



Wagmo Wellness vs Pet Insurance

While both offer value for pet parents, only Wagmo Wellness reduces the everyday cost of pet care.



	Wagmo Wellness	Pet Insurance
Offers immediate, unrestricted benefits for employees	Yes. Can be activated in two minutes or less and used right away without restrictions for age, breed or pre-existing conditions.	No. Requires waiting period, and plans often have restrictions for certain pets.
Available in every state, for every cat and dog	Yes. Wellness does not have any restrictions based on location.	No. Insurance is regulated state by state with different restrictions.
Can be used for routine veterinary care and services	Yes. Plans are designed to encourage proactive health and lower the cost of everyday pet care.	No. Most standard pet insurance only covers unexpected accidents and illnesses, not preventive care.

Happy pets, happier teams.

“We have a wellness plan for our two pups, Winnie and Gracie. It's been money well spent covering the services we were getting for them anyways. When we have a claim using the app and submitting the receipts is extremely easy. Getting reimbursed via Venmo has been super quick. We highly recommend Wagmo.”



PET PARENT WITH WAGMO WELLNESS

Note: Employees can easily add Wagmo Insurance for comprehensive coverage

What's Covered Under Wagmo Wellness

The common pet parent experiences below demonstrate some of the differences in coverage.



	Wagmo Wellness	Pet Insurance
Routine Exams	✓	✗
Virtual Pet Care	✓	✗
Pet Training	✓	✗
Grooming	✓	✗
Vaccinations	✓	✗
Routine Blood Work	✓	✗
Fecal Tests	✓	✗
Urinalysis	✓	✗
Flea/Tick/Heartworm	✓	✗
Accident	✗	✓
Illness	✗	✓



Scenario A

Pet parents of a new puppy visit the veterinarian for bloodwork, vaccinations and routine care.

Covered with:

Wagmo Wellness



Scenario B

Pet parent lives in an area known for Lyme Disease and she buys a topical preventative for her dog.

Covered with:

Wagmo Wellness



Scenario C

Veterinarian discovers a heart murmur in a newly adopted cat and recommends a prescription.

Covered with:

Pet Insurance