



# TERMS AND CONDITIONS

# PPCU TERMS & CONDITIONS

# Scope of Care Disclaimer

Postpartum Care USA is a postpartum wellness clinic focused on supporting mothers through evidence-based, personalized care during the postpartum period. We do not replace or override medical care provided by your OBGYN, Primary Care Provider (PCP), or other licensed medical specialists. Our role is to support postpartum healing through education, lab-informed protocols, supplement guidance, and lifestyle recommendations so that you feel informed and empowered in managing your health.

Our recommendations are developed by interpreting your lab results through an optimal-function lens, combined with your reported symptoms, stress response, movement habits, and environmental factors. While our providers are highly trained in postpartum care, implementation of recommendations is ultimately **your responsibility**.

You may choose to work with other providers while enrolled in our program. However, doing so may result in conflicting recommendations, confusion, or interference with your Postpartum Care USA protocol. **Outcomes cannot be guaranteed when care is fragmented across multiple providers**, and Postpartum Care USA is not responsible for confusion, lack of progress, or outcomes resulting from overlapping or contradictory guidance.

All medications, prescriptions, supplements, and dosages, whether prescribed in the United States or internationally, **must be fully disclosed** to your Postpartum Care USA provider. This disclosure is required to ensure safety, prevent contraindications, and avoid harmful interactions. Failure to disclose medications or medical therapies may result in removal from the program at the discretion of the clinical team. In such cases, no refund will be issued, in accordance with our refund policy.

Postpartum imbalances often develop gradually over months or years, and healing follows a similar timeline. It is medically unrealistic to expect full symptom resolution within a defined program length (3, 6, or 12 months). Our programs are designed to provide education, structure, and clinical support that equip you with tools for continued healing beyond your time in the program.

If you become pregnant during your program, it is your responsibility to review all supplement protocols and recommendations with your OBGYN prior to continued use.

**By enrolling in any Postpartum Care USA package, you acknowledge that you have read, understood, and agree to the scope of care, responsibilities, and policies outlined in our Terms and Conditions.**



# Package Terms & Agreement

## Scope of Services

### 1. Postpartum Management Care Only:

- The packages above provides postpartum management services focused on supplement, nutrition, and lifestyle education tailored to your specific needs.
- This package does not replace your Primary Care Provider (PCP) or OBGYN. We encourage you to maintain regular care with your established medical providers for broader medical concerns or conditions.

### 2. Individualized Support:

- Supplement, nutrition, and lifestyle education are included in these packages. Recommendations are personalized and may vary from client to client based on your specific lab results and postpartum needs.

### 3. Limited Care Agreement:

- The packages includes lab review visit, provider visits, nurse visits, and a personalized supplement and nutrition plan based on your lab work. Additional care or services may be needed depending on the package of choice.

## Limitations of Communication

### 1. Email Correspondence:

- Email communication is not a substitute for care. Questions or concerns beyond the scope of this package require booking additional provider visits or upgrading your package.
- Responses to emails outside this package's scope will not be provided.

### 2. Further Care Needs:

- Depending on the package, should you wish to pursue additional care, you will need to upgrade your package, which may include new labs and a detailed care plan over six months.

## Acknowledgement of Responsibility

### 1. Client Responsibility:

- By choosing the your preferred package, you acknowledge that Postpartum Care USA is not responsible for your long-term care or for managing health issues unrelated to postpartum needs.
- This package is designed to provide targeted postpartum support and is not a substitute for comprehensive medical evaluation or treatment by a PCP or OBGYN.

### 2. No Liability for Additional Claims:

- Postpartum Care USA and its providers are not liable for claims of insufficient care or unmet expectations, as the services and limitations of the packages have been clearly outlined.

## Payment Policy

By entering into a payment agreement with Postpartum Care USA, you authorize us to charge the card on file **as often as necessary to collect the outstanding balance owed**, even if the card initially indicates insufficient funds.

- Please note that Postpartum Care USA is not responsible for any fees imposed by your bank or financial institution, including overdraft or insufficient funds fees, resulting from these payment attempts. We encourage clients to ensure that adequate funds are available in their account to avoid such charges.
- This policy helps us manage financial responsibilities related to your care, such as staff, labs, and other services, ensuring uninterrupted support for our clients. If you have any concerns or questions about this policy, please reach out to us directly.

## Package Expiration Policy

### 1. Expiration Dates Are Non-Negotiable:

- Package expiration dates are **strictly enforced**. We care for a limited number of clients each month to ensure quality care and timely appointments.
- If your package expires, **you will be responsible for paying the full cost of any appointments beyond the expiration date.**

## Lab Testing Guarantee:

1. We stand by our commitment to providing comprehensive, root-cause lab testing. If our lab analysis does not uncover any clinical imbalances or actionable insights, we will issue a 100% refund of the package cost. This guarantee ensures that your investment in your health comes with confidence and transparency.

