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# Synchrony and Pumpkin Pet Insurance Partner to Deliver Simple Reimbursements for Pet Owners Through CareCredit

*Synchrony Expands its Innovative Solution to Help Pet Parents Minimize Out of Pocket Costs*

STAMFORD, Conn. and NEW YORK, Oct. 14, 2025 /PRNewswire/ -- [Synchrony](#) (NYSE: SYF), a leading consumer financing company, today announced a new partnership with Pumpkin Pet Insurance, to bring its pet health reimbursement solution to even more pet parents. This collaboration provides pet owners with a convenient and simplified way to manage veterinary care costs. Now, pet owners who have both the CareCredit credit card and Pumpkin Pet Insurance can pay for expenses at the point of care and receive their eligible reimbursement directly to their CareCredit account. It's an easy way to help ensure that pet owners can access the care their beloved companions need, when they need it, without having upfront costs for their vet bills.



With this offering, Pumpkin Pet Insurance policyholders can utilize their CareCredit credit card to pay for veterinary services upfront at locations in the CareCredit network and select their card to receive payment for their submitted claim. Once their claim is processed and approved by Pumpkin Pet Insurance, the eligible reimbursement is then directly applied to their CareCredit account. This streamlined process eliminates the need to wait for a check from Pumpkin, providing access to funds and reducing the financial stress of paying for veterinary care.

"Partnering with Pumpkin allows us to offer more pet owners a convenient and efficient way to manage their pet care expenses," said Jonathan Wainberg, Senior Vice President and

General Manager, Pet, Synchrony. "This collaboration reinforces Synchrony's ongoing dedication to simplifying the financial experience for pet owners. By integrating with Pumpkin, we're providing a seamless solution that empowers pet owners to focus on their pet's health and manage out-of-pocket payment. Thousands of customers have already successfully used this service and we are thrilled to expand it to Pumpkin."

For pet owners who want to receive their claim payment back to their CareCredit credit account, the process is simple:

1. **Pay with CareCredit:** Use your CareCredit health and wellness credit card for veterinary services at any of the more than 27,000 enrolled provider locations nationwide.
2. **Submit Claim to Pumpkin Pet Insurance:** File your claim with Pumpkin Pet Insurance as you normally would, and select CareCredit as your preferred reimbursement choice.
3. **Receive Reimbursement on CareCredit:** Once your claim is processed and approved by Pumpkin Pet Insurance, a reimbursement credit for eligible expenses will be applied directly to your CareCredit credit account.

"At Pumpkin, we strive to make pet care more accessible and affordable for families," said Lior Keren, President of Pumpkin Pet Insurance. "Partnering with CareCredit naturally aligns with this goal by offering pet owners a simple way to receive their claim reimbursements. We already offer rapid payment for eligible critical care through our PumpkinNow service and this additional solution provides more peace of mind and greater financial flexibility, helping ensure pets receive the best possible care."

This new partnership is part of Synchrony's broader strategy to enhance its CareCredit health and wellness offerings for pet owners by collaborating with leading pet insurers. Synchrony anticipates further expansion to its reimbursement solution with additional pet insurance providers later in 2025 and early 2026, continuing to build a comprehensive ecosystem that supports pet health and financial well-being.

For more than 35 years, CareCredit has provided a flexible financing solution for veterinary services, treatments, and diagnostics. It offers pet owners peace of mind and access to a variety of financing options to fit their budget. Accepted at more than 27,000 veterinary practices and all public veterinary university hospitals in the U.S., CareCredit empowers pet owners to provide the necessary care for their pets, from routine checkups and emergency surgeries to grooming and boarding.

To learn more about this new partnership, visit <https://www.carecredit.com/petbettertogether/>.

### **About Synchrony**

Synchrony (NYSE: SYF) is a leading consumer financing company at the heart of American commerce and opportunity. From health to home, auto to retail, our Synchrony products have been serving the needs of people and businesses for nearly 100 years. We provide responsible access to credit and banking products to support healthier financial lives for tens of millions of people, enabling them to access the things that matter to them. Additionally, through our innovative products and experiences, we support the growth and operations of some of the country's most respected brands, as well as more than 400,000 small and

midsize businesses and health and wellness providers that Americans rely on. Synchrony is proud to be ranked as the country's #2 Best Company to Work For® by Fortune magazine and Great Place to Work®. For more information, visit [www.synchrony.com](http://www.synchrony.com).

### **About Pumpkin Pet Insurance**

Pumpkin Insurance Services Inc. ("Pumpkin") is the highest-rated pet insurance provider on Google as of February 2025, and one of the fastest growing pet insurance and wellness brands in the U.S. Designed for modern dog and cat owners, Pumpkin Pet Insurance plans help cover advanced veterinary care for accidents and illnesses, helping pets live their longest and healthiest lives. Pumpkin offers a variety of plans, with up to 90% reimbursement for covered care administered by any licensed veterinary clinic in the U.S. and Canada. Learn more by visiting [pumpkin.care](http://pumpkin.care).

For terms and conditions, visit: <https://www.pumpkin.care/sample-plan/>. Products are underwritten by either Independence American Insurance Company (NAIC #26581), or United States Fire Insurance Company (NAIC #21113), and produced by Pumpkin Insurance Services Inc. ("Pumpkin") (NPN #19084749; CA License #6001617). Premiums are based on and may increase or decrease due to the age of your pet, the species or breed of your pet, and your home address.

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