

Referral Link to Healthy Paws for Highland County

Employee Benefits Website

Use the URLs below on employee intranet or benefits sites wherever appropriate.

- “Get a Quote and Enroll Now”:
 - <https://www.healthypawspetinsurance.com/?affid=HIGHLAND>
- Healthy Paws Customer Center (File Claims, Account Management):
 - <https://myaccount.healthypawspetinsurance.com/?affid=HIGHLAND>

Internal Emails & Benefits Guides

Use the URL below in benefits guides and other locations where a shorter link is desired.

- Short URL Redirect:
 - <https://healthypawspets.net/HIGHLAND>



A healthy future **for your pet** **starts with Healthy Paws**

Learn more about
Healthy Paws

healthypawspets.net/HIGHLAND



Scan to get a free quote

Insurance for your pet, peace of mind for your family.

You consider your pet a member of the family. From morning walks to afternoon snacks, you do everything you can to keep them healthy, happy, and thriving.

With Healthy Paws pet insurance, your pet is protected against any new accident, illness, emergency, or genetic condition — provided it's not pre-existing. Enrolling your pet while they're healthy helps you avoid exclusions for future conditions that may develop as they age.

Healthy Paws pet insurance offers:

- Coverage options with no payout limits and up to 90% reimbursement
- 24/7 access to virtual pet care through Airvet
- Exceptional service, with most claims processed within two days¹
- The freedom to visit any licensed veterinarian in the U.S. or Canada

healthypawsSM
a Chubb Company

¹First-time claims may require a review of the pet's medical records, which impacts this turnaround time.



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 a variety of annual limit, 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.

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	Each pet's quote is customized based on pet type, breed, age, zip code, reimbursement and deductible selections. - Customizable reimbursement level: 90%, 80%, 70%, 60%, 50%* - Customizable annual deductible: \$100, \$250, \$500, \$750, \$1,000, \$1,500, \$3,000, or \$5,000* <i>*Choice may vary by state depending on pet's age and/or breed.</i> - Customizable annual limits: \$5,000, \$7,000 or Unlimited
Coverage	- 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 <i>See policy for complete coverage details.</i>
Telehealth	With Airvet, you can connect with a licensed veterinarian anytime, anywhere at no additional cost to you as a Healthy Paws policyholder. 24/7 Virtual Care - Customized Care Plans - Prescriptions* 2,000+ Experts Available - Less Than 2 Min Response Time <i>*Available in select states</i> 
Limitations/Exclusions	The Healthy Paws plan 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 <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 the policy for a complete list of exclusions</i>
Claim Reimbursement Method	Check or direct deposit, paid directly to you or to your veterinarian.
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.

Plan coverage varies based on the age of the pet at enrollment and the deductible and reimbursement levels chosen at enrollment. Exclusions and restrictions apply. All descriptions or highlights of the insurance being provided are for general information purposes only, do not address state-specific notice or other requirements and do not amend, alter or modify the actual terms or conditions of an insurance policy. Please refer to the terms and conditions of the policy, which set forth the scope of insurance being provided and address relevant state requirements. Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American Insurance Company, Westchester Fire Insurance Company, Indemnity Insurance Company of North America, ACE Property and Casualty Insurance Company and Atlantic Employers Insurance Company and one or more of their U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. These pet insurance products are offered through Chubb Insurance Solutions Agency, Inc. (CISA) (California license no. 0D12120). Surplus lines insurance sold only through licensed surplus lines producers, Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

Pet insurance designed to help protect your pet *and* your finances

healthypawsSM
a Chubb Company



Quick claim payouts.

One less thing to worry about.

Most claims are processed within two days — and all it takes is a few clicks. Simply upload a photo of your vet bill online or in our app.