## Agreement to Terms

By signing the package of your choice, you confirm that:

- You have read, understood, and agreed to the terms outlined in this Package Agreement.
- You acknowledge that this package provides postpartum management only and does not replace medical care provided by your PCP or OBGYN.
- You have been given the opportunity to ask questions and receive clarification.

# Client Terms & Agreement

## Client Terms and Agreement for Virtual Appointments

This agreement outlines the expectations and terms for clients participating in virtual appointments with PPCU. By scheduling and attending a virtual appointment, you acknowledge and agree to the following terms:

### 1. Appointment Environment

- **Appropriate Setting:** Virtual appointments must take place in a quiet, private, and safe environment. You agree to be stationary and avoid participating in appointments while driving or operating a vehicle.
- **Internet Connection:** A stable internet connection is **required**. Please ensure you are connected to Wi-Fi or have adequate cellular service for the duration of your appointment.

### 2. Appointment Timeliness

- **Late Arrival Policy:** If you are more than **10 minutes late** to your scheduled appointment, it will be automatically canceled, and you will be required to reschedule. Cancellation fees may apply, as outlined in our cancellation policy.
- **Cancellation and Rescheduling:** Appointments must be canceled or rescheduled at least 24 hours in advance to avoid cancellation fees. Missed or late cancellations will be subject to the appropriate fee.

### 3. Communication Policy

- **Medical Needs and Appointment Questions:** Email is not an appropriate method for discussing medical needs or urgent concerns. Please use scheduled appointments to address these matters.
- **Appropriate Use of Email:** Emails may be used for administrative purposes only, such as rescheduling appointments, billing inquiries, or general questions about practice policies. Medical advice will not be provided via email.
- **Emergency Needs:** If you are experiencing a medical emergency, please call 911 or go to the nearest emergency room immediately.

### 4. Client Conduct

- **Professional Behavior:** Clients are expected to conduct themselves respectfully during virtual appointments. Disruptive, abusive, or inappropriate behavior will not be tolerated and may result in termination of care.
- **Preparedness:** Please have any relevant documentation, forms, or questions ready before your appointment to ensure efficient use of time.

### 5. Confidentiality and Privacy

- **Secure Platform:** All virtual appointments will be conducted through a secure tele-health platform to protect your privacy and comply with HIPAA regulations.
- **Client Responsibility:** Ensure that your location is private and secure to protect the confidentiality of your session.

### 6. Financial Terms

- **Payment:** Payment is required at the time of scheduling or as outlined in your care plan agreement.
- **Fees:** Cancellation and rescheduling fees will be enforced as per our cancellation policy. Unpaid fees may result in a hold on future appointments.

### 7. Limitations of Virtual Care

Virtual appointments are an excellent option for many services; however, they may not be appropriate for all medical concerns. Your provider will inform you if in-person care is required.

**By scheduling a virtual appointment and/or signing up for a package, you acknowledge that you have read, understood, and agreed to these terms. Failure to comply with these terms may result in termination of services with Postpartum Care USA.**

**If you have any questions or need clarification on these policies, please contact us.**

# Package Cancellation & Expiration Policy

## Package Payment, Cancellation & Expiration Policy

At Postpartum Care USA, we provide highly personalized, comprehensive postpartum medical care. Due to the immediate clinical, administrative, and laboratory processes initiated upon enrollment, all package purchases are subject to the following policies, **which are strictly enforced without exception.**

### 1. Package Activation & Non-Refundable Status

Upon submission of payment, your package is considered **immediately activated.**

At the time of purchase:

- Laboratory testing is automatically ordered through our EMR systems
- Funds are immediately allocated toward laboratory processing fees and third-party vendors
- Clinical oversight and case planning begins
- Provider time, care coordination, and administrative resources are reserved
- Multidisciplinary team members are engaged in preparation for your care

Because these costs are incurred immediately and cannot be reversed, **all packages are nonrefundable once payment has been made.**

Postpartum Care USA operates on a package-based care model rather than individual visit billing. Therefore, refunds are not available for any reason, including but not limited to:

- Change of mind
- Personal or financial circumstances
- Scheduling conflicts
- Relocation
- Failure to complete labs or appointments
- Early withdrawal from care
- Unused services, appointments, or resources

Laboratory testing, supplements, and third-party services are **nonrefundable under all circumstances.**

### 2. Cancellation Requests

Clients may request cancellation of future participation in writing; however, cancellation **does not qualify for financial reimbursement** once payment has been processed and package activation has occurred. If a client chooses not to proceed after enrollment, remaining services are considered voluntarily forfeited.

