

Healthy Paws Pet Insurance Plan – Product Specification

Pet insurance can help cover the veterinary costs for unexpected accidents & illnesses that you just can't plan for. The Healthy Paws pet insurance plan covers new accidents and illnesses with customizable pricing. Choose from flexible deductible and reimbursement options to tailor your monthly premium. With Healthy Paws' easy-to-understand plan, you can use any licensed veterinarian in the U.S., and there are no payout limits per incident, annually or for the lifetime of the policy.

Features & Benefits

Eligibility	Enroll pets from 8 weeks old through 13 years old at any time of year.* <i>*Maximum age for enrollment may differ for some states.</i>			
Payment Frequency	Monthly			
Payment Method	Automatic monthly billing via credit/debit card or ACH bank account withdrawal			
Premium Calculation	<p>Each pet's quote is customized based on pet type, breed, age, zip code, reimbursement and deductible selections.</p> <ul style="list-style-type: none"> Customizable reimbursement level: 90%, 80%, 70%, 60%, 50%* Customizable annual deductible: \$100, \$250, \$500 or \$750, \$1,000* <p><i>*Choice will vary depending on pet's age and/or breed.</i></p> <ul style="list-style-type: none"> No per incident caps, no annual caps and no lifetime caps on payouts. 			
Coverage	<ul style="list-style-type: none"> Illnesses Accidents Hereditary Conditions Chronic Conditions Cancer Diagnostic Treatment X-Rays, Blood Tests, Ultrasounds Surgery Hospitalization Prescription Medications Emergency Care Specialty Care FDA-Approved Alternative Treatments <p>See policy for complete coverage details.</p>			
Limitations/ Exclusions	<p>The Healthy Paws plan is designed to insure your pet for unexpected illness and accidents. The policy contains limitations and exclusions, including the following:</p> <ul style="list-style-type: none"> Pre-existing conditions* Spay/neuter procedures Preventative or routine care The office visit fee or veterinary exam fee <p><i>*A pre-existing condition means that the condition first occurred or showed clinical symptoms before your pet's coverage started (or during waiting periods). The pet insurance plan protects you against future conditions. See policy for complete coverage details.</i></p>			
Claim Reimbursement Method	Check or direct deposit.			
Claim Reimbursement Calculation	No claim forms needed. Reimbursement is based on the actual veterinary invoice.			
Healthy Paws Mobile App	Submit a claim easily from your Android or iOS mobile device, using the Healthy Paws app. Just take a photo of your invoice and send it to Healthy Paws via the app.* You can manage your account, monitor your claim status, plus much more! <i>*Your pet's medical records may be required to complete certain claims</i>			
Claim Processing	Most claims are processed within two days.			
Customer Rating	 <p>Best Overall NEW YORK POST</p>	 <p>Most Affordable Unlimited Coverage MarketWatch</p>	 <p>Best for Fast Claims Processing U.S. News</p>	 <p>Best for Accident & Illness CNBC select 2025</p>