WAGMO X Carnegie Mellon University

Discover Wagmo

Get reimbursed for everyday pet care when you sign up during Open Enrollment!

October 21, 2026



Agenda

A few things we'd like to cover



01 What is Wagmo?

02 Overview of Wagmo and products

03 Claims Overview

04 Enrollment Process

05 Questions

Wagmo Wellness



Traditional pet insurance wasn't working, so we built Wagmo Wellness

Wagmo Wellness plans reimburse you for the routine care you're already providing for your pet.

Our Wellness plans cover the following:

- Office visits
- Vaccines
- Routine blood work
- Fecal tests
- Urinalysis
- Flea/Tick/Heartworm
- Grooming
- 24/7 Telehealth

Unlike traditional pet insurance, Wagmo Wellness offers...

No waiting periods , and **no deductibles!**

Choose any vet or groomer **nationwide.**

No restrictions around pre-existing conditions, age, or breed.

Wagmo Pet Wellness Plans

- The only standalone pet wellness benefit in market
- No in-network requirements
- No restrictions around pre-existing conditions, age or breed
- No waiting periods or deductibles



Exclusive group discounts available!

$22/mo	Value
Routine Exam	1/year up to $100
Vaccines	2/year up to $100
Routine Blood Work	1/year up to $100
Fecal Test	1/year up to $50
VETalk Chats	Unlimited
VETalk Video	Unlimited

$40/mo	Classic
Routine Exam	1/year up to $100
Vaccines	3/year up to $150
Routine Blood Work	1/year up to $100
Fecal Test	1/year up to $50
Urinalysis	1/year up to $50
Flea/Tick/Heartworm	$100/year
Grooming	$100/year
VETalk Chats	Unlimited
VETalk Video	Unlimited

$58/mo	Deluxe
Routine Exam	2/year up to $200
Vaccines	4/year up to $200
Routine Blood Work	1/year up to $100
Fecal Test	1/year up to $50
Urinalysis	1/year up to $50
Flea/Tick/Heartworm	$200/year
Grooming	$200/year
Dental	$100/year
VETalk Chats	Unlimited
VETalk Video	Unlimited
VETalk Training	3 sessions/year

Fastest claims experience in the industry

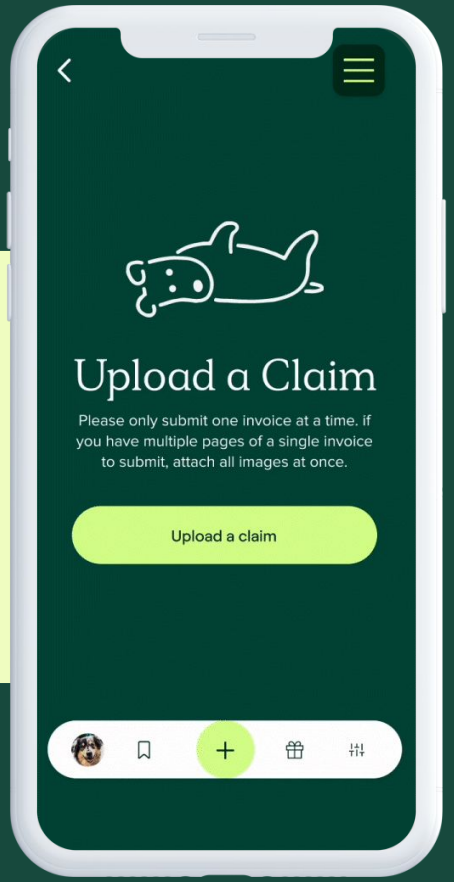
Wellness claims are reimbursed within hours, allowing members to unlock value immediately.

1. Visit any vet, groomer or service provider
2. Upload a photo of your bill to submit a claim
3. Wellness claims are reimbursed within 24 hours via:

Bank Transfer | PayPal | venmo

★★★★★

"Went to my vet yesterday at 1:00 pm. Filed my claim with Wagmo at 2:00 pm. Received reimbursement of $260.75 by 3:00 pm. This is a no brainer. Thanks, Wagmo!"



