wellness

Wishbone Wellness

PLAN AGREEMENT

As of 07/16/2026

General agreement

In this Plan agreement, the words “You” and “Your” refer to the individual that registered for a Wishbone Wellness Plan on our website or with one of our representatives. “We”, “Us”, and “Our” refer to Wishbone, the company providing the Plan, or the company’s designated representative. The words “Plan” and “Contract” refer to Your Wishbone Wellness Plan.

Coverage

Wishbone Wellness is not an insurance product. Wishbone Wellness plans are designed to cover routine, preventative, and expected pet healthcare needs, whereas Wishbone Insurance is coverage for accidents and illness.

Wishbone Wellness will reimburse You for covered services and products up to the maximum claim counts and maximum reimbursement dollars available in Your Plan. Coverage begins the day after Your initial payment is processed. Wishbone Wellness can only reimburse for expenses incurred during Your Contract term. All reimbursements are subject to validation and review by Us.

Wishbone Wellness Plans		
	Essential	**Premium**
	$14	**$25**
OFFICE/WELLNESS VISIT	1 per year, up to $50	2 per year, up to $100
VACCINATION	2 per year, up to $50	3 per year, up to $75
ROUTINE BLOODWORK (1 TEST)	1 per year, up to $100	1 per year, up to $100
FECAL TEST	1 per year, up to $50	1 per year, up to $50
URINALYSIS	1 per year, up to $50	1 per year, up to $50
PREVENTATIVES	-	$100
DENTAL	-	$100

Covered expenses

Coverage is limited to preventative and routine care only. Covered services do not include any form of treatment for an accident, illness, or emergency.

Covered services and products are defined as:

WELLNESS VISIT	Routine exam fees (includes mobile and in-home visits).
VACCINATIONS	Routine vaccinations and boosters, including but not limited to Rabies, Lyme, Bordetella, Distemper, Leptospirosis, Influenza, FVRCP, and FeLV.
BLOODWORK	Covers one routine blood test of any type, including but not limited to CBC, biochemistry profile, and heartworm tests that are part of your pet’s routine/ preventative care.

FECAL TEST	Covers one fecal test of any type for a routine check, including, but not limited to, float, smear, and centrifugation.
URINALYSIS	Covers urinalysis collection and testing of any type, including, but not limited to, routine RBC, glucose protein, or pH level tests.
PREVENTATIVES*	Flea, tick, and heartworm preventatives – must be commonly used for such purposes. May be prescription or over the counter. Does not include cleansing washes, sprays, or items not sold for pets. Deworming treatments and home flea and tick sprays and treatments are not covered.
DENTAL CARE*	Any single preventative dental procedure, including but not limited to routine cleanings, intraoral radiographs, and dental charting.

*Only covered if You purchased the Premium Plan.

Exclusions

To continue reimbursing our valued loyal pet families, We outline the below exclusions to prevent fraud. The following are not included in coverage under Your Contract:

1. Services provided by non-licensed individuals, subject to confirmation by Us
2. Accident, illness, emergency, specialist, holistic, and end-of-life services
3. Taxes, waste fees, discounts, or other Plan/product fees
4. Any products or services purchased outside of the Plan effective term
5. Any claim determined to be incomplete, subject to determination by Us
6. Any products or services purchased or performed outside of the United States or in any location where the U.S. dollar is not the official currency

Any claim determined to be fraudulent, subject to determination at Our discretion, may be denied. We reserve the right to cancel any Plan at any time, including but not limited to the event of suspected fraudulent activity.

Claim process

Our claims process is fast and easy, the way saving on pet care should be! Follow the steps below to submit Your claims:

1. Submit a legible itemized invoice, printed on letterhead from Your veterinarian that includes
   a. Provider's name, address and phone number
   b. Pet's name
   c. Itemized list of procedures, including items that may not be reimbursed
   d. Any applied discounts, itemized if applicable
   e. Total billed amount for the visit including taxes and/or fees
   f. Proof of payment
2. Select the pet You're submitting an invoice for
   a. If multiple registered pets appear on one invoice, submit the invoice separately for each pet as individual claims to qualify for reimbursement under each pet's respective Plan.
3. Claims must be submitted no later than one hundred eighty (180) days following the service/purchase date. In the event of a midterm cancellation, no claims submission will be allowed. In the event of a midterm cancellation due the death of a pet, claim submissions may be allowed.
4. You will receive email confirmation once Your claim has been processed and reimbursement (if applicable) has been paid.

