



HEALTH PLAN AGREEMENT

At Twin Peaks Veterinary Clinic, we are happy to offer the choice of two Health Plans for your dog or cat. A Health Plan is for only one dog or one cat per plan. This contract outlines the agreement between Twin Peaks Veterinary Clinic and the signing owner for one specific pet. The cost of each Health Plan includes an Annual Participation Charge (made up of Annual Plan Charges plus an Annual Administration charge of \$24), a percentage discount off certain Discounted Services, and special pricing for Office Visit Charges.

Each visit to our clinic incurs an Office Visit Charge as follows:

- **Veterinarian Exams**
 - Dogs and Cats 1 year of age and older at sign-up:
 - The first 3 Office Visits during 1 plan year are discounted to \$20 each
 - Each visit after 3 Office Visits during 1 plan year costs \$50 each
 - Puppies and Kittens less than 1 year of age at sign-up:
 - Each wellness/preventive care Office Visit is discounted to \$20 for the first plan year
 - Each Office Visit for sick or injured pets costs \$50 for the first plan year
- **Surgery Follow-up Appointment**
 - Surgery Follow-up Visits each incur a \$20 Office Visit Charge and do not count as one of the three \$20 Visits as long as no other services are performed at the visit.
- **Veterinary Technician Appointment**
 - Appointments with a Veterinary Technician (not a Veterinarian) incur a \$20 Office Visit charge and do not count as one of the three \$20 visits.

Each Health Plan includes the following services, as needed, during an Office Visit:

- Routine preventive care
- Dental X-rays
- All recommended core vaccines and boosters for the area
- Fecal floats
- Routine deworming for roundworm and hookworm
- Heartworm tests (dogs) and FELV/FIV tests (cats)
- Nail trims
- Anal gland expression
- Discount on Heartworm prevention medication for dogs
- Euthanasia
- One of the following surgeries included per year:
 - Spay/neuter surgery
 - Dental cleaning

Discounted Services: Each Health Plan includes a discount on the following:

Extensive veterinary services provided at Twin Peaks by our doctors to diagnose or treat your pet are discounted at the rate specified by your choice of Health Plan. Examples of these services include:

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| • Microchip | • Monitoring |
| • X-rays | • IV Fluid treatment |
| • Surgery | • Laceration repair and other local anesthetic procedures |
| • Tooth extractions | • In-house hospitalization and sick/injury care |
| • In-house bloodwork | • Sedation or chemical restraint |
| • In-house diagnostic testing | • Procedures done under Anesthesia |

Note that elective or prophylactic surgeries, including gastropexy and essential declawing are discounted at 50% on the 90% plan.

The following services are NOT included (nor Discounted) on the Health Plan:

- **Services performed at other clinics.**
- **Off-site diagnostic services.** Off-site diagnostic services recommended by Twin Peaks will be provided at an additional cost. This includes only those services arranged by Twin Peaks Veterinary Clinic with its providers. The client will pay Twin Peaks Veterinary Clinic directly for those diagnostic services. Examples include off-site laboratory services (including pathology, cytology, histopathology) and off-site interpretation of radiographs or other diagnostic tests.
- **Products and medications.** We offer many medications and products at additional cost in-house and online. Examples include pharmacy, E-collar and pet food.
- **Services and products not provided at our clinic.** Examples include emergency and urgent care services, alternative medicine, chiropractic, acupuncture, and cremation services
- **Specialty surgeries and diagnostics performed by a specialist in our clinic.**

Note: The examples above are not intended to be all-inclusive.

Health Plan Descriptions

50% Health Plan:

- Includes a 50% discount on Discounted Services as described above
- The Annual Participation Charge is \$432 (dogs) for dogs or \$372 (cats) each year.
- The Annual Participation Charge may be paid monthly at \$36 (dogs) or \$31 (cats).
- A down payment of \$120 toward the Annual Participation Charge is due at signing for pets signing up for the first time (or signing up after the waiting period) on any Twin Peaks Health Plan. This down payment reduces the monthly payment by \$10 per month for the remainder of the first plan year (or first plan year after the waiting period).

90% Health Plan:

- Includes a 50% discount on Discounted Services as described above for the first 30 days of the Health Plan unless the pet is renewing from another Health Plan (If renewing from another Health Plan, the discount is 90%). After the first 30 days, the discount on Discounted Services is 90%.
- Out-of-Pocket-Max \$500: Once \$500 of Discounted Services has been paid in one plan year, the discount on Discounted Services is 100%. This only applies to Discounted Services as described above and does not apply to Office Visit charges or plan payments. This Health Plan is the only plan that includes an Out-of-Pocket-Max. Note that all Discounted Services in the first 30 days of this plan do not contribute to the Out-of-Pocket-Max for New plans only.
- The Annual Participation Charge is \$600 (dogs) or \$492 (cats) per year.
- The Annual Participation Charge may be paid monthly at \$50 (dogs) or \$41 (cats).
- A down payment of \$120 toward the Annual Participation Charge is due at signing for pets signing up for the first time (or signing up after the waiting period) on any Twin Peaks Health Plan. This down payment reduces the monthly payment by \$10 per month for the remainder of the first plan year (or first plan year after the waiting period).
- The 90% Plan has a Multi-Pet Discount available to Eligible pets as described below. Eligibility for each pet is determined at the renewal date of that pet annually and is effective for the contract year.
 - The first Eligible Pet does not get a discount on their Annual Participation Charge. The second Eligible Pet gets a \$2 per month (\$24 Annual) discount. The third Eligible Pet gets a \$4 per month (\$48 Annual) discount. The fourth or greater Pet gets a \$6 per month (\$72 Annual) discount.
 - Pets Eligible for the Multi-Pet Discount: Pets must be on the 90% Plan, living, and not on promotional pricing.
 - Clients Eligible for the Multi-Pet Discount: Clients must be paid up to date on all financial obligations to Twin Peaks for all of their pets in order for any pet to be considered Eligible for the Multi-Pet Discount.

