healthypaws®
PET INSURANCE & FOUNDATION

Your pets are always there when you need them.
Healthy Paws makes sure you can return the favor.

Healthy Paws Pet Insurance – Product Specification

Healthy Paws Pet Insurance is an easy-to-understand plan that reimburses up to 90% of vet bills for accidents, injuries, illnesses, genetic conditions, and emergency care for dogs and cats. The plan has no caps on payouts for covered conditions: no per incident caps, no annual caps and no lifetime caps on payouts.

Features & Benefits

Eligibility	Enroll pets anytime between 8 weeks and before 14 years old.
Discounts	Maximum Affinity discount applied as allowed by each state.
Payment Frequency	Monthly
Payment Options	Automatic monthly billing via credit/debit card
Premium Calculation	Each pet's quote is customized based on pet type, breed, age, zip code, reimbursement and deductible selections. • Customizable reimbursement level: 90%, 80%, 70% or 60%* • Customizable annual deductible: $100, $250, $500 or $750* **Choice will vary depending on pet's age.*
Benefits	No per incident caps, no annual caps and no lifetime caps on payouts.
Coverage	• Illnesses • Accidents • Hereditary Conditions • Chronic Conditions • Cancer • Diagnostic Treatment • X-Rays, Blood Tests, Ultrasounds • Surgery • Hospitalization • Prescription Medications • Emergency Care • Specialty Care • Alternative Treatments • Visit Any Licensed Veterinarian *See policy for complete coverage details.*
Limitations/ Exclusions	Healthy Paws is designed to insure your pet for unexpected illness and accidents. The policy contains limitations and exclusions, including the following: • Pre-existing conditions* • Spay/neuter procedures • Preventative or routine care • The office visit fee or veterinary exam fee ** A pre-existing condition means that the condition first occurred or showed clinical symptoms before your pet's coverage started (or during waiting periods). Our pet insurance protects you against future conditions. See the policy for a complete list of exclusions.*
Reimbursement Method	Reimbursement based on the actual veterinary bill.
Healthy Paws Mobile App	Submit a claim from anywhere, without a claim form. 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!
Claim Processing	The average claim processing time is 3.5 days.
Customer Rating	Healthy Paws is the #1 rated pet insurance plan and has earned a 98% customer satisfaction rating at consumersadvocate.org.

Get a Healthy Paws lifetime discount today!

www.healthypaws.com

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