



Wellness Plan

getodie.com | P Odie | @getodie

Hi!

Congrats on purchasing an Odie Wellness plan!

We're thrilled to welcome you to our pack and look forward to joining you on your pet parenting journey.

First, we 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.

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

Ie_®

Let's dig in.

Contact us

You can get in touch with our team via:



support@odiepetinsurance.com

f in



Social: @getodie

To make a claim:

You can check your policy details, file a claim, or check the status of your claim.

Please log on to your account at https://portal.getodie.com/login.

If you experience any trouble, you may reach out to our team at support@odieclaims.com.



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Summary

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

PLAN DETAILS			
Plan Number		Annual Total (\$):	
Plan Period	to	Installment Plan:	
* Coverage begins at	12:01 am standard time at the mailing addr	ress of the owner as s	stated below.
OWNER DETAILS			
Name		_ Address _	
Phone		_ Unit/Apt _	
Email		_ City _	
State		_ Zip _	
PET DESCRIPTIO	N		
Pet Name		Gender	
Species		Age	
Breed		Zip Code	



Summary

COVERAGE DETAILS	
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
Petivity devices and kits	\$50
Purina food and supplements	\$50

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





Section 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 your pet's general health and well-being.

We use "treatment" to refer to any of the reimbursable items described in Section 2 that may be a part of your pet's routine care. A treatment is routine or preventative when there are no underlying illnesses or injuries, and the treatment is part of your pet's ordinary care.

The words "plan" and "agreement" refer to this Odie wellness plan. Throughout this agreement, the words "you" and "your" refer to the "pet parent" as listed on the Summary Page. The words "we," "us," and "our" refer to Odie Pet Insurance Marketing, 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 the pet listed on your Summary page. Likewise, the terms and conditions below only apply to the pet listed on your Summary page.





Section 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 Summary Page.

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

Treatment	Annual Limit	Reimbursement
Routine wellness visit – exam and vaccines	\$150	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.
Testing and parasite prevention	\$150	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 and FIV/FELV testing. This also includes reimbursement for any test needed to obtain heartworm medicine.
Dental cleanings and at-home dental care	\$150	Provides reimbursement for the routine care required to maintain dental hygiene for your pet. This only includes brushing, scaling, polishing and VOHC accepted products purchased that are intended to provide at home dental care. Veterinary Oral Health Council (VOHC) - <u>https://vohc.org/accepted- products/#dogs</u>
Vitamins, supplements and more	\$150	Provides reimbursement for vitamins, supplements (as defined by the AAFCO), prescription shampoos, ointments, massages, chiropractic services, and acupuncture care that may help with stress, anxiety, skin, coat, bone, and joint health. <u>Association of American Feed Control Officials (AAFCO) - https://www.aafco.org/consumers/understanding-pet-food/supplements/</u>



Treatment	Annual Limit	Reimbursement
Petivity devices and kits	\$50	Provides reimbursement for eligible wellness-related kits and devices manufactured by Petivity and listed on the Odie-Approved Petivity and Purina Formulary. These products must be designed to help you proactively monitor your pet's health. Examples include diagnostic kits, health monitoring devices, and microbiome tests. The Odie-Approved Petivity and Purina Formulary is available at <u>https://getodie.com/petivity formulary</u> . The formulary is maintained by Odie in partnership with Petivity and is updated as new eligible products are introduced.
Purina food and supplements	 Provides reimbursement for food and supplement products manufactured by Purina and listed on the Odie-Approved Petivity and Purina Formulary. These products must be intended to support wellness or preventative health, such as digestive health, mobility, skin and coat care, or life-stage-specific nutrition. The Odie-Approved Petivity and Purina Formulary is available at https://getodie.com/petivity_formulary. The formulary is maintained by Odie in partnership with Purina and is updated as new eligible products are introduced. 	

You must incur these expenses during your plan term (see Section 4 for more details). All reimbursements are subject to review and approval by the Company. If your pet 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.





Section 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 your pet's preventative and/or routine care. Qualification is subject to confirmation and approval by Odie.
- 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. Shipping and/or handling costs.
- 6. Products or supplies that are a part of your pet's everyday food and water consumption, including prescription diet-related foods.
- 7. Products or supplies that are a part of your pet's everyday bathroom routine. (e.g., Litter, litter boxes, wee pads, or bags used to dispose of excrement).
- 8. Toys, leashes, collars, dishes, beds, or other products that are not specifically sold to improve your pet's health or wellness.
- 9. Grooming services, including toenail trimming and gland expression.
- 10. Microchipping.
- 11. Spay/neuter surgery.
- 12. Cremation or burial.
- 13. Blood tests.
- 14. Training.
- 15. Discounts, tips, or fees applied to the purchase of the preventative treatment for your pet.
- 16. A treatment received or purchased before the plan enrollment date.
- 17. A treatment received or purchased within 24 hours of the plan enrollment date.
- 18. A treatment that has been reimbursed by any other plan.
- 19. Cosmetic and/or elective procedures, as this plan is only designed to keep your pet healthy.
- 20. Any nutritional product or supplement that does not clearly fall under one of the following categories:
 - a. "Vitamins, supplements, and more": AAFCO-approved pet supplements, prescription shampoos, ointments, and holistic therapies.
 - b. "Purina food and supplements": Purina products listed on the Odie-Approved Petivity and Purina Formulary.
- 21. Treats or general-use pet foods, even if made by Purina.
- 22. Petivity kits or devices not listed on the Odie-Approved Petivity and Purina Formulary.
- 23. Petivity kits or devices intended primarily for entertainment or general use, rather than wellnessrelated functions.
- 24. Submitting the same product under two or more coverage categories.
- 25. Human-grade supplements or any products not labeled or approved for use in pets.
- 26. Products not supported by a valid, itemized receipt.