### 3. Package Expiration Policy

All packages must be completed within the designated timeframe below, regardless of service utilization:

- **Complete & Essentials Packages:** expire one (1) year from date of purchase
- **Reset Package:** expires six (6) months from date of purchase
- **Minimum Package:** expires two (2) months from date of purchase

Expired packages, unused appointments, laboratory testing, or services will not be extended, transferred, credited, or refunded.

### 4. Fair Use Considerations

To maintain fairness while preserving clinical integrity:

- Packages may be transferred to a future postpartum period **only at provider discretion** in cases, such as pregnancy, occurring during care.
- Temporary pauses may be granted for documented medical emergencies, subject to approval.
- Administrative or processing fees may apply to any approved exception.

Approval of any exception is not guaranteed and remains solely at the discretion of Postpartum Care USA.

### Acknowledgement of Policy

**By enrolling in any package with Postpartum Care USA, the client acknowledges that they have read, understand, and agree to be bound by this Package Cancellation & Expiration Policy in full.**

# Appointment Scheduling, Billing, & Payment Policy

To ensure the integrity of our telehealth services and to protect provider availability, **all patients of Postpartum Care USA, are required to maintain an active credit card on file at all times** in our EMR system. This is a **mandatory security feature of our telehealth platform** and is required in order to schedule and continue booking appointments. Failure to maintain an active card on file may result in inability to schedule or continue care.

## 1. Appointment Cancellations & No-Shows

- **24-Hour Notice Required:** Appointments must be canceled or rescheduled at least **24 hours in advance** of the scheduled appointment time.
- **Late Cancellation Fee:** Cancellations made less than 24 hours prior to the scheduled appointment will result in a **\$40 late cancellation fee**.
- **No-Show Fee:** Failure to attend a scheduled appointment without prior notice will result in a **\$75 no-show fee**. To help prevent this, we send **several email and text reminders** leading up to your appointment. Please be sure to cancel or reschedule in advance if you're unable to attend.
  - Multiple no-shows may result in one of your package appointments being used.

**All cancellation and no-show fees are subject to change at any time and will be automatically charged to the payment method on file.**

## 2. Insufficient Funds / Failed Payments

A **\$25 insufficient funds fee** will be automatically applied by our EMR system to any declined or failed transaction. This fee may *recur* with each failed payment attempt until the balance is successfully processed.

**Clients are solely responsible for maintaining accurate, current payment information and ensuring sufficient funds are available at the time of billing.**

## 3. Payment Enforcement & Collections

All charges assessed pursuant to this policy are **final and nonrefundable** and are due at the time assessed. Failure to remit payment may result in:

- Suspension or termination of services
- Inability to schedule future appointments
- Referral to collections
- Legal enforcement of the agreement

Postpartum Care USA reserves the right to engage **Bose, McKinney & Evans Law, LLC** or another legal entity to pursue collection or legal action. **All legal, collection, and enforcement costs shall be the responsibility of the client**, to the fullest extent permitted by law.

### Acknowledgement of Policy

**By scheduling or attending appointments with Postpartum Care USA, the client acknowledges that they have read, understand, and agree to be bound by this Appointment Scheduling, Billing & Payment Enforcement Policy.**

# Compliance, Financial Responsibility, and Payment Authorization Agreement

By enrolling in services with Postpartum Care USA ("PPCU"), Client acknowledges and agrees to the following:

## Recommendations and Educational Services

PPCU provides educational guidance, wellness recommendations, nutritional support, supplement recommendations, laboratory review, coaching, and care coordination services. All recommendations provided by PPCU are intended for educational and informational purposes and are not a substitute for emergency medical care or the advice of a client's primary care provider, obstetrician, or other licensed healthcare professional.

Client understands that health outcomes vary by individual and that PPCU makes no guarantee regarding specific results, symptom improvement, or health outcomes.

## Client Responsibility

Client is solely responsible for all healthcare decisions and for determining whether to implement any recommendation provided by PPCU. Client agrees to consult with their personal healthcare providers regarding any questions related to their medical care, medications, diagnoses, treatment plans, pregnancy, or postpartum recovery.

## Payment Authorization

By enrolling in any PPCU program, package, membership, installment plan, or service, Client expressly authorizes PPCU to charge the payment method provided for all agreed-upon fees, including recurring or installment payments outlined at the time of enrollment.

Client acknowledges that enrollment constitutes a binding financial commitment and that PPCU immediately allocates provider time, administrative resources, program access, care planning, clinical review, educational materials, and other resources upon enrollment.

