

## Enrollment & eligibility

### What is Wishbone Insurance and how does it work?

Wishbone Insurance is a pet health insurance plan that helps cover the cost of unexpected veterinary expenses like accidents, illnesses, surgeries, hospital stays, diagnostics, and prescriptions. Wishbone Insurance reimburses you a percentage of your actual vet bill, once your deductible is met, up to your annual limit – so you can focus on your pet's care instead of the cost.

### Can I combine Wishbone Insurance with Wishbone Wellness?

Absolutely! Wishbone Insurance helps with unexpected accidents or illnesses, while Wishbone Wellness reimburses routine preventative care like checkups and vaccines. Together, they provide more complete coverage for your pet's health.

### How old does my pet have to be to enroll in pet insurance?

We offer enrollment for dogs starting at 9 weeks old and cats at 11 weeks old, with no upper age limit. Keep in mind that enrolling your pet early in life can help ensure broader coverage, as our insurance (like most other pet insurance) does not cover pre-existing conditions.

### How do I enroll in Wishbone Insurance?

You can enroll through your employer's unique Wishbone website.

### Can I enroll my exotic pet in Wishbone Insurance?

No, Wishbone Insurance doesn't cover exotic pets at this time—but we're here to protect your cats and dogs! We do offer other plans, like Wishbone Wellness, that will cover your exotic pet friends.

## Coverage

### Does Wishbone Insurance use a benefit schedule or reimburse based on actual vet charges?

Wishbone Insurance reimburses you based on your actual vet bill, not a fixed schedule of fees—so you get flexible coverage that fits real-life costs. We reimburse a percentage of your actual veterinary bill, once your deductible is met, up to your plan's annual limit. Some add-on coverages may have their own limits, and reimbursement details can vary by state. Please review your policy documents for full information.

### Is dental care covered under Wishbone Insurance?

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

You can enroll in Wishbone Wellness to receive reimbursements for routine dental cleanings and preventive care.

## Participating veterinarians

### Can I use any licensed vet, even specialists and emergency clinics?

Yes. Wishbone Insurance works with all veterinary clinics in the U.S., Canada, and U.S. territories, including emergency and specialty clinics.

### Waiting periods

#### How long are the waiting periods for accidents, illnesses, and cruciate injuries?

Waiting periods for Wishbone Advantage vary based on your coverage type, enrollment date, and state regulations. As a general guide our standards are:

- Accident coverage begins 1 day after enrollment
- Illness coverage begins 14 days after enrollment
- Certain orthopedic conditions, like cruciate ligament issues, have a 180-day waiting period before coverage applies

Waiting periods may vary by state. If you've already purchased a policy, please review your policy documents for your pet's waiting periods. If you haven't purchased a policy yet, [click here to view waiting periods by state](#).

Note: Any condition, diagnosis, or treatment during the waiting period is considered pre-existing and not covered.

### Claims

#### How do I file a pet insurance claim?

To file a claim, log into your Wishbone member account, upload an itemized invoice and your pet's medical records, and submit online within 180 days of the treatment date. Then you can track your claim in real time.

Note: If this is your first Wishbone Insurance claim, ensure that your pet's complete medical records are uploaded to 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.

#### When will I get reimbursed for my pet insurance claims?

Claims are typically processed and reimbursed within 5 business days. include a history of every visit at that vet's office.

#### How will I get paid for my pet insurance claims?

You can choose whether the reimbursement is paid by check or through direct deposit.

### Cancellations

#### How can I cancel my pet insurance?

You can cancel at any time through your member account or by contacting Customer Care. If you cancel within the first 30 days without filing a claim, you may be eligible to receive a full refund. Eligibility varies by state and payment method. Reach out to our Customer Care team for more details.

#### What happens to my plans if I leave my employer?

When you leave the company, you can take your plan with you! For employees that pay via payroll, we will send you instructions when it's time. Otherwise, there's nothing you need to do.

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.

## Enrollment & eligibility

### What is Wishbone Wellness and how does it work?

Wishbone Wellness is a routine care plan that reimburses you for everyday veterinary expenses like exams, vaccines, dental cleanings, routine bloodwork, preventatives and more. It's designed to make routine pet care more affordable and convenient.

### Can I combine Wishbone Wellness with pet insurance?

Yes, you can combine Wishbone Wellness with pet insurance. Wishbone Wellness reimburses routine preventive care like checkups and vaccines, while insurance helps cover unexpected accidents or illnesses. Together they provide more complete coverage for your pet's health.

### How do I enroll in Wishbone's Wellness plan?

You can enroll through your employer's unique Wishbone website or your pet benefit solutions platform.

### Can I enroll my exotic pet in Wishbone Wellness?

Yes! Wishbone Wellness covers all types of pets, including cats, dogs, birds, and exotic animals.

### Can I cover more than one pet under Wishbone Wellness?

Yes. You can get Wishbone Wellness plans for as many pets as you need.

### How old does my pet have to be to enroll in Wishbone Wellness?

Dogs are eligible for Wishbone Wellness starting at 9 weeks old and cats at 11 weeks old. Exotics are eligible at any age.

## Coverage

### What does Wishbone Wellness cover?

Wishbone Wellness helps cover the cost of routine and preventive pet care, including annual exams, vaccinations, dental cleanings, routine bloodwork, fecal testing, urinalysis, and preventatives according to a set benefit schedule. You can choose between 2 tiers of plans to suit your pet's needs.

### How does the benefit schedule work for Wishbone Wellness?

Wishbone Wellness uses a set benefit schedule that lists the maximum reimbursement amount for each covered preventive service. You'll be reimbursed up to that amount regardless of the actual cost charged by your veterinarian.

### Are pre-existing conditions covered under Wishbone Wellness?

Yes. Because Wishbone Wellness is designed for preventive care, it is not affected by pre-existing conditions. Your pet can receive covered services right away.

### Does Wishbone Wellness include dental care?

Yes. Routine dental cleanings are included as a covered preventive service under our Premium Wishbone Wellness plan. Please review the details of each Wellness plan tier upon enrollment.

## Waiting periods

### Is there a waiting period before Wishbone Wellness benefits start?

Nope. Your Wishbone Wellness benefits are available as soon as your plan becomes active.

## Participating veterinarians

### Can I use any licensed vet with Wishbone Wellness?

Yes. You can visit any licensed veterinarian in the U.S., Canada, or U.S. territories.

## Claims

### How do I submit a claim for Wishbone Wellness services?

To submit a claim for Wishbone Wellness services, log into your Wishbone account, upload an itemized invoice for the preventive services, and file it online. You can track your claim status in real time.

### When will I get reimbursed for Wishbone Wellness claims?

Claims are typically processed and reimbursed within 2 business days.

### How will I get paid for my Wishbone Wellness claims?

You can choose between a check or payment via direct deposit.

## Cancellations

### How can I cancel my Wishbone Wellness plan if needed?

Your Wishbone Wellness plan is a 12-month contract that provides a full year of wellness care with built-in savings. The annual contract is split into monthly payments. Since this is an annual contract, you can only cancel at the end of your 12-month contract.

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