

TOTAL PET PLAN & WISHBONE PET INSURANCE COVERAGE COMPARISON

We recommend offering both Total Pet Plan and Wishbone Pet Insurance to employees. This allows them to choose the plan(s) that work best for them. Many employees choose to enroll in both in order to maximize their pet care coverage.

Total Pet Plan helps pet parents save on everything their pets need with instant discounts on vet care, prescriptions, preventatives, pet products, and more.

Wishbone Pet Insurance is a comprehensive pet health insurance policy that provides 90% reimbursement on vet care expenses resulting from unexpected accidents and illnesses. Optional wellness riders are available.



VETERINARY CARE COVERAGE

Accidents & Illnesses	90% reimbursement on all services*
Wellness Visits	A wellness rider can be added for an additional cost
Network Providers	Visit any licensed veterinarian in the U.S. Includes coverage while traveling internationally.

PRODUCT COVERAGE

Prescriptions, Preventatives, & Other Pet Products	90% reimbursement on prescriptions related to accident or illness visits.* Preventative coverage available through schedule of benefits with optional wellness riders.
--	--

COVERAGE DETAILS

Annual Limit	\$25,000*
Pre-Existing Conditions	Pre-existing conditions are excluded
Annual Deductible	\$250*
Waiting Periods	3 days for accidents and 14 days for illnesses (waived for payroll deduct groups). 6 month waiting period for cruciate ligament repairs.
Cats & Dogs	Full coverage available for cats and dogs
Other Pet Species	No coverage available
Pricing Structure	Each pet receives an individual quote based on breed, age, and zip code

ADDITIONAL SERVICES

Both Total Pet Plan & Wishbone Pet Insurance include:

- Free pet ID tags and lost pet recovery service
- 24/7 pet telehealth with licensed US-based veterinarians

**Wishbone Pet Insurance plan design (reimbursement percentage, annual limit, and annual deductible) is customizable at the group level*