## No Refund Policy

All fees paid to PPCU are non-refundable unless otherwise required by applicable law. This includes situations where Client:

- Chooses not to utilize services after enrollment;
- Fails to attend scheduled appointments;
- Does not complete recommended laboratory testing;
- Does not follow recommendations provided;
- Experiences dissatisfaction with results;
- Terminates participation before completion of the program;
- Relocates, changes providers, or experiences changes in personal circumstances.

Services rendered, provider time, care planning, laboratory review, educational resources, supplement recommendations, and program access are considered earned upon delivery and are not refundable.

## Acknowledgement of Policy:

**By enrolling in any package with Postpartum Care USA, clients acknowledge, understand, and agree to the terms outlined in Compliance, Financial Responsibility, and Payment Authorization policy.**

# Chargeback, Payment Dispute, and Resolution Agreement

I understand that by enrolling in a program with Postpartum Care USA ("PPCU"), I am purchasing professional wellness services, practitioner time, administrative services, educational resources, individualized recommendations, laboratory review, care planning, and ongoing support as outlined in my selected package.

## Authorization of Charges

I expressly authorize Postpartum Care USA to charge my selected payment method for all fees associated with my enrollment, including any agreed-upon payment plans. I acknowledge that these charges are authorized transactions initiated by me and are not unauthorized, fraudulent, or mistaken charges.

## Acknowledgment of Services Rendered

I understand that PPCU begins incurring costs and dedicating professional resources immediately upon enrollment, including but not limited to:

- Administrative onboarding
- Account creation and setup
- Provider and staff review of intake forms
- Medical record review
- Laboratory ordering and coordination
- Clinical preparation and case analysis
- Educational resources and program access
- Individualized recommendations and care planning
- Practitioner, nursing, coaching, and support staff time

I acknowledge that these services have value regardless of whether I choose to fully participate in the program or achieve my desired outcomes.

## Duty to Seek Resolution

If I have concerns regarding billing, services provided, program expectations, communication, or any other matter related to my enrollment, I agree to notify PPCU in writing and provide PPCU with a reasonable opportunity to investigate and resolve my concerns before initiating any dispute with my financial institution.

Written concerns must be submitted to: [Info@PPCareUSA.com](mailto:Info@PPCareUSA.com)

PPCU shall be provided at least fourteen (14) business days to review and respond to any concern before escalation.

## Agreement Regarding Chargebacks

I understand that a chargeback is intended to address unauthorized or fraudulent transactions. **I agree that I will not initiate a chargeback, payment reversal, bank dispute, credit card dispute, ACH reversal, or similar payment challenge for charges that were knowingly authorized by me and for which services, resources, support, consultations, laboratory review, educational materials, recommendations, or program access were provided.** I acknowledge that dissatisfaction with results, changes in personal circumstances, failure to utilize services, failure to follow recommendations, relocation, scheduling conflicts, financial hardship, or a decision not to continue participation do not render an otherwise valid charge unauthorized.

## Documentation of Service Delivery

I acknowledge that PPCU maintains records of services provided, including but not limited to:

- Signed agreements
- Intake documentation
- Communication records
- Appointment attendance records
- Program access records
- Laboratory orders and reviews
- Educational materials delivered
- Care plans and recommendations provided
- Payment authorizations
- 

I agree that such records may be used as evidence to contest any payment dispute or chargeback.

## Recovery of Costs

To the fullest extent permitted by applicable law, if I initiate a chargeback, payment dispute, or reversal regarding a valid and authorized charge for services rendered, and PPCU successfully demonstrates that the charge was authorized and services were provided, I agree to reimburse PPCU for any resulting damages, collection costs, administrative expenses, chargeback fees, reasonable attorney's fees, court costs, and other expenses incurred in defending or recovering the disputed amount.

# Denefits Terms & Agreement

## Denefits Payment Plan Verification

Before we can order your labs and begin your postpartum care, ***your Denefits payment plan must be verified.***

### Here's What to Expect:

- You will receive an **email from Denefits** asking you to **verify your payment plan**.
- During this step, you'll be asked to confirm some **basic information** to finalize your agreement.
- Once you complete verification, please **respond to our team** so we can proceed with your lab orders.

## Payment Compliance & Denefits Financing Policy

Clients who choose to finance their program through **Denefits** are required to remain in good standing with all scheduled payments for the duration of their program.

- If a payment is missed, **declined, late, or placed in default**, the client's program will be **immediately paused**.
- All upcoming appointments—including provider visits, RD appointments, follow-ups, messaging access, and lab review scheduling—**will be placed on hold** until the account is returned to good standing.
- No appointments will be rescheduled or unlocked until the client's Denefits balance is **fully current and verified** by our administrative team.
- Paused program time **does not extend the original program timeline** and does not qualify for additional time, sessions, or compensation.
- Defaulting on a Denefits agreement **voids eligibility for the Money-Back Results Assurance Guarantee**, as program completion requirements cannot be met while in default.