Section 4. Your plan term.

Your "plan term" begins at 12:01 a.m. on the day following your purchase, which is also referred to as the "plan effective date." This plan does not reimburse for any treatment received before the plan effective date.

The plan term lasts for 12 consecutive months from the plan effective date. Your plan will automatically renew at the end of each 12-month period unless cancelled (see Section 7). Upon renewal, your plan will reset to the annual reimbursement limits outlined in Section 2 and reflected on the Summary Page of your renewal documents. Unused benefits do not carry over to the next plan term. Your renewal will also reflect any changes to pricing or plan benefits in effect at the time of renewal.



Section 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:
 - a. The veterinarian or service provider's name, phone number, and business address.
 - b. Your pet is listed somewhere on the invoice (to confirm the treatment was for the pet listed on your Summary page).
 - c. The invoice should list in full all individual items billed, including any items not reimbursable by Odie, discounts, and taxes.
 - d. The total amount billed and proof of payment.
 - e. 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.
 - f. 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.

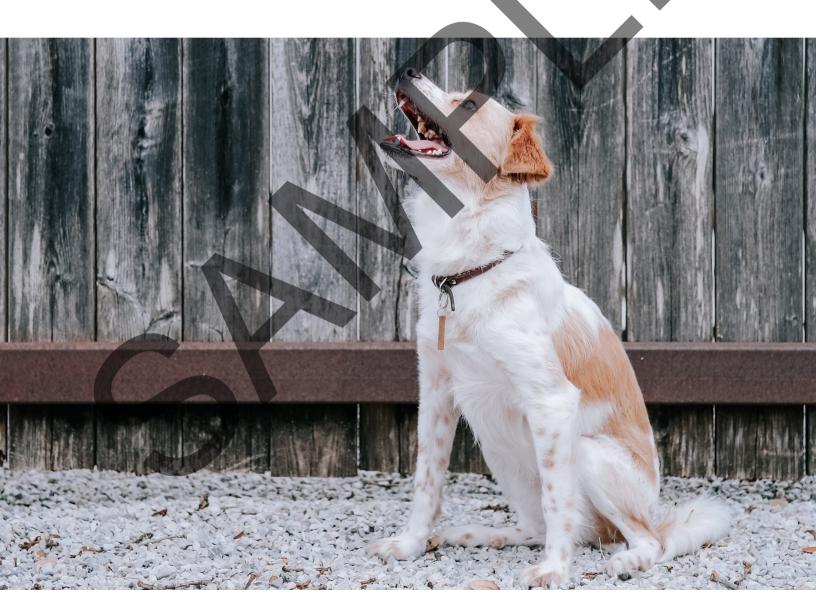
Unfortunately, failing to follow the above may result in a rejected reimbursement.





Section 6. Plan payment.

- 1. Payment is made via monthly installments.
- 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 effective 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 your pet in a new wellness plan at the current rates and coverages available (see Section 7).





Section 7. Cancellation.

Cancellation by you:

You may cancel your plan at any time, subject to the following conditions:

- 1. First 30 days: You may cancel this plan for any reason within 30 days of the plan effective date for a full refund of any payments made, provided no claims have been submitted or processed under this plan. This will void the plan from the beginning, and any pending or not yet submitted claims will be denied.
- 2. After 30 days (no claims submitted or processed): You may cancel this plan at any time after 30 days from the plan's effective date, provided no claims have been submitted or processed. While no refunds will be issued, your policy will be cancelled, and no further payments will be required.
- 3. After 30 days (submitted or processed claims) If a claim has been submitted or processed, midterm cancellation is not permitted. No refunds will be issued, and the full remaining annual premium will be due at the time of cancellation. Your plan will remain active through the end of the current term.
- 4. In the event the unfortunate happens, and your furry family member passes or becomes lost, we will cancel and refund to the date of passing or to the date a pet became lost. Please note that proof may be requested.

