

wishbone

PET HEALTH INSURANCE

From Pet Benefit Solutions

Get the support that you need with flexible, innovative pet benefits that keep employees loyal and engaged.

Pet Benefit Solutions is dedicated to bringing you a stress-free group benefits experience.



Dedicated
Account Manager



Custom Employee
Education Materials



Group Admin
Portal



Simple Payroll
Deduction Process



Affordable,
Exclusive
Group Rates

Using our combined 100 years of experience in voluntary benefits, Pet Benefit Solutions designed Wishbone Pet Insurance to meet employee needs.

- Accident & Illness waiting periods are waived for payroll deduct groups
- Customer service team trained to help employees make benefit decisions for their pets
- No waiting periods on accidents, illnesses, or routine care coverage
- Easy to file a claim and manage policy at wishboneinsurance.com
- Quick claims processing and payment
- Claims tracker keeps employees informed on the status of their claim

CONTACT US FOR A CUSTOM PROPOSAL



SMART SOLUTIONS FOR
TODAY'S PET FAMILY



Overview:

Wishbone Pet Health Insurance offers 90% reimbursement on accidents and illnesses, including office visits and prescription medications. Employees can also choose to add on routine care coverage.

Plan Benefits:

Accident and Illness Coverage

Reimbursement: 90%
Deductible: \$250
Annual Limit: \$25,000
Office Visits and Exam Fees
Take Home Prescription Medications

Why Wishbone?

- Simple enrollment process designed for employees
- Easy claims submission at wishboneinsurance.com
- Claims are processed within 5 business days, with some claims processed in as little as 24 hours
- 30 day free look period¹
- Coverage on hereditary & congenital conditions
- Also includes 24/7 Pet Telehealth from **AskVet** and Lost Pet Recovery Service from **ThePetTag**

Limitations/Exclusions:

Pet insurance is designed to protect pet owners from their pet's unexpected illnesses & injuries. No insurance plan covers pre-existing conditions or non-medical care.

Waiting Periods:

Wishbone waiting periods are 3 days for injuries, 14 days for illnesses, and 6 months for cruciate ligament events. Accident and illness waiting periods are waived for payroll deduct groups. Waiting periods start on the policy effective date.

Payment Type:

Direct Pay - Payroll Deduct is available for groups over 500EE

Group Rates:

Wishbone Pet Insurance is only available as an employee benefit and rates are exclusive to employer groups through Pet Benefit Solutions.

Rates are based on the age, breed and location of the pet. Employees can choose to add on a routine care plan for additional coverage.

Employees who enroll more than one pet will receive an additional 5% multi-pet discount.



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 for more information.