Watch Video

Unlimited virtual pet care at *no extra cost*

24/7 Expert Care

Helpful and approachable advice from licensed vet techs

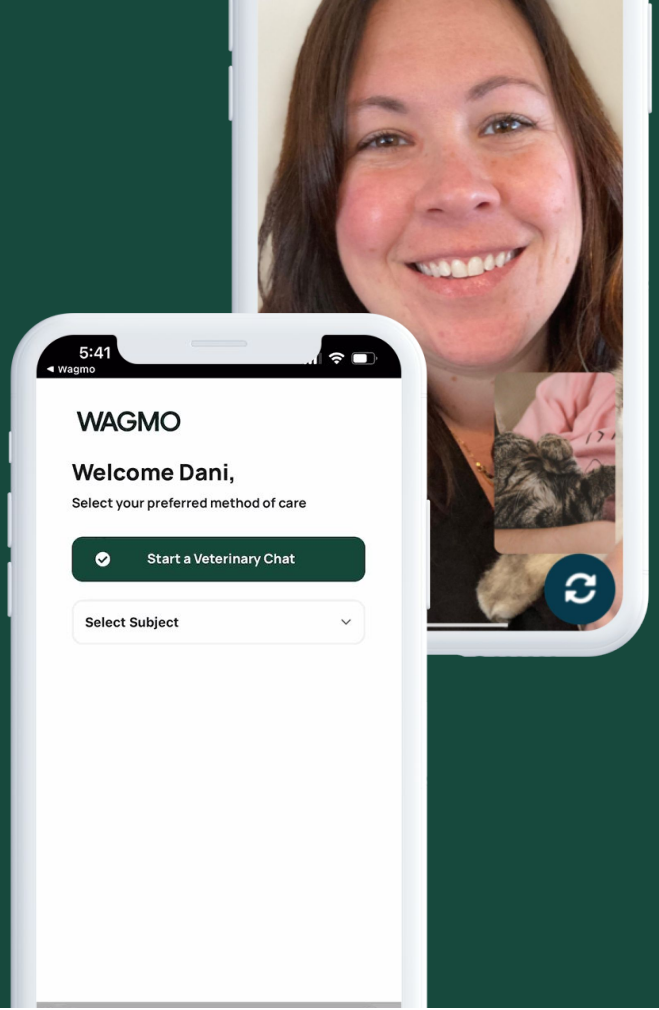
Vet-Prescribed Medications

Get prescriptions directly from a licensed veterinarian.*

+ Pet Training

Includes pet training support for existing or new pet parents

- No Copay
- No Deductible
- No Networks



* Prescriptions now available in AZ, CA, DC, FL, ID, NJ, NY, OH, VA, and VT

Peace of Mind for Unexpected Emergencies

Wagmo Insurance plans provide employees coverage for accidents and illnesses.

- Easy claim Submission
- No network requirements

Customizable Plans

Annual limit

$2,500	$5,000	$10,000-unlimited!

Reimbursement rates

70%	80%	90%

Most affordable ⟷ Most cash back

Annual deductible

$100	$250	$500+

Coverage Includes:

(But not limited to)

- Emergency visits
- Surgeries
- Cancer treatment
- Hip dysplasia
- X-Rays
- CT Scans
- Laboratory Tests
- Ultrasounds
- And more!

Wellness Plans vs. Insurance Plans

Wagmo Wellness and Wagmo Insurance are separate offerings that serve different purposes within pet care.

- **Wellness**: Reimburses you for routine and preventative care
- **Insurance**: Provides coverage for accidents, illnesses, and emergencies

Wellness Plans Reimburse:

- Routine visits & exams
- Fecal Tests
- Urinalysis
- Vaccinations
- Flea/Tick/Heartworm
- Grooming
- Teeth cleaning
- 24/7 Telehealth
- Exclusive pet perks

(No restrictions on age, breed, or pre-existing conditions)

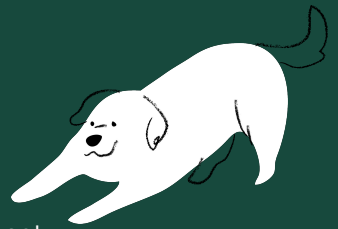
Insurance Plans Cover:

- Emergency visits
- Surgeries
- Cancer treatment
- Hip dysplasia
- X-Rays
- CT Scans
- Laboratory Tests
- Ultrasounds
- And more!

