



Brandon
Equine Medical
Center

Experience. Details. Results.

Individual Wellness Plan (IWP) Colic Surgery Forgiveness Benefit™

Colic Surgery Forgiveness Benefit™ (CSFB) has a non-refundable annual premium of Two Hundred and Forty Dollars (\$240)* for IWP members in good standing for a twelve-month period beginning on the date of enrollment.

All members in good standing in the IWP will receive forgiveness of up to Eight Thousand Dollars (\$8,000) on colic surgery at Brandon Equine Medical Center if a Brandon Equine surgeon determines that the horse's best chance of survival requires surgery. Horses admitted for medical therapy for colic do not qualify.

Member in good standing is defined as one that:

- Is enrolled in IWP
- Is current in their IWP and CSFB payments
- Is following the plan guidelines on wellness care.
- Has at a minimum received the vaccinations and other health care services provided at the initial IWP appointment.
- Does NOT have Colic Surgery coverage with a private equine insurance carrier.

The IWP Colic Surgery Forgiveness Benefit™ provides forgiveness of up to Eight Thousand Dollars (\$8,000) per plan year on expenses related to the horse's colic surgery and the horse's hospital expenses during surgery recovery. A \$2,000 deposit is required at the time the horse is admitted to Brandon Equine for assessment/treatment. The CSFB is not transferrable to another horse, but can be transferred with the enrolled horse if the horse is sold to another party who chooses to fulfill the member requirements and sign an agreement to that effect with Brandon Equine.

**Can be paid in full at time of enrollment or payments can be made with an Interest free payment plan of \$20.00 per month. Plan auto-renews each year but can be cancelled with 30 days written notice.*