

wishbone



The pet benefits you've been wishing for

USF is offering Wishbone pet benefits that make pet parenting even more rewarding.





Pet benefits that meet you where you are

Pet care has never been more expensive, and pets have never felt more like family. Wishbone helps you care for yours by spending less and staying prepared for every moment—big or small.

Wishbone is with you through it all:



First vet visit



Late night worries



Unplanned moments



Golden years



Everyday joy



Cost of caring

All of your pet care needs in one place

UNEXPECTED COVERAGE



Accident and illness coverage for unexpected moments.

- 70% reimbursement
- \$250 deductible
- \$10,000 annual limit
- Unlimited 24/7 virtual vet care

✗ Pre-existing health conditions

FOR DOGS & CATS

Price based on age, breed & zip code

ROUTINE CARE



Reimbursements for routine and preventative care.

- Up to \$575 reimbursed per year
- Two flat-rate plans for all pets, no exclusions
- Doesn't require insurance to enroll

✓ Pre-existing health conditions

FOR DOGS, CATS, & EXOTICS

Essential: \$14/mo · Premium: \$23/mo

WISHBONE INSURANCE

Face rainy days with coverage that goes above and beyond.

Wishbone Insurance covers your pet for accidents and illnesses, so you can focus on getting them the care they need.

Accepted at: Any licensed vet in the U.S., its territories & Canada

Reimbursement: 70%

Deductible: \$250

Waiting periods*:

- Accidents: 1 day
- Illnesses: 14 days
- Orthopedic: 180 days

Eligible pets:

- Dogs over 8 weeks old
- Cats over 10 weeks old

WHAT'S COVERED

- ✓ Emergency care
- ✓ Hospitalization
- ✓ Exam fees
- ✓ Take-home Rx
- ✓ Bloodwork
- ✓ Urinalysis
- ✓ X-rays
- ✓ Ultrasounds
- ✓ MRI & CT scans
- ✓ Surgery
- ✓ Chemotherapy
- ✓ End of life care

Included with every plan:

24/7 virtual vet care and lost pet recovery

Rates vary by pet age, breed & location

*Waiting periods may vary by state

Wishbone 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 Pet Benefit Solutions or Norse Specialty Insurance Company, Inc. and underwritten by Everspan Insurance Company, Providence Washington Insurance Company, Trisura 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.

WISHBONE INSURANCE: HOW IT WORKS

Choose how your pet gets care

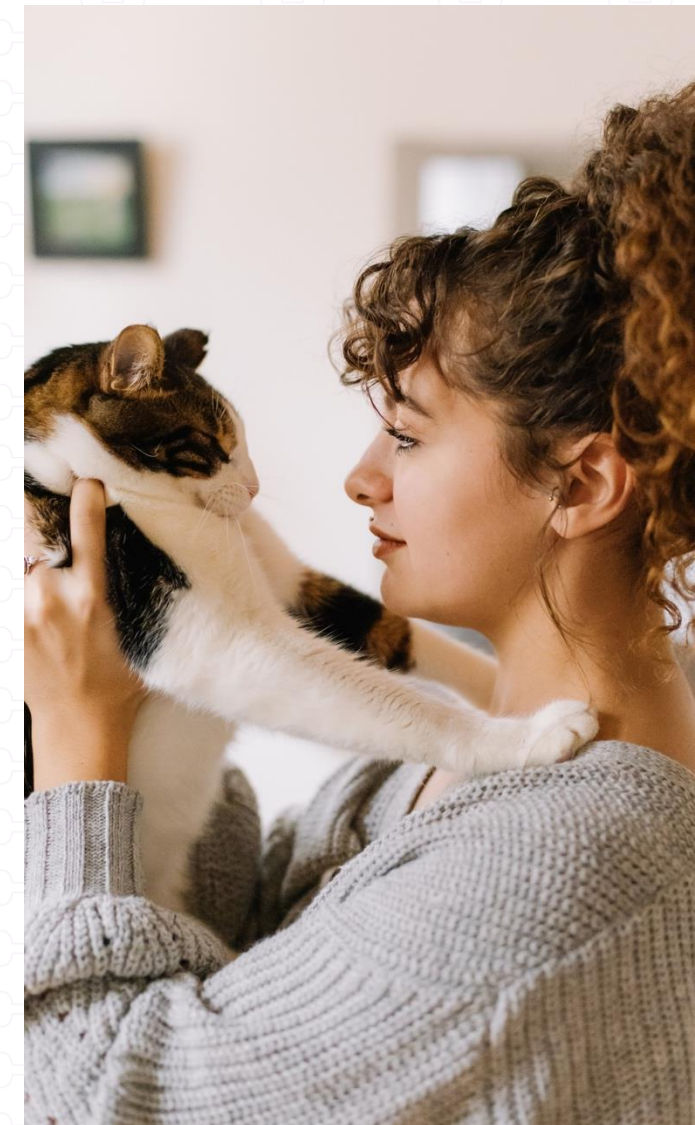
Visit any vet of your choice, with fast reimbursements and easy online claims no matter which you choose.

