easy, the way saving on pet care should be! Follow the steps below to submit Your claims:

1. Submit a legible itemized invoice, printed on letterhead from Your veterinarian that includes
  - a. Provider's name, address and phone number
  - b. Pet's name
  - c. Itemized list of procedures, including items that may not be reimbursed
  - d. Any applied discounts, itemized if applicable
  - e. Total billed amount for the visit including taxes and/or fees
  - f. Proof of payment
2. Select the pet You're submitting an invoice for
  - a. If multiple registered pets appear on one invoice, submit the invoice separately for each pet as individual claims to qualify for reimbursement under each pet's respective Plan.
3. Claims must be submitted no later than one hundred eighty (180) days following the service/purchase date. In the event of a midterm cancellation, no claims submission will be allowed. In the event of a midterm cancellation due the death of a pet, claim submissions may be allowed.
4. You will receive email confirmation once Your claim has been processed and reimbursement (if applicable) has been paid.

## Contract Term & Changes

All Plans, regardless of tier or billing frequency, are 12-month Contracts. To cancel or change Your Plan, You must call or submit the request in writing, and the change will be in effect as of the end of the Plan Contract term. For cancellations in effect at the end of the Plan Contract term, Pet Assure is entitled to all future monthly installments due before the end of the Plan Contract term.

We have the right to change or discontinue Plans at any time.

## Plan Payments & Renewals

Plan payments are billed either annually (once per year) or in 12 monthly installments, to Your payment method of choice.

Your Contract will automatically renew on the anniversary of Your Plan start date each year unless You (or We) terminate the Contract. We reserve the right to adjust prices, services, and the terms of conditions of this Contract upon Plan Contract renewal. We are not responsible for sending renewal notifications unless there is a price change for Your Plan.

## 30-Day Money-back

If You cancel Your Plan Contract within the first 30 days, We will refund 100% of any paid Plan payments as long as no claims have been submitted. This 30-day period will reset on the Plan renewal date each year, allowing another 30-day money-back cancellation period assuming no claims have been submitted in the renewal term.

## Mid-Term Cancellation Policy

In certain limited cases, such as no longer owning a pet, We may allow a mid-term cancellation at its sole discretion. If We cancel Your Plan mid-term for reason's other than suspected fraud, a refund may be provided to You at Our discretion. Mid-term cancellations may result in a fee. Any monies due by You shall be paid in full at the time of cancellation. Any monies due by Pet Assure will be processed within 5-7 business days.

Once a mid-term cancellation is processed, and monies exchanged, claims will no longer be accepted, reviewed, processed, or reimbursed regardless of when the service was performed or if monies were exchanged in either direction. In the event of a midterm cancellation due the death of a pet, claim submissions may be allowed.

If We approve a mid-term cancellation, You are responsible for paying the early termination fee, equal to the difference in Plan payments paid to Us and claim reimbursement paid to You, plus a \$10 monthly service fee for each month the Plan was active in.

If You request a mid-term cancellation due to the death of the pet, You must provide the pet's death certificate or signed verification from a licensed veterinarian to process the cancellation. A cancellation fee may apply, but all monthly service fees are waived.

## Non-Transferrable

Your account and Plan with Mint Wellness by Pet Assure are not transferrable to another individual. Your coverage with Mint Wellness is not transferrable to another pet. This agreement only applies to the pet enrolled at signup, while owned by You.

## Goods & Service Providers

Applicable goods or services must be provided by a licensed veterinarian or veterinary technician working under a veterinarian. We will not accept claims with an invoice from a non-veterinary groomer or pet pharmacy.

## Savings

Advertised savings are calculated based on full Plan utilization; actual total savings may vary.

## Defaulted Payments

If You fail to make any monthly or annual payment by the date due, We will suspend Your coverage until all fees due (at the time payment is made) are paid in full. If Your account remains past due for 14 days, it will be canceled, and the mid-term cancellation fee may be applied and immediately due, in addition to any past due fees already owed to Us for the remainder of the Contract term.

If You fail to pay the remaining balance, termination fees, or any other fees deemed due by Us, Your account may be referred to a third-party collection agency. Collection activity may negatively impact Your credit rating and result in additional fees payable by You. We may choose to make special arrangements to reinstate Your Plan if deemed appropriate. Fees billed to reinstate a Plan previously defaulted are at Our sole discretion.

## Unclaimed Payments

If We issue a payment to You and it is not deposited in a timely fashion, the payment may expire, and We will no longer be obligated to make that payment. We will attempt to contact You three times at the email address You provided upon enrollment to ensure the timely receipt of payment.

## Arbitration

If at any time a question or controversy shall arise between the parties related to this Agreement upon which the parties cannot agree, such disputes shall be finally settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association ("AAA").

## Communications & Contact

You agree to receive communications from Us regarding Your Plan, including, but not limited to, reminders, support, notices, or collections via any methods provided upon enrollment (telephone, SMS, email).