

General

What is Wishbone Advantage?

Wishbone Advantage is a pet health insurance policy that reimburses you for exam fees, diagnostics, and treatment related to eligible accidents and illnesses.

What is Wishbone Wellness?

Wishbone Wellness is a plan that provides reimbursement for routine pet care services such as annual exams and vaccines. Wishbone Wellness is not insurance.

My pet is already sick or injured. Can pet insurance help?

Pet insurance, as with all insurance, is for unexpected accidents and illnesses. Unfortunately, pet insurance does not cover pre-existing conditions. However, getting coverage for your pet ensures coverage for most future accidents and illnesses, providing peace of mind should the unexpected occur.

Enrollment

What type of pets can I enroll in Wishbone?

Wishbone Advantage offers enrollment for cats and dogs.

Wishbone Wellness offers enrollment for all types of pets, including exotics.

When can I enroll my pet in Wishbone?

Enrolling your pet early in life can help ensure broader coverage, as pre-existing conditions are not covered. We offer enrollment for dogs over eight weeks old and cats over ten weeks old, with no upper age limit. This means that your pet, at any stage of life, can benefit from our coverage.

How do I enroll in Wishbone?

Wishbone is available exclusively as an employee benefit. Visit www.wishboneinsurance.com to enroll.

Which plan should I enroll in?

Wishbone Advantage helps with unexpected veterinary costs. Pet parents who want to be prepared for large vet bills in the event of an unexpected accident or illness typically enroll in Wishbone Advantage. Wishbone Advantage accident and illness does not cover pre-existing conditions.

Wishbone Wellness is designed to save you money on expected, routine and preventative care for your pet. Pet parents who want to save money on routine care like annual exams typically enroll in Wishbone Wellness.

To maximize your benefits, you can enroll in both Wishbone Insurance and Wishbone Wellness.

What veterinary clinics can I take my pet to?

You can go to any veterinary clinic or hospital in the U.S., Canada, or any U.S. territory, like Puerto Rico. We want your pet to receive the best care possible, which is why we also cover visits to specialists and emergency after-hours clinics.

Coverage

Is my pet covered if we're traveling?

Yes, all Wishbone policies include coverage at licensed veterinarians when traveling in the U.S., Canada, or any U.S. territory, like Puerto Rico.

How long are my waiting periods?

A waiting period refers to the amount of time after you enroll your pet before coverage begins. Any condition, diagnosis, or treatment that occurs during the waiting period is considered pre-existing & not covered under Wishbone Advantage.

Waiting periods for Wishbone Advantage may vary by type of coverage, payment method, enrollment date, and state insurance regulations. For specific information on your pet's waiting periods, get a quote, give us a call at (800) 887-5708, or refer to your policy forms.

Wellness plans have no waiting periods and coverage begins on the effective date.

Do you use a benefit schedule?

Wishbone Advantage **does not** use a benefit schedule, which is a list that puts a limit on what each type of treatment can cost. Instead, Wishbone Insurance reimburses you a percentage of your actual vet bill, once your deductible is met, up to your plan's annual limit. Add-on coverages may have separate limits. Reimbursements may vary by state. Review your policy form documents for more details.

Wellness plans do use a benefit schedule, which means there's a fixed amount you can get back for each type of routine care, like vaccinations or dental cleanings. up to the plan's specified limits.

Will Wishbone cover my pet's dental needs?

Wishbone Advantage covers extractions of broken teeth due to injury. It does not cover dental illness.

You can elect to enroll in a Wishbone Wellness plan that includes dental coverage to save on routine dental cleaning.

Network

What is the network reimbursement rate?

Wishbone Advantage is the only pet health plan that uses a veterinary network to bring you more savings. When you visit an in-network veterinarian, you'll be reimbursed at your in-network reimbursement rate, which is 10% higher than your out-of-network reimbursement rate (in-network reimbursement rate not to exceed 90%). Be sure to show your in-network ID card at check-in to receive your in-network reimbursement rate.

How can I find an in-network veterinarian?

The Wishbone Advantage in-network bonus savings are provided by the Pet Assure veterinary network. To find an in-network veterinarian in your area, visit www.petassure.com/search. You can also find an in-network vet and add them to your saved vets in your Wishbone member portal after you enroll.

How do I use my In-Network ID Card?

The in-network savings associated with your Wishbone Advantage policy are provided by the Pet Assure veterinary network. If you choose to visit an in-network veterinarian:

1. Tell them you are Pet Assure member when you make your appointment.
2. Show your digital In-Network ID Card when you check in at the vet and they will apply a 25% instant discount on eligible in-house medical services only (savings applied at time of service). Alternatively, you can download and print your ID Card.
3. Pay the veterinarian at the time of service, then submit a claim in your Wishbone member portal to get reimbursed at your in-network reimbursement rate.

What is included in the instant 25% discount?

Wishbone Advantage includes an instant 25% discount on eligible in-house medical services at in-network veterinarians only (savings are provided by the Pet Assure Network and are applied at time of service). Eligible services include wellness exams; recheck exams, emergency and sick exams; vaccines; on-house cytology, radiology, and bloodwork; surgical procedures; alternative and complementary medicine services; in-house chronic disease management; and microchipping.

What is not included in the instant 25% discount?

The Wishbone Advantage 25% discount does not include: Outsourced services, already discounted services, and non-medical services are not discounted, including: referral diagnostics; grooming services (including nail trims); anal gland expressions; boarding services; pharmaceuticals (oral, injectable, & topical); retail items; prescription and over-the-counter feed; outsourced cytology, radiology, and bloodwork; fees for health certificates outside of exam fee; any services performed by outsourced specialty provider.

Claims

How do I file a claim?

The easiest and fastest way to file a claim is through your Wishbone member account.

If this is your first Wishbone Insurance claim, ensure that your pet's complete medical records are uploaded in your Wishbone member account. Medical records are required for each veterinary clinic your pet has gone to and include a history of every visit at that vet's office.

Otherwise, submit the paid invoice, any exam notes, and a completed claim form.

Make sure that your preferred reimbursement method is selected and is up to date before you submit a claim. Claims must be submitted within 180 days of the treatment date.

Wishbone Pet Insurance is a pet health insurance program offered by Pet Assure Corp., dba Pet Benefit Solutions, a licensed agency (NJ License Number 1677880). Insurance coverage is administered by Pet Benefit Solutions and underwritten by Everspan Insurance Company or Providence Washington Insurance Company. Please visit <https://www.wishboneinsurance.com/terms-and-conditions> for more information.

Wishbone's wellness plans are not insurance and are administered by Pet Benefit Solutions.

Product information is descriptive; consult your policy or member agreement for specific coverage details. Terms vary by state and are subject to change. Coverage is determined by the applicable policy. Not all options are available to all customers. In case of conflict, policy provisions prevail.