



## HEALTH PLAN AGREEMENT

At Twin Peaks Veterinary Clinic, we are happy to offer 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, 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 a sick or injured pet 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 Office 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 Office Visits.

### **Included Services: Each Health Plan includes the following services, performed as needed during an Office Visit:**

- Spay/Neuter surgery
- Routine preventive care exams
- All recommended core vaccines and boosters for the area
- Nail trims
- Anal gland expressions
- Fecal floats
- Routine deworming for roundworm and hookworm
- Heartworm tests (dogs) and FELV/FIV tests (cats)
- Discount on Heartworm prevention medication for dogs
- Euthanasia

### **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 pets are discounted at the rate specified by the choice of Health Plan. Examples of these services include:

- |                               |   |
|-------------------------------|---|
| • Microchip                   | • Sick patient care                                       |
| • X-rays                      | • IV Fluid therapy  |
| • Surgery                     | • Medical observation                                     |
| • In-house bloodwork          | • Sedation or chemical restraint                          |
| • In-house diagnostic testing | • Laceration repair and other local anesthetic procedures |
| • In-house hospitalization    |   |

\*Note that elective or prophylactic surgeries, including gastropexy, are discounted at 50% on 90% Health Plans.

### **Dental Services: The following services are ONLY included or discounted on Dental Enhanced Health Plans:**

Examples of these services include:

- Dental cleaning
- Tooth extraction
- Oral surgery
- Dental X-ray

**Excluded Services: 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**
- **Dental Services** (For non-Dental Enhanced Plans)

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

**Out of Pocket Max: the following applies only to Health Plans with a 90% Discount**

Once \$500 of Discounted Services (and Discounted Dental Services for 90% Dental Enhanced Health Plans) has been paid by a client for one Health Plan in one plan year for services discounted at 90%, the discount on Discounted Services (and Discounted Dental Services for 90% Dental Enhanced Health Plans) is 100%. Note this does not apply to Office Visit charges or Health Plan payments.

**Health Plan Descriptions**

	50% Plan	90% Plan	50% Dental-Enhanced Plan	90% Dental-Enhanced Plan
Included Services	Included	Included	Included	Included
Discounted Services	Discounted at 50%	Discounted at 90% *	Discounted at 50%	Discounted at 90% *
Dental Cleaning (with Dental X-rays)	Excluded	Excluded	One Included	One Included
All Other Dental Services	Excluded	Excluded	Discounted at 50%	Discounted at 90%
Out-of-pocket Max	Excluded	Included	Excluded	Included

\*All 90% Health Plans are discounted at 50% for the first 30 days

Each Health Plan includes, discounts, or excludes each element as described above. The following chart describes each Health Plan:

**Upgrading to a Dental Enhanced Health Plan**

Clients who are current on all accounts with Twin Peaks Veterinary Clinic are eligible to upgrade a Health Plan to a Dental Enhanced Health Plan at any time.

The Upgrade process will be as follows:

- The current Health Plan will be terminated, and payments made towards unused time on that Health Plan will be refunded at a pro-rated daily rate.
- A new Dental-Enhanced Health Plan will begin on the date of upgrade, and payments will be assessed according to terms on the new contract.
- A Dental Enhanced Health Plan is valid for one year and cannot be converted to a NON-Dental Enhanced Health Plan during that year.

**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 Terms**

The Annual Participation Charge can be paid annually in a single lump sum or monthly in 12 recurring payments on a specific Billing Day. Twin Peaks reserves the right to require the Annual Participation Charge to be paid as a lump sum payment for any reason.

If monthly is selected, then a \$60 Down Payment will be required for pets who have not been on a Health Plan for 6 months or more. The Down Payment will go toward the Annual Participation Charge, which will reduce the monthly payment by \$5 per month for the first year. A Down Payment will not be required at renewal. Both the Down Payment (if applicable) and the first monthly payment are due on the Date of Enrollment. Remaining monthly payments will be automatically charged on the Billing Day of each month going forward. For months that do not include the Billing Day, payments will be charged on the final day of the month. The Billing Day is the day of the month of the Date of Enrollment (example: If the Date of Enrollment is October 24<sup>th</sup>, the Billing Day would be the 24<sup>th</sup>). The payment method used for recurring payments may be changed upon client request.

Twin Peaks reserves the right to determine acceptable methods of payment.

### **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 pricing) of the Health Plan at renewal. The contract that a Health Plan will renew to will be available at least 30 days before the Renewal Date. Upon automatic renewal, payments will continue in the same manner as was previously established (i.e. monthly payments or annual lump sum) and will access funds from the same account, unless otherwise specified.

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 must contact the clinic 30 days prior to the Renewal Date. Twin Peaks reserves the right to not renew a Health Plan at their discretion.

Puppies/kittens will renew to adult-pet terms and conditions at renewal.

Unless otherwise requested, a Dental Enhanced Health Plan will automatically renew to the corresponding Health Plan on the Renewal Date (i.e., a 90% Dental Enhanced Health Plan would automatically renew to a 90% Health Plan, and a 50% Dental Enhanced Health Plan would automatically renew to a 50% Health Plan).

### **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. If a Dental Enhanced Health Plan is canceled and dental services have not been used, the difference between a Dental Enhanced Health Plan and a standard Health Plan will be refunded.

### **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 or 50% Dental-Enhanced Health Plan. 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 a pet has a Pre-existing Condition.

### **Unmanaged/Unresolvable Health Conditions**

Pets on the 50% Health Plan (or 50% Dental-Enhanced Health Plan), who have an Unmanaged or Unresolvable Health Condition at renewal, may renew to the 50% Health Plan (or 50% Dental-Enhanced Health Plan) but cannot renew to the 90% Health Plan (or 90% Dental-Enhanced Health Plan).

Pets on the 90% Health Plan (or 90% Dental-Enhanced Health Plan) may renew to the 90% Health Plan (or 90% Health Dental-Enhanced Health Plan) with any Health Condition.

### **Declined/Missed Payments Fees**

Health Plan payments plus any outstanding fees must be paid in full on the payment due date. A Health Plan will incur a \$30 fee each time it is not paid to current on the 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 90 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 90 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.