Eligibility Requirements

In order to sign up or re-sign up a pet on a Health Plan, all of the client's accounts must be in good standing. Additionally, a pet must meet waiting period, pre-existing condition, and health-condition exclusion requirements as described below.

Payment Options

The Annual Participation Charge can be paid using the options selected below. Payment method may be changed upon client request. Payment of the Annual Participation Charge (first month's payment with a down payment or lump sum payment, depending on selected payment option) is due on the day of enrollment and is in addition to the Office Visit Charge associated with the visit. Twin Peaks reserves the right to require the Annual Participation Charge to be paid as a lump sum payment for any reason.

Renewal

The Health Plan agreement is for one year and will automatically renew on the anniversary date of the original enrollment. We reserve the right to change the terms and conditions (including new pricing) of the Health Plan at renewal. If changes are made, your Health Plan will renew to the most current Health Plan contract for your current plan at the new pricing (if changed.) You can view your renewal contract on our website (TwinPeaksVetClinic.Com) at least 30 days before your renewal date. The password to access the secured document is "TwinPeaks". Upon automatic renewal, payments will continue in the same manner as was previously established (i.e. monthly payments or full year lump sum) and will access funds from the same account, unless otherwise specified. Puppies/kittens will renew to adult-pet terms and conditions at renewal. Health Plans set up on lower monthly payments during the first year (due to a down payment) will renew to the full-price monthly payment associated with that Health Plan at renewal. Clients who do not want a Health Plan to renew, would like to renew to a different Health Plan, or would like to change from annual or monthly payments should contact the clinic 30 days prior to the renewal date.

Not Transferable

Health Plans may not be transferred to any other pet or client. If a pet changes owners, the owner that signed up on the Health Plan remains responsible for payment of the Annual Participation Charge.

Cancellation or Death

In the event of death, euthanasia, or early cancellation, the client is responsible for their remaining Health Plan balance. If the Annual Participation Charge was paid in monthly installments, the client may either continue with the monthly payments until the end of the contract year or pay the remainder in one lump sum.

Waiting Period

Once any Health Plan is cancelled or not renewed, there is a mandatory one-year waiting period before that owner/household may sign up that pet on a Health Plan again. During that waiting period, that client will pay retail prices for services performed on that pet.

Pre-existing Conditions

Pets with pre-existing conditions may only enroll on the 50% Health Plan. However, this limitation does not apply to pets at renewal. Pre-existing conditions are any condition for which the pet has already received medical advice or treatment from Twin Peaks or another veterinarian prior to or on the day of enrollment on a health plan. Twin Peaks reserves the right to determine if your pet has a pre-existing condition.

Unmanaged/Unresolvable Health Conditions

Want the best for your pet? Sign-up on the 90% plan when your pet is healthy in order to stay on 90% Plan for the life of your pet! Pets on the 50% Health Plan who have an Unmanaged or Unresolvable Health Condition at renewal may renew to the 50% plan, but cannot renew to the 90% Plan. However, Pets on the 90% plan may renew to the 90% with any Health Condition.

Declined/Missed Payments

Fees: Your Health Plan payments plus any outstanding fees must be paid in full on your payment due date. You will incur a \$30 fee each time your plan is not paid to current on your payment due date (including resulting fees for this or prior months).

Health Plan Services Available: Health Plan services will not be performed on a pet until all of the client's accounts for all of their pets at Twin Peaks are paid up to date. This includes the payment of missed payments and fees as outlined above.

Health Plan Cancellation: In the event of a missed or declined payment, the client will be notified. The client will have 60 days from the date the payment was due to bring the account up to date. This includes the payment of missed payments, declined payments, and fees as previously outlined. If the account is not paid to current after 60 days, the Health Plan for that pet will be cancelled and will be subject to the policies regarding early cancellation as outlined in this contract. Upon cancellation, the remaining Health Plan balance (including resulting fees) will be due.

Collections: Health Plans not paid to current 90 days from the date of the first missed payment will be sent to collections.

Aggressive/Dangerous Pets

At the discretion of the veterinarians, Twin Peaks reserves the right not to see, treat, or care for dangerous or aggressive pets.