### Important:

We will not begin ordering labs and treatment if your Denefits payment plan is **not verified**. Your package will be **placed on hold** until this step is completed.

### Need Help?

If you experience any issues verifying your plan, please contact Denefits directly:

- Contract Verification Team: (888) 882-4438
- Tim Harrington: (949) 506-4130
- Robert Wells: (949) 404-5445
- Shub Singh: (949) 356-0326

### Acknowledgement of Policy:

**By enrolling in any package with Postpartum Care USA, clients acknowledge, understand, and agree to the terms outlined in the Denefits Terms and Agreement Policy**



# HSA/FSA Use & Documentation Policy

We do accept HSA and FSA cards for all of our programs. However, it is important to understand the following:

## 1. We do not provide Superbills.

- Superbills are used for insurance reimbursement of medical services.
- Our programs are wellness-based, not medical treatment, and therefore are not eligible for Superbills.

## 2. We do not provide Letters of Medical Necessity (LMNs).

- LMNs are written by licensed medical providers for services or treatments deemed medically necessary.
- Postpartum wellness coaching, education, and support programs are not categorized as medically necessary, therefore issuing an LMN would be inaccurate, misleading, and potentially **fraudulent**.
- If an insurance or FSA administrator claims that an LMN is required for a wellness program, *that information is incorrect*.
  - LMNs apply to medical devices, treatments, or therapies that require a physician's oversight, not to holistic wellness programs.

## 3. We do not itemize package costs.

- Our programs are sold as a **single cohesive package**. Because each element of the program is integrated—appointments, messaging access, education, resources, support, etc. there is no legal or ethical way to itemize the cost.

## You will receive:

- A standard receipt from the platform used for payment
  - Stripe (if paid in full)
  - Benefits (if using a payment plan)

This receipt serves as your official proof of purchase.

## 4. If your HSA/FSA provider is requesting itemization, an LMN, or a Superbill:

- These requests are based on the incorrect assumption that our services fall under **medical care or insurance reimbursements**. *They do not*.
- Postpartum wellness programs are elective, supportive, and educational—not clinical care, not medical treatment, and not insurance-coded services.

\*Providing medical paperwork for a wellness program could expose both you and us to legal and tax risks.

## Acknowledgement of Policy

**By enrolling in a Postpartum Care USA package, you acknowledge and agree to the terms and conditions outlined in this HSA/FSA Use & Documentation Policy**

# Labs Disclaimer

Please read carefully. This policy exists to protect both you and Postpartum Care USA by clearly outlining the responsibilities and limitations related to all laboratory testing.

## 1. Independent Third-Party Labs

All labs ordered through Postpartum Care USA are fulfilled, processed, and managed exclusively by **independent third parties**, including but not limited to:

- Rupa Health (ordering platform)
- Associated laboratories (e.g., Quest, Access Medical, Empirical Labs, LabCorp, specialty functional labs)
- Mobile or in-clinic phlebotomy services contracted through Rupa

Postpartum Care USA is **not owned by, employed by, contracted by, or financially connected to** any of these entities. We simply use their ordering system because it is currently the only nationwide platform available to licensed providers.

## 2. Postpartum Care USA Has No Control Over Lab Operations

By enrolling in any package, clients acknowledge that Postpartum Care USA **does not control and is not responsible** for any aspect of:

- Lab collection procedures
- Phlebotomy scheduling, availability, or errors
- Shipping, transit delays, or lost samples
- Specimen handling or processing
- Lab equipment malfunctions
- Test turnaround times
- Lab cancellations, redraw requirements, or missing results
- Insurance coverage, billing, or reimbursement
- Any internal decisions made by Rupa Health or affiliated labs

These are **wholly the responsibility of the lab and/or phlebotomy service**.

## 3. Redraws, Delays, and Incomplete Results

If a sample is lost, delayed, hemolyzed, rejected, or requires recollection for **any reason**, the client understands that:

- This is outside of Postpartum Care USA's control
- The lab vendor determines next steps
- Postpartum Care USA is not financially responsible for redraw fees, shipping fees, or repeat testing
- Care plans may be delayed until results are available
- Extensions of program timelines due to lab delays are not guaranteed

## 4. Client Responsibilities

Clients are responsible for:

- Scheduling their own phlebotomy appointments
- Ensuring proper fasting or prep per lab instructions
- Promptly communicating with Rupa Health regarding any lab issues, insurance questions, or billing problems
- Providing accurate contact, payment, and shipping information
- Following Rupa Health support procedures for any errors or concerns

## 5. Our Role

Postpartum Care USA's responsibility is solely to:

- Order labs through the Rupa platform
- Review and interpret lab results **once released to us**
- Provide care recommendations based on the data available
- Support clients by guiding them on how to communicate with Rupa or the lab if problems arise

We will always advocate for you – but we cannot override, control, or be held liable for laboratory procedures, policies, or performance.

