Total Pet FAQs

Enrollment & eligibility

What is Wishbone Total Pet and how does it work?

Wishbone Total Pet is an all-in-one discount membership that includes five essential services—Vet Network powered by Pet Assure, Pharmacy, Virtual Vet Care, Pet ID & Recovery, and Perks. It delivers immediate discounts on vet visits, prescriptions, food and more—for every pet, no exclusions.

Because Total Pet is not insurance, there are no claims forms, deductibles, or waiting for reimbursements. All types of pets are eligible, even older pets and pets with pre-existing health conditions.

Can I combine Total Pet with pet insurance?

Yes. You can combine Total Pet with traditional pet insurance to save more on out-of-pocket expenses.

Is Total Pet insurance?

No, Total Pet is not insurance. It is a discount pet plan that gives you everyday pet care savings on in-house medical services at participating veterinarians as well as free virtual care, discounts on pharmaceuticals, pet products, and services, and a lost pet recovery service.

How do I enroll in Total Pet?

Sign up through your employer. You can start using your plan as soon as your enrollment is processed.

Can I enroll my exotic pet in Total Pet?

Yes! Total Pet's instant discount on in-house medical services at participating veterinarians covers all types of pets, including cats, dogs, birds, and exotic animals.

Can I enroll more than one pet in Total Pet?

Yes! In addition to a Single Pet Plan, we offer a Family Plan that can be used for multiple pets.

Coverage

What's included in Total Pet?

As a Total Pet member, you receive the following benefits:

- **Vet Network:** Instant 25% savings on in-house medical services at participating vets, no claims required.
- **Pharmacy:** Up to 40% off on prescriptions, food, toys, treats, and more.
- **Virtual Vet Care:** Chat anytime with a US-licensed vet for questions on your pet's health, wellness, and behavior, at no additional cost.
- **Pet ID & Recovery:** Register your pet online and receive a durable Pet ID tag to reunite quickly in case they go missing.
- **Perks:** Exclusive deals at national pet retailers and service providers.

What's covered in the Vet Network discount?

The Vet Network discount provides an instant 25% savings on eligible in-house medical services at participating network veterinarians. This may include office visits, exams, diagnostics, surgeries, dental care, and preventive treatment. Simply show your In-network ID card (available in the portal) at check-in, and the veterinary clinic will apply the discount to all eligible portions of your bill. Unlike traditional insurance, there's no paperwork or claim forms to file!

What's included in the Pharmacy benefit?

The Pharmacy benefit gives you members-only pricing on products you're already buying for your pets, including prescriptions, preventatives, food, treats, toys and more.

How does Virtual Vet Care work?

The Virtual Vet Care benefit lets you connect anytime by phone or chat with U.S. licensed veterinarians who provide expert advice, guidance, and follow-up care to help you make the best decisions for your pet.

What is Pet ID & Recovery?

With Pet ID & Recovery, your pet receives a personalized ID tag linked to contact information you add in your online pet profile. If your pet is found, the finder can scan the QR on the tag or call our hotline to help reunite you quickly.

What's included in Perks?

The Perks benefit gives you exclusive member deals at national pet retailers and service providers, including subscription boxes, high-end pet products, pet sitting, and more.

Are pre-existing conditions covered?

Yes. The Vet Network discount applies to all pets, regardless of medical history, including pre-existing conditions.

Does Total Pet cover emergency vet visits?

Yes, as long as the emergency clinic is a participating network provider.

Waiting periods

How quickly can I start using Total Pet?

Your benefits begin as soon as your plan is active—there are no waiting periods to use your benefits!

How do I access my Total Pet benefits?

Log into your account at **www.wishbone.pet** to access your plan benefits.

Participating veterinarians

How do I find a participating Vet Network veterinarian?

Use our online vet locator tool at **app.wishbone.pet/search** and search by city, state, or ZIP code and find providers who honor the Vet Network discount which is part of your Total Pet plan.

What if my veterinarian is not in the Vet Network?

You can invite your vet to join the network, or continue visiting them without the Vet Network discount.

Claims

How do I file a claim for the Vet Network benefit?

There's no need to file a claim! Your Vet Network benefit gives you instant 25% savings on in-house medical services at participating network veterinarians. Show your network ID card at check-in, and the vet clinic will apply the discount to eligible portions of your bill.

Cancellations

Can I cancel Wishbone Total Pet?

Yes. You can cancel anytime through your online account, by contacting customer service, or by contacting your HR team.

What happens to my Total Pet plan if I leave my employer or am no longer eligible for benefits?

When you leave the company, you can take your plan with you! You'll have 28 days after leaving to transfer Total Pet to yourself discounts on pharmaceuticals, pet products, and services, and a lost pet recovery service.

Wishbone Total Pet is a veterinary discount program and pharmacy membership plan. Wishbone Total Pet is not an insurance policy.