

### General

#### What is pet insurance?

Pet health insurance is an insurance policy that reimburses you for exam fees, diagnostics, and treatment related to eligible accidents and illnesses.

#### What is a wellness plan?

Wellness plans provide reimbursement based on a schedule of benefits for certain routine pet care services after paying in full at any vet practice. Wellness plans are 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 will cover most future accidents and illnesses, should something happen.

### Enrollment

#### How old does my pet need to be to receive coverage?

Enrollment is available for dogs older than eight weeks old or cats older than ten weeks old. Like children, young dogs and cats have the highest risk of accidents. And because their immune systems aren't mature, they're more susceptible to infectious diseases. Wishbone plans have no upper age limits, so senior dogs and cats get the same great coverage as kittens and puppies.

#### How do I enroll in Wishbone?

Visit [www.wishboneinsurance.com](http://www.wishboneinsurance.com) to enroll.

#### Which plan should I enroll in?

Wishbone offers you the option to enroll in accident and illness coverage, wellness coverage, or both. Select the coverage that works best for your pet(s).

Accident and illness coverage helps with unexpected veterinary costs. Pet families who want to be prepared for large vet bills in the event of an accident or illness typically select this coverage. Pre-existing conditions are not covered in accident and illness plans.

Wishbone's wellness plans are designed to save you money on expected and preventative care for your pet. Pet families who want to be reimbursed for providing their pet with complete preventative care choose this coverage.

#### Can I use my own veterinarian?

Yes. When your pet is insured with Wishbone, you can use 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 before coverage begins.

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

For all wellness plans, routine care coverage has no waiting periods and coverage begins the day following your effective date.

### Do you use a benefit schedule?

Wishbone's accident and illness and accident only plans do not use a benefit schedule, which is a list that puts a limit on what each type of treatment can cost. Instead, Wishbone Pet Insurance reimburses you the amount after the reimbursement percentage and deductible are applied to your actual vet bill, up to your plan's maximum benefit. Add-on coverages may have separate limits. Reimbursements may vary by state. Review your policy form documents for more details.

Wishbone's wellness plans do use a benefit schedule for reimbursement. The reimbursement schedule is outlined during enrollment and in your member documentation.

### Will Wishbone cover my pet's dental needs?

Good dental care is vitally important to the overall health of your pet. Wishbone's accident and illness and accident only plans cover extractions of broken teeth due to injury. For reimbursement on your pet's routine dental cleaning, you must enroll in a wellness plan that includes dental reimbursement.

## Claims

### How do I file a claim?

The easiest and fastest way to file a claim is through your Wishbone member account. Once you log in, you can submit and view your claims online. Be sure to submit a completed claim form and supporting paid invoices 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 or Norse Specialty Insurance Company, Inc. and underwritten by Trisura Insurance Company, Clear Blue Insurance Company, or Clear Blue Specialty 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.