## 6. No Guarantees

Postpartum Care USA does **not** guarantee:

- Turnaround times
- Successful sample collection
- Lab accuracy (this is the lab's legal responsibility)
- Insurance reimbursement
- That labs will not require redraws, repeat testing, or additional fees

### Acknowledgement of Policy:

**By enrolling in any package with Postpartum Care USA, clients acknowledge, understand, and agree to the terms outlined in the Labs Disclaimer Policy**

# PPCUSA Results Assurance Policy

At Postpartum Care USA (PPCU), we are committed to providing comprehensive, root-cause-focused postpartum care. We stand behind our program and the support we provide. Because meaningful health improvements require active participation and implementation, the Results Assurance Policy is designed to recognize both the care provided by PPCU and the client's commitment to the process.

## Eligibility:

The Results Assurance Policy applies **exclusively** to clients enrolled in the **Essentials Package**.

To be eligible for consideration under this policy, clients must:

- Complete the full program within the allotted timeframe.
- Complete **all** scheduled provider visits, nurse visits, coaching visits, dietitian visits, and lab reviews included in their package.
- Complete **all** recommended laboratory testing.
- Submit **all** required progress trackers, wellness questionnaires, and requested documentation.
- Demonstrate consistent participation in and implementation of personalized supplement, nutrition, lifestyle, and educational recommendations.
- Maintain a 100% attendance rate for scheduled appointments (**no shows will automatically be ineligible**).
- Maintain ongoing communication with their care team regarding barriers, concerns, changes in symptoms, or difficulties implementing recommendations.

## Definition of “Meaningful Improvement”

For purposes of this policy, "meaningful improvement" may include improvement in **one or more of the following areas**:

- Clinical Improvement:
- Increased energy
- Reduced fatigue
- Improved sleep quality
- Improved mood stability
- Reduced feelings of anxiety or overwhelm
- Improved digestion
- Improved cycle regularity
- Reduced inflammation-related symptoms
- Improved recovery and resilience

## Laboratory Improvement:

- Improvement in one or more targeted biomarkers identified during the program.

## Functional Improvement:

- Improved ability to complete daily responsibilities
- Improved exercise tolerance
- Improved stress tolerance
- Improved quality of life
- Improved ability to care for self and family

**Meaningful improvement may be determined through a combination of symptom tracking, clinical documentation, laboratory findings, progress assessments, provider observations, and other objective or subjective measures collected throughout the program.**

## Participation Requirements

Because PPCU is a telehealth-based practice, outcomes depend significantly on the client's implementation of recommendations outside of appointments. To qualify for consideration under this policy, clients must demonstrate reasonable adherence to recommendations, including but not limited to:

- Consistent supplement usage as recommended.
- Consistent implementation of nutrition recommendations.
- Participation in lifestyle recommendations discussed during visits.
- Completion of assigned educational materials and action items.
- Accurate completion of progress trackers and questionnaires.

**Failure to participate in or implement recommendations may result in disqualification from the Results Assurance Policy.**

# PPCUSA Results Assurance Policy

## Exclusions

This policy does **NOT** apply if:

- The client fails to complete the program.
- The client misses scheduled appointments.
- Required progress trackers, wellness questionnaires, or requested documentation are not completed.
- The client does not complete recommended laboratory testing.
- Supplement, nutrition, or lifestyle recommendations are not followed with reasonable consistency (all supplements must be ordered through Fullscript).
- The client withholds information that may impact care recommendations.
- The client becomes pregnant during the program.
- Significant medical, surgical, medication-related, or life circumstances outside of PPCU's control materially impact outcomes.
- The client receives conflicting treatment plans that substantially interfere with implementation of PPCU recommendations.
- The client requests a refund before completing the program.

## Results Assurance Review Process

If a client believes they have completed **ALL** program requirements and experienced **NO Meaningful Improvement**, they may submit a written Results Assurance Review Request within **30 days of program completion**.

