

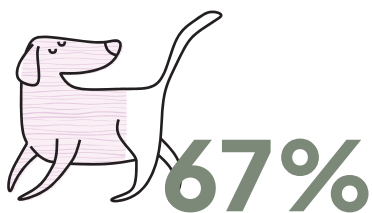
MEET EMPLOYEE NEEDS WITH NEXT LEVEL PET BENEFITS

Increase engagement and improve employee satisfaction with easy-to-offer pet benefit plans

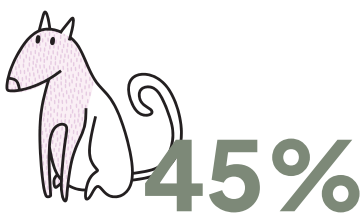


Pet benefits in demand

Rising pet care costs make it harder for pet owners to afford quality pet care. To meet the needs of their pet-loving workforce, one in three Fortune 500 companies now offer pet benefits to their employees.



of US households have a pet¹



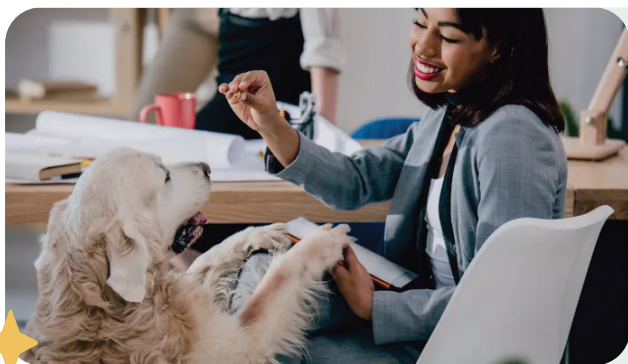
of pet parents allocate as much or more money for their pet's health expenses as their own²



of dog owners consider vet bills of \$2,000 or less to be unaffordable³

Pet plans beyond comparison

We pull out all the stops to deliver pet benefits your employees simply won't find anywhere else. Plus, enjoy guided, one-on-one support from our team of voluntary benefits experts. We'll be with you every step of the way, from implementation, launch, and beyond.



Implementation was a breeze! Account managers helped us every step of the way, we were provided with all of the links and brochures needed, it was really effortless.

LeAnna Harvey
HR Manager, August Schell
Offers Wishbone & Total Pet Plan

CONTACT ME FOR
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Sources: ¹American Pet Products Association (APPA), ²BPM, ³Forbes Advisor

A BENEFITS PLAN FOR EVERY PET FAMILY

From comprehensive pet health insurance to everyday savings, we offer multiple plan options to help employees care for every member of their pet family. Offering a choice of plans results in higher enrollment rates and employee satisfaction.



Coverage	<p>Total Pet Plan is a discount pet care plan that covers everything pets need for one low monthly rate. Total Pet Plan is not insurance.</p> <p>Benefits include:</p> <ul style="list-style-type: none"> • Instant 25% savings on vet visits • Up to 40% off pet products/prescriptions • 24/7 pet telehealth • Durable pet ID tag and cloud-based pet profile • Exclusive discounts from popular pet retailers and service providers 	<p>Wishbone offers two reimbursement plans: Wishbone Advantage for accidents and illnesses and Wishbone Wellness for routine care.</p> <p>Highlights include:</p> <ul style="list-style-type: none"> • 70% reimbursement on accidents and illnesses • 10% reimbursement bonus when visiting an in-network vet • 25% instant discount on in-house medical services at in-network vets • Reimbursement on eligible wellness visits • 24/7 pet telehealth
Group rate	<p>\$11.75/month for a single pet \$18.50/month for a family plan (2+ pets)</p>	<p>Advantage: Based on the age, breed and location of the pet</p> <p>Wellness: \$14/month for the Essential plan \$25/month for the Premium plan</p>
Eligible pets	All types of pets, including exotics	<p>Advantage: Dogs and cats Wellness: All types of pets, including exotics</p>
Deductible	None	<p>Advantage: \$250 annually; customizable on the group level Wellness: None</p>
Annual max	None	<p>Advantage: \$10,000; customizable on the group level Wellness: Up to \$575</p>
Pre-existing conditions	Covered	<p>Advantage: Excluded Wellness: Covered</p>
Enrollment process	Easy to implement on all enrollment platforms including formal integrations on over 20 Ben Admins. Other options are available.	Employees enroll on a custom branded landing page. Wishbone Wellness does not require an accident and illness policy to enroll.
Billing method	Post-tax payroll deduction	Direct pay, with payroll deduct available for groups over 500ee ¹

¹When also offering TPP on your ben admin

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 Pet Assure Corp., dba Pet Benefit Solutions and underwritten by Everspan Insurance Company or Providence Washington Insurance Company. Please visit <https://www.wishboneinsurance.com/terms-and-conditions> for more information. Wishbone's wellness plans are not insurance and are administered by Pet Benefit Solutions.

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