Pet insurance made easy (*and fast*)



Over 60% of transactions occur via mobile app



Over 82% of claims are paid in **under 48 hours***



Average time to answer calls: **<20 seconds**



Average email response cycle time: **<24 hours**



Unparalleled customer service

Supporting the well-being of pets
and their families

You can count on us to help, especially when it comes to reducing the stress of caring for a sick pet. We are committed to providing the unparalleled service and support that have made us the #1 customer-rated pet insurance for seven years in a row.**

Protection you can count on



Coverage options with no payout limits and up to 90% reimbursement



Unparalleled service, with quick and easy claims processing



Most new accidents or illnesses are covered as long as they're not preexisting conditions



Pets can be enrolled by you through your employer's benefits site or links

* First-time claims may require a review of the pet's medical records, which impacts this turnaround time.

** PetInsuranceQuotes.com

*** Not covered if signs/symptoms of the condition are noted prior to enrollment or during the waiting period. Based on review of medical records.

**** Available in select states.

Insurance for your pet. Peace of mind for your finances.

This simple, effective plan covers new accidents and illnesses, including hereditary and congenital conditions.*** You can choose from any licensed veterinarian in the U.S., or while traveling in Canada and U.S. territories.

With quick claims processing and customizable options for your needs, you can focus on what matters most — caring for your pet.

Complimentary Vet Care with Airvet

With Airvet, you can connect with a licensed veterinarian anytime, anywhere at no additional cost to you as a Healthy Paws policyholder.



- 24/7 Virtual care
- 2000+ Experts available
- Less than 2 min response time
- Customized care plans
- Prescriptions****



Best
Overall

NEW YORK POST

Most Affordable
Unlimited Coverage

MarketWatch

Best for Unlimited
Annual Coverage

U.S. News



Why choose Healthy Paws?

- Coverage options with no payout limits and up to 90% reimbursement
- Most claims processed within 2 days*
- Choose any licensed vet in the U.S.A. or Canada
- Brought to you by Chubb, a trusted insurance provider

Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American Insurance Company, Westchester Fire Insurance Company, Indemnity Insurance Company of North America, ACE Property and Casualty Insurance Company and Atlantic Employers Insurance Company and one or more of their U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. These pet insurance products are offered through Chubb Insurance Solutions Agency Inc. (CISA) (California license no. 0D12120). Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

healthypawsSM
a Chubb Company

Have questions about Healthy Paws?



When I enroll in the Healthy Paws pet insurance plan, when does my pet's coverage go into effect?

Your pet insurance policy goes into effect at 12:01am local time the day after you enroll, subject to any waiting periods, which may vary based on state. Applicable waiting periods are indicated during the web enrollment experience.

What kinds of pets does Healthy Paws insure?

Healthy Paws offers pet insurance for dogs and cats residing within the 50 United States and Washington, DC. New coverage is available for dogs and cats that are at least 8 weeks old, and younger than 14 years old (younger than 5 years old in the state of New York).

Does Healthy Paws offer a wellness plan?

Wellness and preventative care are not covered by your Healthy Paws policy.

How are my premiums paid to Healthy Paws?

Healthy Paws premiums may be paid via debit/credit card or withdrawn from your checking or savings account. Your monthly premium will be charged automatically on the same date of the month that you originally enrolled. For example, if you enrolled on the 15th of June, all payments moving forward will be collected from the payment method on file on the 15th of each month. *For pet parents that enroll during the 28th to 31st of the month, the billing date is set as the 28th because of February.*

Does Healthy Paws offer virtual veterinarian care?

Healthy Paws offers Airvet, the nation's leading veterinary telehealth app, to policyholders at no additional cost. Airvet provides access to 24/7 virtual care, 2,000+ experts, customized care plans and prescriptions.*

airvet

*Prescriptions available in select states

I have pet insurance through another company. Will Healthy Paws continue covering my pet's current medical conditions?

If your pet is less than 6 years old - and you enroll through your employer benefits referral link - the date your pet enrolled with the other company will be used for determining pre-existing conditions. As long as there is no gap in your pet's coverage between your current pet insurance provider and the start of your Healthy Paws policy, a Seamless Care** coverage extension will apply. The waiting period is not applied if you have continuous care and meet the age requirement. A new exam is not needed as long as an exam has taken place 12 months before the pet policy effective date. After enrolling with Health Paws, please email a copy of your most recent Declarations Page from the other pet insurance company to records@healthypawspetinsurance.com or upload a digital copy through your online Customer Center account.