Requests must be submitted to:

**[Info@PostpartumCareUSA.com](mailto:Info@PostpartumCareUSA.com)**

Upon receipt, PPCU's Clinical Review Committee will evaluate:

- Program completion status
- Attendance records
- Progress trackers and questionnaires
- Laboratory findings
- Provider documentation
- Demonstrated implementation of recommendations
- Reported outcomes throughout the program

**A determination will be made only after a comprehensive review of all available documentation and participation records.**

## Refund Limitations

**IMPORTANT: THE RESULTS ASSURANCE POLICY IS NOT A FULL REFUND GUARANTEE.**

If a client qualifies under the Results Assurance Policy, **ONLY ELIGIBLE PROGRAM SERVICE FEES PAID TOWARD THE ESSENTIALS PACKAGE MAY BE CONSIDERED FOR REFUND.**

The following fees and costs are specifically excluded from any refund and remain **NON-REFUNDABLE UNDER ALL CIRCUMSTANCES**, including approval under the Results Assurance Policy:

- **Enrollment Fee**
- **Laboratory Testing Fees (including BOTH laboratory panels included in the program)**
- **Laboratory Collection and Phlebotomy Fees**
- **Supplement Purchases**
- **Shipping Costs**
- **Third-Party Financing Fees**
- **Interest Charges**
- **HSA/FSA Processing Fees**
- **Any Products or Services Purchased Outside of the Essentials Package**

**Because these costs represent products, laboratory services, third-party expenses, and administrative costs already incurred by PPCU or external vendors, they are not eligible for reimbursement under any circumstance.**

# PPCUSA Results Assurance Policy

## **No Medical Guarantee**

**PPCU DOES NOT GUARANTEE SPECIFIC MEDICAL OUTCOMES, DIAGNOSES, TREATMENTS, CURES, OR COMPLETE SYMPTOM RESOLUTION.**

The Results Assurance Policy is not a guarantee of medical results. Individual outcomes vary based on numerous factors, including:

- Health history
- Prediagnosed condition
- Non postpartum related medical issues
- Pregnancy induced issues
- Lifestyle factors
- Consistency of implementation
- Environmental stressors
- Genetics
- Sleep quality
- Nutrition
- Life circumstances outside of PPCU's control

## **Limitations of Liability**

**THE MAXIMUM REFUND AVAILABLE UNDER THIS POLICY SHALL NOT EXCEED THE AMOUNT PAID FOR ELIGIBLE PROGRAM SERVICE FEES WITHIN THE ESSENTIALS PACKAGE.**

**UNDER NO CIRCUMSTANCES SHALL PPCU BE RESPONSIBLE FOR MEDICAL EXPENSES, LOST WAGES, LOST INCOME, EMOTIONAL DISTRESS, SUPPLEMENT COSTS, LABORATORY COSTS, OR ANY EXPENSES INCURRED OUTSIDE OF THE PROGRAM.**

## **ACCEPTANCE OF TERMS**

**By enrolling in the Essentials Package, the client acknowledges that they have read, understood, and agreed to the terms of the Results Assurance Policy.**

**THE CLIENT FURTHER ACKNOWLEDGES THAT ELIGIBILITY FOR CONSIDERATION UNDER THIS POLICY REQUIRES PROGRAM COMPLETION, DOCUMENTED PARTICIPATION, AND IMPLEMENTATION OF RECOMMENDED CARE PLANS, AND THAT ENROLLMENT FEES, LABORATORY COSTS, AND SUPPLEMENT PURCHASES ARE NON-REFUNDABLE UNDER ALL CIRCUMSTANCES.**

# Lab Outcome Money Back Guarantee Policy

At Postpartum Care USA, we believe every mama deserves answers and a clear path to healing. We are confident in the depth of our lab testing and clinical process, and that's why we offer a **100% money-back guarantee**—with very specific parameters to protect both you and our clinic.

## When the Guarantee Applies

- If your initial postpartum lab results return with **zero actionable findings** (meaning every marker is within the optimal range, and there are no imbalances, deficiencies, or dysfunctions to address through supplementation, nutrition, or lifestyle support), you will be eligible for a full refund of your program fee.

## What Counts as “Actionable Findings”

Actionable findings include, but are not limited to:

- Nutrient deficiencies or insufficiencies
- Thyroid dysfunction (including suboptimal values that may affect energy, mood, or metabolism)
- Elevated inflammation markers
- Abnormal metabolic markers (e.g., blood sugar, insulin resistance patterns)
- Any other lab values that indicate a need for clinical support, even if they are not considered “disease states” by conventional standards

**If any actionable findings are identified**, the guarantee no longer applies. This includes findings that may seem “mild” or “borderline,” since these are still clinically relevant for postpartum recovery.

## Situations Where the Guarantee Does Not Apply

- If labs reveal actionable findings but you choose not to proceed with the care plan
- If you decide to withdraw from the program for personal or financial reasons
- If you do not complete the required lab testing within the agreed-upon timeline
- If outside labs are submitted (only labs ordered directly through Postpartum Care USA qualify)
- Supplements will not be refunded under any circumstances.

