

PET BENEFITS YOU AND YOUR PETS WILL LOVE

WISHBONE

brought to you by Pet Benefit Solutions

Presented to:



pet benefit
solutions

YOUR PET BENEFIT OFFERING

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Reimbursement plans for accidents,
illnesses, and **new** wellness care options



WHY PET BENEFITS

PET CARE COSTS GREW ~70% IN TWO YEARS

\$800-\$1500
average emergency vet bill



\$2000

average spent per pet per year
(not including emergencies)

It's harder than ever to afford quality veterinary care —
with 63% of pet parents not prepared for a
\$500 emergency expense

Global market insights from 2020-2022, CNBC



WISHBONE

Your best friend. Their best life.



WISHBONE INSURANCE AND WELLNESS

Two reimbursement plans available

Accident and illness coverage:

For the unexpected



Wellness coverage:

For regular routine visits



BEST-IN-CLASS COVERAGE ACCIDENT/ILLNESS & WELLNESS

- Can be used at any veterinary facility, including specialty and emergency clinics
- Covers dogs and cats older than 7 weeks, with no upper age restriction
- Rate is based on age, breed and zip code
 - Includes 5% group discount
 - Additional 5% discount available when you enroll 2+ pets
- *New wellness plan options now available*



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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, PrimeOne Insurance Co. Please visit <https://www.wishboneinsurance.com/terms-and-conditions> for more information.

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ACCIDENT & ILLNESS PLANS

- 90% reimbursement, \$250 deductible, \$25k annual limit
- Reimbursement on exam fees, diagnostics, and treatment due to eligible accidents and illnesses:
 - Rx medications, surgery, emergency visits and hospitalizations, x-rays, infections, allergies, and more
- Enter your credit card during enrollment, which will be charged for monthly premiums
- Short waiting periods: 3 days for accidents, 14 days for illnesses, and 6 months for cruciate ligament events
- Easy claims submission directly in your member portal
- 30-day free look period
- Pre-existing conditions are excluded
- Includes 24/7 pet telehealth chat



Risk-free cancellation terms and waiting periods may vary based on state regulations and payment method.



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WISHBONE WELLNESS PLANS

- Reimbursement on eligible veterinary care related to wellness visits, including:
 - Exam fees, vaccinations, routine bloodwork, fecal tests, urinalysis, preventatives, and dental cleanings
- ACH reimbursement directly to your bank account
- No accident or illness coverage required to enroll
- Up to 48% savings on wellness care
- Not insurance; quick and efficient claims process with no underwriting
- Flat rates regardless of age, breed, or zip code



Wishbone's wellness plans are not insurance and are administered by Pet Benefit Solutions. Please read our Member Agreement (<https://wishboneinsurance.com/wellness>) to review full coverage details.



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WISHBONE WELLNESS PLANS

ROUTINE CARE OPTIONS

| ESSENTIAL \$14/month | |
|--------------------------------|-------------------------|
| Wellness Exam | 1 per year, up to \$50 |
| Vaccination/Titer | 2 per year, up to \$50 |
| Routine Bloodwork | 1 per year, up to \$100 |
| Fecal Test | 1 per year, up to \$50 |
| Urinalysis | 1 per year, up to \$50 |
| Preventatives | - |
| Dental Cleaning | - |
| TOTAL ANNUAL BENEFITS | \$300 |

| PREMIUM \$23/month | |
|------------------------------|-------------------------|
| Wellness Exam | 2 per year, up to \$100 |
| Vaccination/Titer | 3 per year, up to \$75 |
| Routine Bloodwork | 1 per year, up to \$100 |
| Fecal Test | 1 per year, up to \$50 |
| Urinalysis | 1 per year, up to \$50 |
| Preventatives | \$100 |
| Dental Cleaning | \$100 |
| TOTAL ANNUAL BENEFITS | \$575 |

ENROLL IN PET BENEFITS TODAY!

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Accident, illness, and wellness reimbursement plans

- Complete health coverage for dogs and cats
- Valid at any veterinary facility
- Easy claims submission with fast processing

ENROLL: <https://www.wishboneinsurance.com/usf> or other instructions

QUESTIONS: customercare@petbenefits.com | (800) 887-5708
help@wishboneinsurance.com



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