Take your pet to the vet

Visit any licensed vet in the U.S., its territories, or Canada to receive care.

Get reimbursed

Pay your vet at the time of service, then submit a claim in your Wishbone member portal to receive 70% reimbursement on covered expenses.



WISHBONE WELLNESS

Get money back for the pet care you already invest in year-round.

Wishbone Wellness reimburses the routine and preventative care your pet already receives, like checkups, vaccines, and all the services that keep them healthy.

Accepted at: Any licensed vet in the U.S. & territories

Reimbursement: Up to \$575 back per year

Eligible pets:

- Dogs, cats & exotics of all ages
- Pets with pre-existing health conditions

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.

WHAT'S COVERED



Wellness exams



Vaccinations & titers



Routine bloodwork



Fecal tests



Urinalysis



Preventatives



Dental cleaning

Essential plan: \$14/month

Premium plan: \$23/month

WISHBONE WELLNESS: HOW IT WORKS

Year-round wellness made simple

Getting reimbursed for your pet's routine care is easier than ever.

Step 1: Visit any licensed vet

Take your pet to any vet of your choice to receive care.

Step 2: Pay at your appointment

Pay your vet, then submit a claim in your member portal.

Step 3: Get reimbursed

Once your claim is processed, reimbursements are sent via direct deposit or paper check in as little as 24 hours.



WISHBONE WELLNESS: PLANS

Choose the best plan for your pet

Whether your pet's wellness budget is modest or generous, both flat-rate plans reimburse routine care with no deductible.

Essential

\$14 /month

\$300 in annual benefits

Office/Wellness Visit	1×/yr · up to \$50
Vaccination	2×/yr · up to \$50
Routine Bloodwork	1×/yr · up to \$100
Fecal Test	1×/yr · up to \$50
Urinalysis	1×/yr · up to \$50
Preventatives	—
Dental	—

MOST POPULAR · BEST VALUE

Premium

\$23 /month

\$575 in annual benefits

Office/Wellness Visit	2×/yr · up to \$100
Vaccination	3×/yr · up to \$75
Routine Bloodwork	1×/yr · up to \$100
Fecal Test	1×/yr · up to \$50
Urinalysis	1×/yr · up to \$50
Preventatives	\$100 per year
Dental	\$100 per year

When pets need care, Wishbone delivers

Behind the savings is a pet that needed care and a pet parent who was covered.



Juniper was rushed into
emergency surgery after
swallowing a foreign object

INSURANCE SAVED:

\$6,512.21



Poppy stayed up to date on her
yearly wellness visit

WELLNESS SAVED:

\$218

HOW TO ENROLL

Get started with Wishbone

Insurance

- Get a quote and enroll at app.wishbone.pet/land/usf
- Or call us directly at (800) 887-5708

Wellness

- Enroll at app.wishbone.pet/land/usf
- Or call us directly at (800) 887-5708

You're minutes away. Enroll today at
app.wishbone.pet/land/usf

