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Synchrony and Figo Pet Insurance Partner to Streamline Claims Reimbursement for Pet Owners Through CareCredit

Partnership Expands Synchrony's Innovative Solution, Allowing Approved Figo Claims to Be Reimbursed Directly to a Cardholder's CareCredit Credit Card Account

Key Highlights:

- Approved Figo claims can now be reimbursed directly as a credit to a customer's CareCredit account after they pay for care with their CareCredit card.
- Pet owners gain a simpler way to manage upfront veterinary costs and get reimbursed quickly without extra steps.
- Veterinary practices benefit because customers can use CareCredit at roughly 85% of U.S. vet locations, helping reduce payment friction and support timely treatment decisions.
- The partnership expands CareCredit's pet insurance reimbursement ecosystem (now including Figo alongside Pets Best and Pumpkin) to more than 1.2 million insured policyholders.

STAMFORD, Conn. and CHICAGO, March 25, 2026 /PRNewswire/ -- [Synchrony](#) (NYSE: SYF), a premier consumer financial services company, today announced a new partnership with [Figo Pet Insurance](#), to expand its pet health reimbursement solution. This partnership provides pet owners with a convenient and simplified way to manage veterinary care costs.



Individuals who have both a Figo Pet Insurance policy and a CareCredit health and wellness credit card can use their CareCredit card to pay upfront for their pets' medical expenses at

veterinary practices in the CareCredit network. When submitting their claim through Figo, they can choose to have the reimbursement sent directly to their CareCredit account. Once Figo processes and approves the claim, the eligible reimbursement amount is automatically applied to their CareCredit balance.

"We believe rising costs should never impede pet owners from seeking the care their pets need. Integrating Figo into our network marks an important milestone as now more than 1.2 million insured policyholders nationwide have access to CareCredit Claims Reimbursement technology, a significant expansion of our ability to provide pet owners with an efficient and accessible method for handling financial challenges," said [Jonathan Wainberg](#), Senior Vice President and General Manager, Pet, Synchrony. "This simple reimbursement solution can decrease the financial stress related to managing pet care costs, allowing pet owners to focus on what truly matters – their pet's health. Given the overwhelming success we've already seen with this technology, we're thrilled to roll it out with Figo."

Here's how CareCredit and Figo work together to create a smoother, more convenient experience for pet owners who are both CareCredit cardholders and Figo policyholders:

1. **Get Pet Treatment:** Pet owners bring their pet in for treatment at any of the approximately 85% of US veterinary practices enrolled in CareCredit.
2. **Pay with CareCredit:** The pet owner pays with their CareCredit health and wellness credit card.
3. **Submit a Claim to Figo:** The pet owner files an accident or illness claim with Figo pet insurance and chooses an automatic reimbursement credit directly to their CareCredit card for eligible expenses.
4. **Receive Reimbursement on CareCredit:** Once the claim is processed by Figo, they will receive an automatic reimbursement credit to their CareCredit credit card for eligible expenses.

"At Figo, we're committed to championing happier, healthier lives for pets, and to make caring for them as stress-free as possible," said [Vandana Venkat](#), Head of Figo Pet Insurance. "We're committed to offering flexible, reliable coverage and lightning-fast claims, and our partnership with CareCredit strengthens that promise. By giving pet parents a direct, easy way to apply eligible reimbursements to their CareCredit account, we're helping create even more financial flexibility—whether it's for routine vet visits or unexpected emergencies. This new solution brings added peace of mind to families who want to focus on their pets' well-being, not the paperwork."

This partnership is a continuation of Synchrony's ongoing efforts to enhance and expand its CareCredit health and wellness offerings to build a comprehensive ecosystem that supports pet health and financial well-being. Currently, this seamless payment experience can be paired with [Pets Best](#), [Pumpkin](#), or [Figo Pet Insurance](#).

For nearly 40 years, CareCredit has provided a financing solution for veterinary services, treatments, and diagnostics. The health and wellness credit card helps provide pet owners with access to a variety of financing options to ensure they are financially prepared to support their pets, within their budget. CareCredit is accepted at more than 27,000 veterinary practices and all public veterinary university hospitals in the U.S., to ensure pet owners can access necessary care for their pets, ranging from routine checkups and emergency surgeries to grooming and boarding.

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

FAQ

Who is eligible to use CareCredit claims reimbursement with Figo?

Pet owners who are both Figo policyholders and CareCredit cardholders can choose CareCredit as the reimbursement method when they pay for care with their card at a vet in the CareCredit network, submitting an eligible accident or illness claim and select their card for reimbursement.

How does the reimbursement process work?

You pay the veterinary bill with your CareCredit health and wellness credit card at an enrolled practice, submit your claim to Figo, select CareCredit as the reimbursement option, and once approved, the eligible reimbursement is automatically credited to your CareCredit account.

Does this change how I file a claim or how quickly Figo processes claims?

You still file your claim with Figo the same way, and timing depends on Figo's standard processing; the difference is that approved reimbursement can be delivered directly to your CareCredit account instead of another payment method.

What does this mean for veterinary practices that accept CareCredit?

No new steps are required at the practice—clinics simply continue to accept CareCredit as they do today, while customers who have a Figo policy can receive approved claim reimbursements directly to their CareCredit account, helping them manage costs more easily.

About Synchrony

Synchrony (NYSE: SYF) is a leading consumer financing company that has been at the heart of American commerce and opportunity for nearly a century. Synchrony delivers credit and banking products that empower tens of millions of consumers to improve their financial lives and access what matters most. Leveraging innovative solutions that are shaping the future of retail commerce, Synchrony supports the growth and success of some of the nation's most respected brands, alongside hundreds of thousands of small and midsize businesses, including health and wellness providers. Committed to excellence in service and culture, Synchrony is honored to be ranked the #2 Best Company to Work For® in the U.S. by Fortune magazine and Great Place to Work®. For more information, visit www.synchrony.com.

About Figo Pet Insurance

Founded by pet parents unable to find a pet insurance option that fit our diverse lifestyles, Figo was born. Designed around real people and real scenarios, we take insurance out of its complex world and into the homes of everyday pet parents. With fewer barriers, and added benefits that go beyond insurance, Figo fits into your lives, not the other way around. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit <https://figopetinsurance.com/sample-policy>. Products, schedules, and rates may vary and are subject to change.

Insurance products are underwritten by Independence American Insurance Company (NAIC

#26581) and produced by Figo Pet Insurance, LLC, (NPN: 16841904), California license is OK02763.

CareCredit is a credit card offered and administered independently by Synchrony Bank. Insurance agencies owned by Independence Pet Holdings do not own, administer, or make decisions regarding CareCredit. An affiliate of Synchrony Bank hold a minority interest in Independence Pet Holdings.

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