

Mint Wellness

by Pet Assure

PLAN AGREEMENT

General Agreement

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” 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 Pet Assure.

	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

Covered services and products are defined as:

Wellness Visit	Routine exam fees (includes mobile and in-home visits). Sick, emergency, holistic, and specialist visits are not covered.
Vaccinations	Routine vaccinations and boosters, including but not limited to Rabies, Lyme, Bordetella, Distemper, Leptospirosis, Influenza, FVRCP, and FeLV.
Bloodwork	Covers one routine blood panel of any type. Bloodwork done for diagnostic purposes is not covered.
Fecal Test	Covers fecal test of any type for annual routine check. Fecal tests used for diagnostic purposes are not covered.

Urinalysis	Covers urinalysis collection and testing of any type. Urinalyses used for diagnostic purposes are not covered
Grooming	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.
Preventatives	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.
Dental Care	Any single preventative dental procedure, including but not limited to routine cleanings, intraoral radiographs, and dental charting.

*Not all services and products are covered in each 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 Pet Assure
2. Accident, illness, emergency, specialist, holistic, and end-of-life services
3. Taxes, waste fees, discounts, or other Plan/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 Pet Assure

Any claim determined to be fraudulent, subject to determination at the discretion of Pet Assure, may be denied. Pet Assure 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 once for each pet as separate claims to be eligible for reimbursement for each pet
3. Claims must be submitted no later than ninety (90) days following the service/purchase date.
4. Claims must be submitted no later than thirty (30) days following the Contract end date but must be within the covered Contract term to be paid
5. You will receive email confirmation once your claim has been processed and reimbursement (if applicable) have 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 a the Plan Contract term, Pet Assure is entitled to all future monthly installments due before the end of the Plan Contract term.

Plan rates and terms are subject to change at Pet Assure's discretion upon Plan Contract renewal. You will be notified of any rate changes prior to renewal. Pet Assure has the right to change or discontinue Plans at any time. Any current Plan Contracts will be upheld until the Contract term is complete.

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 Pet Assure) terminate the Contract. Pet Assure is not responsible for sending renewal notifications, unless there is a rate change for Your Plan. You may upgrade or downgrade Your Plan only upon renewal, and the Plan change will be in effect the following term.

30-Day Money-back

You may opt to terminate Your Plan Contract in the first 30 days for a full refund of Plan fees paid to Pet Assure, if no claims have been submitted. This 30-day period will reset on the Plan renewal date each year allowing another 30-day 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, Pet Assure may allow a mid-term cancellation at its sole discretion. Mid-term cancellation 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.

If Pet Assure approves a mid-term cancellation, You are responsible for paying the early termination fee, equal to the difference in Plan fees paid to Pet Assure and reimbursement paid to You, plus a \$10 monthly service fee for each month the Plan was active in. If the total of Plan fees paid to Pet Assure is greater than the total reimbursed to You plus the \$10 monthly service fee for each month the Plan was active in, Pet Assure will refund the difference to You.

If a member requests mid-term cancellation due to the death of the pet, the member must provide the pet's death certificate or signed verification from a licensed veterinarian to process 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.

Goods & Service Providers

Applicable goods or services must be provided by a licensed veterinarian or veterinary technician working under a veterinarian. Pet Assure 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, Pet Assure 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 Pet Assure for the remainder of the Contract term.

If You fail to pay the remaining balance, termination fees, or any other fees deemed due by Pet Assure, 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. Pet Assure may choose to make special arrangements to reinstate Your Plan if deemed appropriate. Fees billed to reinstate a Plan previously defaulted are at the sole discretion of the Pet Assure

Unclaimed Payments

If Pet Assure issues a payment to You and it is not deposited in a timely fashion, the payment may expire, and Pet Assure 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 dispute 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 Pet Assure regarding Your Plan, including, but not limited to, reminders, support, notices, or collections via any methods provided upon enrollment (telephone, SMS, email).