

### General

#### What is pet insurance?

Pet health insurance is an insurance policy that covers the cost of veterinary care if your pet experiences an accident or illness.

#### What is a wellness plan?

A wellness plan provides reimbursement on expected, routine veterinary visits such as wellness exams, vaccinations, and flea and tick prevention. Veterinary costs are reimbursed based on a schedule of benefits.

#### 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

#### When can I enroll my pet in Wishbone?

You may enroll your dog or cat starting at just 7 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 get a quote and 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 licensed veterinarian in the US, Canada, or any region under US government control, such as territories or military bases in foreign countries. Wishbone has no network, no schedule of benefits and no pre-authorization procedures. Wishbone wants your pet to receive the best care possible, which is why they 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 US, Canada, or any region under US government control, such as territories or military bases in foreign countries.

### How long are my waiting periods?

A waiting period refers to the amount of time after your start date before coverage begins. Waiting periods vary by type of coverage, payment method, 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 the Declarations Page of your policy. For all policyholders, routine care coverage has no waiting periods.

### Do you use a benefit schedule?

A benefit schedule is a list that puts a limit on what each type of treatment can cost.

Wishbone's accident and illness plan does not use a benefit schedule. Instead, Wishbone reimburses you on your actual vet bill after the deductible, up to your plan's maximum benefit.

Wishbone's wellness plan does use a benefit schedule. Routine care costs will be reimbursed up to the plan's limit.

### 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 plan includes coverage for periodontal disease and other dental issues if proper preventative care as outlined in the policy document has been performed.

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

## Claims

### How do I file a claim?

The easiest and fastest way to file a claim is through your Wishbone member account. Once you login 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 Norse Specialty Insurance Company, Inc. and underwritten by Trisura Insurance Company, Clear Blue Insurance Company, or Clear Blue Specialty Insurance Company. Claims are processed by a third-party administrator, Prime-One Insurance Co. Please visit <https://www.wishboneinsurance.com/terms-and-conditions> for more information.. Policies exclude pre-existing conditions and are subject to waiting periods, deductibles, co-insurance, benefit limits, and exclusions. Product offerings, rates, and discounts are subject to change and approval.*