Cancellation by us:

We reserve the right to cancel your plan at any time and for any reason, including but not limited to suspected fraudulent activity. If we cancel your plan for any reason other than your non-compliance, we will waive any remaining payments and release you from further financial obligations under this agreement. Should we initiate a cancellation, you will receive a formal notice via email.

Cancellation due to non-payment:

If you fail to pay any monthly installment by its due date, we reserve the right to cancel your plan immediately. In such cases, any pending or future reimbursement requests will be denied or closed, regardless of when they were submitted or when the treatment occurred.

At the time of cancellation, all remaining payments for the current plan term will become immediately due, and we may refer your account to a third-party collection agency for recovery.

Other important notes on cancellation:

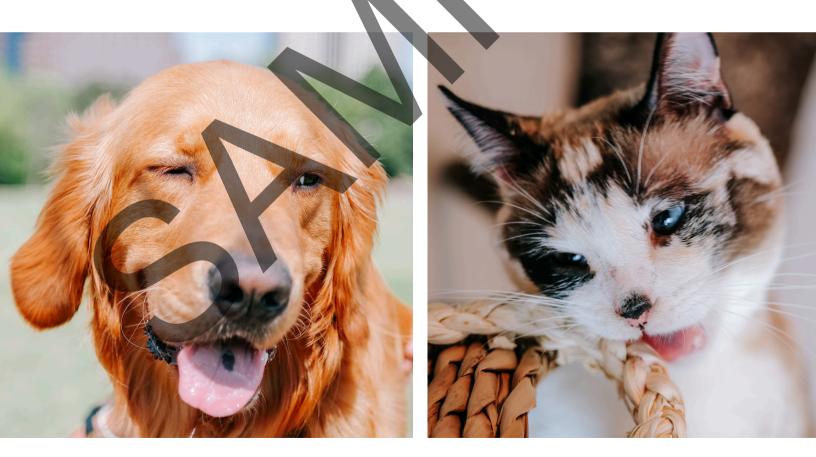
1. Should any amount remain uncollected from you, we may refer the outstanding balance owed to a collection agency. Collection activity may negatively impact your credit rating and may result in collection fees that will be payable by you. Whether or not a legal action is commenced, you agree to pay 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 the Company 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 \$35 a month and decide to re-enroll in 2027 when the new monthly plan price is \$37 a month, your re-enrollment is subject to the new price of \$37 a month.

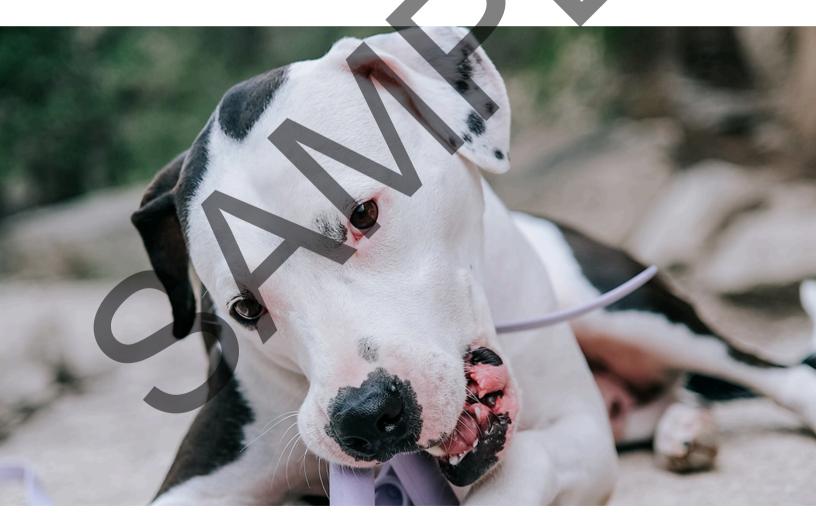




Section 8. Notice of Changes.

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 your pet 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 logging into your account on the Odie website. The following is a short list of items that may be changed:
 - Address
 - Name
 - Billing details





Section 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 the pet listed in your Summary page while owned by you.
- 3. If you transfer ownership of your pet 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 your pet's veterinarian, and through this agreement, you agree to give us that right.





Section 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.





Thank you!

Get in touch.



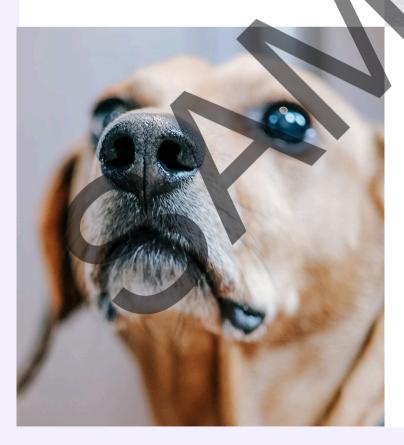
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Social: @getodie



To make a claim:



Please log on to your Account at <u>https://portal.getodie.com/login</u>



If you experience any trouble, you may reach to our team at support@odieclaims.com.