## Additional Notes

- Lab costs (phlebotomy draws) are non-refundable, as these are paid to our lab partners at the time of processing.
- Because we use a third-party financing company for payment plans, any refunds (if applicable) may take up to 60–90 days to process.
- To request a refund under this guarantee, written notice must be provided to Postpartum Care USA within 14 days of your lab review appointment.

## Why We Offer This Guarantee

In our years of serving postpartum women, it is extremely rare to find a mother with zero actionable findings. Nearly every woman we've worked with has had some level of imbalance contributing to her symptoms. This guarantee is in place to give you peace of mind that your investment will only move forward if there is clear clinical value for you.

## Acknowledgement of Policy

**By enrolling in a Postpartum Care USA package, you acknowledge and agree to the terms and conditions outlined in this Lab Outcome Money Back Guarantee Policy.**

# PACKAGE UPGRADES & BILLING POLICY

To maintain consistency in care and ensure optimal patient outcomes, all programs are structured with clear guidelines.

To avoid confusion, please read this carefully. Our programs are structured intentionally and follow strict guidelines to ensure the best outcomes.

## What Cannot Be Applied Towards an Upgrade

The following are **never transferable or credited**:

- Enrollment fee (\$199)
- Labs
- Discounts or promotions
- Completed visits

## Upgrade Options

### 1. 1. Minimum (\$997) → Reset (\$2250) (Visits Only)

- If upgrading for 4 visits only, we **apply** the value of your Minimum Package (\$997 labs + lab review visit).

**You pay the difference of price: \$1,253**

**If upgrading from Minimum Package to the Reset Package, the upgrade includes:**

- 4 additional months of care
- 4 additional multidisciplinary team visits
- **NO LABS ARE INCLUDED IN THIS UPGRADE**

### 2. Reset → Essentials (Full Care Upgrade)

**Price: \$2,197**

**If upgrading from the Reset Package to the Essentials Package, the upgrade includes:**

- 6 additional months of care
- 1 full set of Exit Labs
- 4 additional multidisciplinary team visits

### 3. Minimum → Essentials (Full Care Upgrade)

**Price: \$3,297**

**If upgrading from the Minimum Package to the Essentials Package, the upgrade includes:**

- 10 additional months of care
- 1 full set of Exit Labs
- 8 additional multidisciplinary team visits
- Ongoing monitoring and individualized adjustments
- Full metabolic + hormone reboot support

*This is our most comprehensive, full-spectrum care program designed for long-term postpartum healing and optimization.*

## Important Policies

- We do not customize package pricing
- We do not remove or reduce components
- We do not skip steps in care
- We do not make exceptions

These programs are built based on what is required to achieve real results.

## Simple Summary

- Enrollment fees are never credited
- Essentials is always offered at its set rate
- Previous discounts or promotions do not carry over
- No exceptions

These policies are in place to ensure every patient receives complete, effective care, without gaps or shortcuts.

# Confidentiality & Proprietary Rights Agreement

All information, materials, pricing, lab protocols, clinical frameworks, methodologies, educational content, **guides, workbooks, recipes, meal plans, handouts, videos, recordings**, documentation, communications, digital resources, and program structure provided by Postpartum Care USA, LLC (collectively, “Proprietary Information”) are confidential and constitute the exclusive intellectual property of **Postpartum Care USA, LLC**.

This Proprietary Information reflects a unique and original clinical program developed over several years and is not publicly available. By enrolling in the program, the client agrees that they shall **not disclose, share, copy, reproduce, distribute, publish, transmit, sell, sublicense, or otherwise make available** any Proprietary Information, in whole or in part, to any third party, including but not limited to other healthcare providers, practitioners, clinics, businesses, online forums, social media platforms, or individuals, without the prior **express written consent** of Postpartum Care USA, LLC.

The client further agrees not to use the Proprietary Information for any purpose outside of their personal participation in the program, including but not limited to commercial use, professional reference, replication, teaching, training, or creation of derivative works.

Unauthorized disclosure or use of Proprietary Information constitutes a **material breach** of this agreement and may result in immediate termination from the program, forfeiture of services, and pursuit of all available legal remedies, including injunctive relief, monetary damages, and recovery of reasonable attorneys’ fees, to the fullest extent permitted by law. This confidentiality obligation shall survive termination or completion of the program.

## Acknowledgement of Policy

**By enrolling in any package with Postpartum Care USA, the client acknowledges that they have read, understand, and agree to be bound by the terms outlined in the Confidentiality & Proprietary Rights Agreement Policy, in addition to the terms contained herein.**