

Wagmo FAQs

Everything you need to know about
your exclusive discount for Wagmo
Wellness and Insurance plans



FAQs

What is Wagmo?

Wagmo is a tech-first pet wellness and insurance company that reimburses pet parents for everyday pet care expenses, helping them manage costs while helping their cherished pets live healthy lives.

What is the discount available?

You are eligible for a discount of 10% off Wagmo Wellness plans and up to 10% off Wagmo Insurance plans. The discount will be reflected at time of checkout on the checkout page.

How can I receive the discount?

You can take advantage of the discount by following these step-by-step instructions:

1. Visit the Wagmo site using the link provided by your employer and click GET MY QUOTE.
2. Get a quote and select the best option for your family
3. Complete checkout - your exclusive discount is automatically applied!

Why is it up to 10% off insurance?

The discount is up to 10% off insurance due to different regulations on insurance discounts depending on the state that you live in. The discount will be reflected at time of checkout.

FAQs

How am I billed once I sign up for a plan(s)?

During the checkout process, you will be asked to provide a credit card as form of payment for any plan(s) purchased. All payments will be billed to the credit card provided and this form of payment will be affiliated with your Wagmo account.

When are Wagmo plans active?

A Wagmo Wellness plan is active once the checkout process is completed and the plan is confirmed. Please note that we are only able to reimburse for services after the checkout process is complete and the plan is active. Vet bills incurred prior to completing the checkout process will not be covered. For your everyday, accident and illness coverage, Wagmo Insurance has a waiting period of 15 days. For cancer treatments, the waiting period is 30 days. Please note we are only able to reimburse you for services after you have completed the checkout process. Wagmo will only reimburse expenses incurred after successful payment for a plan.

Which vet can I go to?

Any vet you want! Wagmo Wellness works on a reimbursement basis, so you'll pay the vet bill out of pocket and submit a photo of your receipt for reimbursement. For wellness, we provide reimbursement within 24 hours. For insurance, you can visit any licensed vet. Once you submit your claim, our insurance team takes it from there.

Is pet wellness the same thing as pet insurance?

Nope, they are very different! Wagmo Wellness plans reimburses pet parents for the routine and preventative care they already do for their pets annually. There are three Wellness plans to choose from; Value, Classic, and Deluxe. Wagmo Insurance plans cover emergency and catastrophic care for accidents and illness. We offer one option for our insurance plan.

FAQs

How do I get reimbursed?

Log into your Wagmo dashboard at wagmo.io and select “Make a claim.” From there, you simply need to upload a photo of your invoices with an itemized list of procedures as well as medical history, and we'll handle the rest. Wellness claims are processed in 24 hours! You will receive notification of payment as soon as the claim is received. Reimbursement can be made via Venmo, Paypal or bank transfer.

Wagmo Insurance claims are processed within one week (sometimes even faster). You will receive notification of your insurance claim via email when it is submitted, and when it is finalized. Once the claim is ready to be paid, you can select how you would like to be reimbursed - either through bank transfer, instant card payment, or paper check.

Are there different plans based on my pets breed or age?

Wellness plans are for all cats and dogs regardless of age. Nevertheless, we often find puppy parents find a lot of value from the deluxe plan which covers extra trips to the groomer and dental care in addition to the standard items. Wagmo offers one insurance plan which covers emergency and catastrophic care.

Are pre-existing conditions covered?

A pet is not excluded from a wellness plan due to a pre-existing condition. Pre-existing conditions are not covered under Wagmo Insurance.

What is a pre-existing condition?

A pre-existing condition is defined as any injury, congenital disorder, or illness that has been prominent and/or identified by a veterinarian prior to signing up for Wagmo Insurance before the end of the waiting period.

FAQs

Are reptiles and other pets covered?

Unfortunately, we can only cover cats and dogs.

What happens if I have two pets?

You are able to purchase multiple plans for multiple pets, but please note that it is one plan per pet.

What happens if I leave my employer?

If you are no longer employed with your employer, your exclusive discount will end upon your departure. If you would like to maintain your Wagmo plan, please ensure that your personal email address is up to date within your Wagmo account. Any purchased plans will continue through the remainder of their annual term.

What do I do if I have more questions?

You can contact support@wagmo.io which connects you directly to our support team.