Insurance FAQs

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 Insurance?

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

Can I enroll my exotic pet in Insurance?

Not at this time. Wishbone Insurance covers cats and dogs, but Wishbone Wellness is available for many exotic pets and includes preventive care benefits.

Coverage

Does 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 Insurance?

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

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

Is telehealth available?

Yes. A telehealth service is included with your Wishbone Insurance and gives you 24/7 access to licensed veterinarians through your member portal for advice, guidance, and support on your pet's health.

Waiting periods

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

Waiting periods for Wishbone Insurance 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, visit **app.wishbone.pet/notice-for-state-residents** to view waiting periods by state.

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

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.

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, please upload your pet's complete medical records to your Wishbone member account. Be sure to include records from every veterinary clinic your pet has visited, with the full visit history from each clinic.

When will I get reimbursed for my pet insurance claims?

Claims are typically processed and reimbursed within 5 business days.

How will I get paid for my pet insurance claims?

You can choose to receive reimbursement by check or direct deposit.

Cancellations

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. 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 Insurance is a pet health insurance program offered by Pet Assure Corp., 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 Everspan Insurance Company, Providence Washington Insurance Company, Insurance Company, or Trisura Specialty Insurance Company. Wishbone Wellness is not an insurance policy. The information contained here does not supersede your Wishbone policy. In the event of any discrepancies, please refer to your policy documents. Please visit https://www.wishbone.pet/terms-and-conditions for more information.

Wellness FAQs

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 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 Wellness?

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

Can I enroll my exotic pet in Wellness?

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

Can I cover more than one pet under 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 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 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 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 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 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.

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Waiting periods

Is there a waiting period before Wishbone Wellness benefits start?

No. Your Wishbone Wellness benefits are available as soon as your plan becomes active.

Participating veterinarians

Can I use any licensed vet with 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 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 my pet Wellness claims?

Claims are typically processed and reimbursed within 2 business days.

How will I get paid for my Wellness claims?

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

Cancellations

How can I cancel my 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.

Wishbone Wellness is not an insurance policy. Wishbone Wellness is offered by Synergy Pet Group. The terms of your Wishbone Wellness plan are governed by the terms agreed upon at the time of purchase of the Wishbone Wellness plan. The latest Member Agreement is found at http://app.wishbone.pet/wishbone_wellness_agreement.pdf