

## **FAQ**

### **What is included in the PAW Club?**

The Club includes head-to-tail exams, vaccines, intestinal parasite screenings, one year supply of heartworm PLUS flea control and more!

### **Why are twice yearly examinations important for my pet?**

Pets age approximately 7 times faster than we do. They can't tell us when they're sick and instinct tells them to hide their illnesses. A thorough, physical exam checks your pet over from nose to tail. We evaluate eyes, ears, mouth, skin, body condition, heart, lungs, internal organs, muscles and bones, general attitude, hydration status, lymph nodes, and pain score.

### **Is the PAW Club an insurance policy?**

No. Insurance is a premium that you pay to cover unforeseen circumstances (bloodwork, surgery, etc.). The PAW Club is a WELLNESS program that allows you to spread the cost of preventive care over the course of the year and not all at once.

### **How do I pay for the PAW Club?**

You may choose to pay all at once with cash, credit/debit card, or Care Credit, or you may decide to sign up with PaymentBanc and make automatic monthly payments. A yearly fee of 30% of total plan chosen will be your first payment, then the remaining amount will be divided into 11 automatic monthly payments. If you choose to pay with PaymentBanc, then you will be charged a 10% application fee that will be included in your monthly payments.

### **Why do you have to do a credit check for my payment plan?**

PaymentBanc does a "soft inquiry" to see if you are approved for the payment plan arrangement. A "soft inquiry" is an inquiry to your credit history that does not adversely affect your credit score.

### **Can I transfer the membership to another pet?**

Memberships are non-transferable and therefore will be given to the named pet at time of enrollment.

### **How long am I obligated to my monthly payments?**

We only allow annual membership, so your monthly payments will continue for 11 months after enrollment. At the end of your yearly membership, you will need to renew again if you so choose.

### **What if my payment is not processed due to low funds or similar?**

PaymentBanc will automatically charge your checking account once monthly on the date you set at enrollment. If payment is ever more than 30 days behind, the wellness plan will be canceled and any products or services used will be charged at full retail price.

### **What happens if I want to cancel my plan?**

Plan services are provided at a significant discount under an annual agreement. If you cancel before your one year anniversary date, you will be charged a \$60 cancellation fee and all services rendered will be charged full retail value, OR you may choose to continue paying the remainder payments due for rest of year.

### **If I give my pet away, can I transfer my membership?**

No. The new owner would need to sign up for the PAW Club on his or her own. Please see "What happens if I want to cancel my plan" concerning your account charges.

### **What happens if my pet dies before the membership is over?**

If a pet dies before the yearly membership is over, all the services performed would be calculated at full client price, and a 20% courtesy discount would be applied. If there is a balance left on your account, you may choose to continue monthly payments or make a one-time payment for the procedures performed. If there is a credit on your account, you may use it for another pet, or we will issue a refund in 30 days.