

## PET INSURANCE - 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.

### 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 Pet Insurance?

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 Pet Insurance?

Visit [www.wishboneinsurance.com](http://www.wishboneinsurance.com) to get a quote and enroll in Wishbone Pet Insurance.

### Do I need the routine care option?

If you prefer, you can simply pay the annual expenses of routine care, like dental cleaning, vaccinations and blood work, on your own. However, Wishbone's routine care options are designed to save you money on expected and preventative care for your pet.

## 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.

### **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 is provided.

There is a 6 month waiting period for cruciate ligament events and any related conditions. Accidents, illnesses and Routine care coverage have no waiting period and can be used on your policy effective date.

### **Do you use a benefit schedule?**

No, Wishbone's accident and illness plan does not use a benefit schedule, which is a list that puts a limit on what each type of treatment can cost. Instead, Wishbone reimburses you on your actual vet bill after the deductible, up to your plan's maximum benefit.

### **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 also elect to enroll in a Routine Care Plus plan, that will cover up to \$150 towards your pet's 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, and sign up for direct deposit. Be sure to submit a completed claim form and supporting paid invoices within 180 days of the treatment date.

Your claim will be processed within 5 business days and we'll send reimbursements as paper checks or free direct deposit - your choice.

### **How fast will I receive my reimbursement?**

If you choose paper check, you can expect to receive it about 1-2 weeks after filing your claim. If you choose direct deposit, your reimbursement will be deposited within 2-3 business days after your claim is processed.

## ADDITIONAL BENEFITS

### AskVet



#### What is AskVet?

AskVet is 24/7 pet telehealth service included in your Wishbone policy that gives you direct access to a veterinarian via live chat.

#### How do I access AskVet?

Log in to your Wishbone account. In your account, you can chat with an AskVet Veterinarian.

#### Can AskVet replace my primary veterinarian?

No, AskVet does not diagnose or prescribe, and is not intended to be used as a replacement for your primary vet.

#### Who are the veterinarians at AskVet?

AskVet veterinary telehealth specialists are US-based veterinarians trained to help you make the best decisions for your pet.

#### What can an AskVet veterinarian help me with?

AskVet offers 24/7 decision support on all of your pet care questions and concerns.

While AskVet cannot provide a diagnosis or prescribe medication, they can help you decide the best course of action or learn more about managing your pet's existing condition.

### ThePetTag



#### What is ThePetTag?

ThePetTag is a lost pet recovery service included in your Wishbone policy that provides your pets with a durable ID tag that's directly linked to your contact information.

#### How does ThePetTag work?

Once your Wishbone policy is created, your pets are automatically enrolled in ThePetTag. It will take approximately two weeks for your pet's tag to arrive at your mailing address. Attach the tag to your pet's collar and if your pet ever goes missing, the finder can scan your pet's ID tag from their smart phone to access the contact information that you provided. You can add additional emergency pet contact information in your Wishbone account.

*Wishbone Pet Insurance is program managed by Odie Pet Insurance Marketing, Inc. and is underwritten by Clear Blue Insurance Group. Please visit [www.getodie.com](http://www.getodie.com) for more information.*

*Policies do not cover pre-existing conditions. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For full terms, visit Terms and Conditions. Products, discounts and rates may vary and are subject to change.*