Contract term & changes

All Plans, regardless of tier or billing frequency, are 12-month Contracts. To cancel or change Your Plan, You must call or submit the request in writing, and the change will be in effect as of the end of the Plan Contract term. For cancellations in effect at the end of the Plan Contract term, Pet Benefit Solutions is entitled to all future monthly installments due before the end of the Plan Contract term.

We have the right to change or discontinue Plans at any time.

Plan payments & renewals

Plan payments are billed either annually (once per year) or in 12 monthly installments, to Your payment method of choice.

Your Contract will automatically renew on the anniversary of Your Plan start date each year unless You (or We) cancel the Contract. We reserve the right to adjust prices, services, and the terms and conditions of this Contract upon Plan Contract renewal. We are not responsible for sending renewal notifications unless there is a price change for Your Plan.

30-day risk-free cancellation

If You cancel Your Plan Contract within the first 30 days, We will refund 100% of any paid Plan payments as long as no claims have been submitted and Your plan is not paid through payroll. This 30-day period will reset on the Plan renewal date each year, allowing another 30-day risk-free cancellation period assuming no claims have been submitted and Your plan is not paid through payroll in the renewal term.

Mid-term cancelation policy

A mid-term cancellation is only allowed when the Plan qualifies under the 30-Day Risk-Free Cancellation provision. In certain limited cases, such as a pet passing away, We may, at Our sole discretion, allow a mid-term cancellation at no additional cost. Except in these cases, cancellations may only take effect at the end of the current 12-month Contract. By purchasing this Plan, You agree to pay the full annual payment either in full or in monthly installments.

Once a cancellation is processed, claims will no longer be accepted, reviewed, processed, or reimbursed regardless of when the service was performed or if monies were exchanged in either direction. In the event of a midterm cancellation due to a pet passing away, claim submissions may be allowed.

If You request a mid-term cancellation due to Your pet passing away, You must provide the pet's death certificate or signed verification from a licensed veterinarian to process the cancellation.

Non-transferrable

Your account and Plan with Wishbone Wellness by Wishbone are not transferrable to another individual. Your coverage with Wishbone Wellness is not transferrable to another pet. This agreement only applies to the pet enrolled at signup, while owned by You.

Goods & service providers

Applicable goods or services must be provided by a licensed veterinarian or veterinary technician working under a veterinarian. We will not accept claims with an invoice from a non-veterinary groomer or pet pharmacy.

Savings

Advertised savings are calculated based on full Plan utilization; actual total savings may vary.

Defaulted payments

If You fail to make any monthly or annual payment by the date due, We will suspend Your coverage until all fees due (at the time payment is made) are paid in full. If Your account remains past due for 14 days, it will be canceled, and the mid-term cancellation fee may be applied and immediately due, in addition to any past due fees already owed to Us for the remainder of the Contract term.

If You fail to pay the remaining balance, termination fees, or any other fees deemed due by Us, Your account may be referred to a third-party collection agency. Collection activity may negatively impact Your credit rating and result in additional fees payable by You. We may choose to make special arrangements to reinstate Your Plan if deemed appropriate. Fees billed to reinstate a Plan previously defaulted are at Our sole discretion.

Unclaimed payments

If We issue a payment to You and it is not deposited in a timely fashion, the payment may expire and We will no longer be obligated to make that payment. We will attempt to contact You three times at the email address You provided upon enrollment to ensure the timely receipt of payment.

Arbitration

If at any time a question or controversy shall arise between the parties related to this Agreement upon which the parties cannot agree, such disputes shall be finally settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association (“AAA”).

Communications & contact

You agree to receive communications from Us regarding Your Plan, including, but not limited to, reminders, support, notices, or collections via any methods provided upon enrollment (telephone, SMS, email).