(Some restrictions may apply based on age, breed, pre-existing conditions, or location)



Perks that make pet parenting more rewarding



Access over **$1,000 in value** through our exclusive perks and partnerships included at no additional cost

NEW

Pet Tracking
fi
Free GPS Collar + 6 Month Trial Plan

Toys/Treats
BARK BOX
Extra Toys & Treats in 1st Box

Food/Treats
NOM NOM
60% off

Treats
BOCCE'S
10% off

Pet Genetics
basepaws
PET GENETICS
20% off

Accessories
fable
20% off

Medication
PetMeds
$25 Credit for New Users

Training
GoodPup
20% off

Accessories
MIAMORE
10% off

Always-on Support

Employee Support

- **96%** CSAT Score
- **99%** Accuracy

- Email
- SMS
- Live text chat via web and app
- Inbound phone support

"...The customer service was stellar from beginning when we had to select a plan option, through our inquiries along the way.."

Employer Support

- Dedicated account manager
- Dedicated implementation team
- Tailored reporting packages

"Wagmo has been a reliable and thoughtful partner—delivering strong support, clean data visuals, and consistently thorough work that our team values."

Embedded Enrollment Experience

Configuration

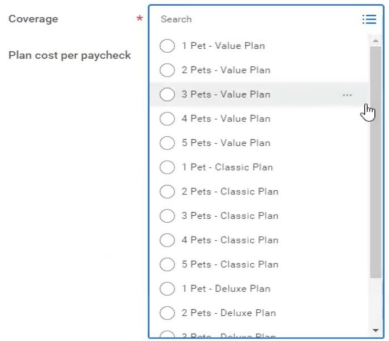
Enrollment

Confirmation

Plans Available
Select a plan or Waive to opt out of Pet Wellness

1 item

Benefit Plan	*Selection
Wagmo	(•) Select ( ) Waive



Pet Wellness
WAGMO Pet Wellness

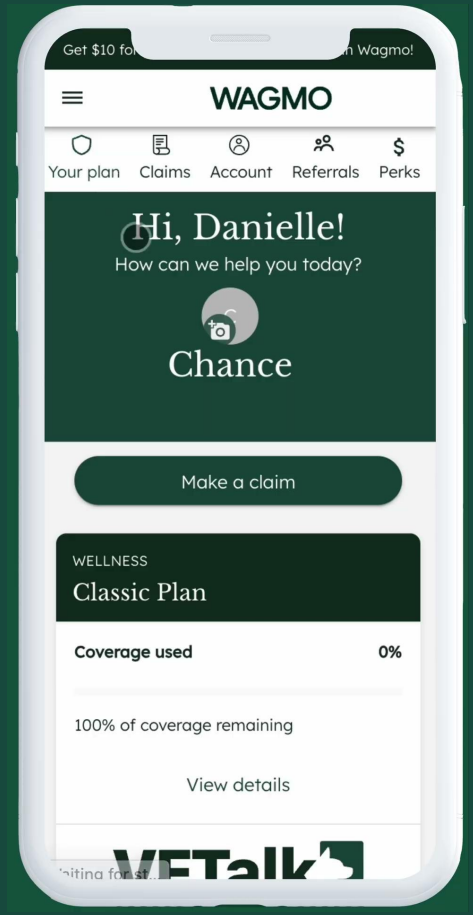
Cost per paycheck	$XX.XX
Coverage	Value Plan
# of Pets	3 Pets

Add insurance at any time

Members can purchase insurance plans for pets directly from their Wagmo dashboard.

How it Works:

1. Member logs into their Wagmo account
2. Selects “Add a Plan Now” to generate a customized quote
3. Checkout within the Wagmo dashboard to purchase and billed directly to the member



Watch Video



Premiums are based on and may increase or decrease due to the age of your pet, the species or breed of your pet, and your home address. For terms and conditions visit: go.wagmo.io/SamplePolicyDocs. Insurance products are underwritten by Independence American Insurance Company (NAIC #26581, Newcastle, DE) or United States Fire Insurance Company (NAIC #21113, Morristown, NJ). Insurance plans are marketed and produced by Wagmo Insurance Agency, LLC (NPN: 19405740, New York, NY; CA #6001900). "Wagmo Insurance" is a brand name and does not underwrite insurance or pay claims. Insurance is administered by PTZ Insurance Agency Ltd., (NPN: 5328528, Scottsdale, AZ); PTZ Insurance Agency Ltd., d.b.a PIA Insurance Agency Ltd. in California (CA #0E36937).