

# Wagmo Pet Wellness for ADP TotalSource

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## Wagmo Basics

How does this benefit differ from pet insurance? Do Pet Wellness plans cover accident, illness or injury visits?

Wagmo Pet Wellness is not insurance but instead, a comprehensive pet wellness plan that reimburses for preventive and routine care services to maintain your pet's health throughout the year. Pet Wellness plans do not cover direct treatments or diagnostics for medical conditions.

Can all pets get a Wagmo Pet Wellness plan?

Wagmo Pet Wellness is available to all dogs and cats, with no restrictions based on age, breed, or pre-existing conditions.

My pet has a pre-existing condition, can I still sign up for Wagmo Pet Wellness?

All dogs and cats, regardless of pre-existing conditions, are eligible for Wagmo Pet Wellness. Wagmo Pet Wellness is designed to maintain every dog or cat's health through preventive measures. While it doesn't cover direct treatment or diagnostics for pre-existing conditions, it can help in maintaining your pet's overall health, which may limit the progression of some conditions.

Do Wagmo Pet Wellness plans have an annual deductible?

With Wagmo Pet Wellness, there's no annual deductible. Our goal is to provide immediate value to pet parents, with minimum financial stress.

### What does a Wagmo Pet Wellness plan include?

Wagmo reimburses a wide array of preventive health services for dogs and cats such as routine exams, routine blood work, vaccinations and more. Wagmo Pet Wellness plans also include 24/7 telehealth access through VETalk at no additional cost. Deluxe plans include virtual pet training sessions, as well.

### How much does Wagmo Pet Wellness cost?

There are three Pet Wellness plan options designed to fit each pet's needs and pet parent's budget:

Value Plan: Starting at \$21/month

Classic Plan: Starting at \$38/month

Deluxe Plan: Starting at \$55/month

### Does Wagmo cover the cost of prescriptions?

The Classic and Deluxe plans reimburse for preventative flea/tick/heartworm medications only.

Through the Wagmo perks platform, members also have access to discounted pet medications.

### Can I use any vet or is there a preferred network of vets?

Wagmo doesn't restrict to a specific network. You can visit any licensed vet you trust for your pet.

### Are there waiting periods?

There are no waiting periods; benefits can be utilized immediately after plan activation.

### How can I see which services are included in my plan?

Once you have activated your plan, you can view plan details in your online dashboard at Wagmo.io or directly in the app. Once on the dashboard page, select “Your Plan” then scroll down and click “View Details.”

### How can I view my perks?

Through your Wagmo Pet Wellness membership, you also have access to perks including discounts on leading pet brands, such as BarkBox, Rover, Fable, and more.

Perks and discount codes are accessible via the “Perks” section of the Wagmo dashboard via Wagmo.io or directly in the app.

## Claims & Reimbursements

### How do I submit a claim?

Claims can be easily submitted through Wagmo’s mobile app or directly on the website.

Members can log in to the Wagmo dashboard on the app or at wagmo.io and select “Make a claim.” From there, members simply need to upload a photo or file of the invoice.

All claims must include:

1. Name of the pet.
2. Name of the service provider.
3. Date and time of the appointment. If the vet invoice doesn’t include the time, please also include a photo with a credit card receipt.
4. An itemized receipt with the total cost of everything, including taxes and proof of payment.

Please note: Multiple pets with services in the same visit require separate claims, one for each pet.

### How do I get reimbursed?

Once your plan is active, set up a reimbursement method in your account dashboard.

1. Navigate to your “Account” settings (or click on the profile icon in the top right in the mobile app).
2. Click on “Wellness Reimbursements.”
3. Select your preferred choice of reimbursement method (Venmo, PayPal or bank transfer).

### How long do claims take to process?

Pet Wellness claims are processed within 24 hours.

### What are the reimbursement limits for Wagmo plans?

Some services under Wagmo Pet Wellness plans have both a maximum reimbursement amount and a utilization limit. For example, our current Value plan covers routine vaccinations at two per year, up to \$100. This means you can submit claims for up to two vaccinations or a total of \$100, whichever comes first.

All reimbursement limits, frequency and dollar amount, are per plan year (June – May).

## Eligibility & Enrollment

### Who is eligible to enroll in Wagmo Pet Wellness?

Wagmo is available for full time (including commission only) and part time employees of ADP TotalSource clients who are offering medical benefits. Non-Paid Owners are not eligible.

### When is enrollment allowed in this program?

Employees can enroll during Open Enrollment, when their company first joins ADP TotalSource, as a new hire, or after a qualifying life event—such as adopting a pet.

### How do I enroll in Wagmo?

Enrollment in Wagmo takes place directly in ADP TotalSource. Once Pet Wellness is elected, you will be prompted to select plan type (Value, Classic, Deluxe) and the number of pets you would like to enroll (1-5).

Please note: You cannot log into your Wagmo account until your plan effective date. You will receive a welcome email from Wagmo on your plan effective date with information on how to activate.

### What happens in the event of a new pet or a loss of pet?

If you add a new dog or cat to your family during the year, you would be able to sign up for a Wagmo Pet Wellness plan. To do so, check in with your ADP My Life Advisor to get a new pet added.

In the unfortunate situation of a loss of a pet, contact your ADP My Life Advisor to make the adjustments in coverage.

Phone: 844-448-0325

Email: MyLifeAdvisor@adp.com

## Cancellations

### Can I cancel my plan at any time?

Wagmo Pet Wellness plans are designed as a 12-month commitment (billed monthly) to ensure continuous care for your pet. However, we understand circumstances can change, and exceptions are made in cases

like termination of employment or loss of a pet. Contact your My Life Advisor to make any changes to your Wagmo enrollment.

Phone: 844-448-0325

Email: MyLifeAdvisor@adp.com

### What happens if I leave my employer?

If you leave your company for any reason, your pet wellness benefit will end on the last day of the month. Should you wish to continue your plan, you will have the option to sign up for a new plan directly with Wagmo. Contact Wagmo Customer Service or visit [wagmo.io](https://wagmo.io) to set up a new account.

## Insurance

### How can I add insurance?

If you want to add pet insurance, it is available as an add-on after your plan start date in the Wagmo app.

While Wagmo Pet Wellness focuses on preventive care for your dog or cat, adding a Wagmo Pet Insurance plan can provide additional coverage for unexpected medical issues. Remember, our member support team can help guide you through this process.

### What if I already have pet insurance through another carrier?

Wagmo Pet Wellness plans focus on supporting routine and preventative pet health costs, which typical insurance plans don't include. Therefore, Wagmo Pet Wellness can complement any existing pet insurance plan, providing a holistic approach to pet health care.

## Contact Information

### How do I contact Wagmo's Customer Service?

If you have any questions about your **Wagmo benefits or claims**, please contact Wagmo Customer Service.

- **Phone call:** 855-836-8785
  - Available Monday – Friday 10 AM – 5 PM (ET)
- **Email:** [support@wagmo.io](mailto:support@wagmo.io)
- **Live chat support** available on <https://www.wagmo.io>
  - Available Monday – Friday 10 AM – 5 PM (ET) or Saturday from 11 AM - 6:30 PM (ET)
- **Our “Contact us” form** is always available for easy, embedded email contact  
<https://www.wagmo.io/contact>

Agents are compliant and receive extensive training to help ensure a positive customer experience.