**Seamless Care coverage not currently available for residents of NY.

Will my policy with Healthy Paws cancel if I retire or leave my current employment?

No. Your Healthy Paws policy is managed outside of your Employee Benefits website, so your Healthy Paws policy will not terminate because your employment has ended. You can keep your pets' coverage active even if you retire or change jobs as long as you continue to make premium payments when due.

Can I add pets to my Healthy Paws policy?

Yes — login to your online Customer Center account or the Healthy Paws mobile app to add a new pet.

For account management and claims questions

Call 855-898-8991 to speak with the Healthy Paws Customer Care Team or email help@healthypaws.com.

healthypawsSM
a Chubb Company



Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American Insurance Company, Westchester Fire Insurance Company, Indemnity Insurance Company of North America, ACE Property and Casualty Insurance Company and Atlantic Employers Insurance Company and one or more of their U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. These pet insurance products are offered through Chubb Insurance Solutions Agency Inc. (CISA) (California license no. 0D12120). Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

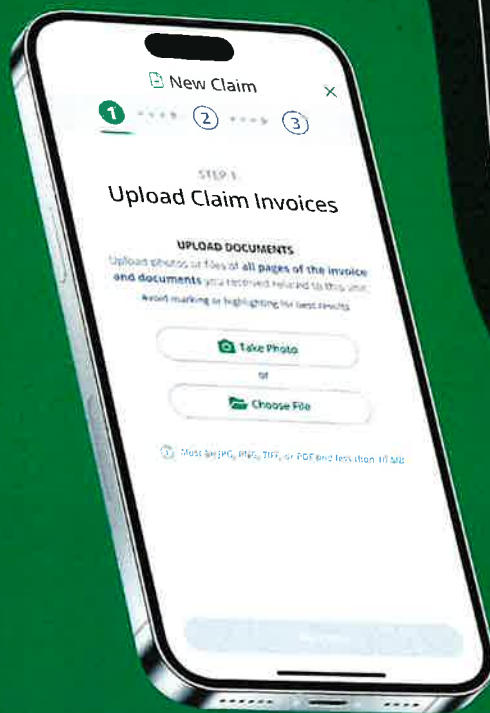


Highland County is now offering Healthy Paws pet insurance as a voluntary benefit

This simple, effective plan covers new accidents and illnesses, including hereditary and congenital conditions.¹ You can choose from any licensed vet in the U.S., and even while traveling in Canada or U.S. territories. Healthy Paws has coverage options with no payout limits and up to 90% reimbursement, and most claims are processed within two days.² Plus, Healthy Paws can offer a discount in most states to employees purchasing coverage as an employee benefit.³ That means a healthier future for your pet, and less financial stress for you and your family.

Why choose Healthy Paws?

- Exclusive for Employer Groups: **Seamless Care**⁴ — Pets age 5 or younger with existing pet insurance can switch to Healthy Paws **without previously covered conditions being treated as pre-existing**
- Unparalleled service, with **quick and easy claims processing**
- **Most new accidents or illnesses are covered** as long as they're not pre-existing conditions
- **24/7 virtual vet care through Airvet** — the nation's leading veterinary telehealth app
- Exclusive **premium discounts** when you enroll a new pet through your benefits site/link³



How to use Healthy Paws Pet Insurance:

1. **Go to any licensed vet in the U.S. or Canada** (including specialists and emergency vets)
2. **Upload a photo of the vet bill** online or in our mobile app
3. **Get reimbursed quickly** — most claims processed within 2 days²

1 Not covered if signs/symptoms of the condition are noted prior to enrollment or during the waiting period. Based on review of medical records.

2 First-time claims may require a review of the pet's medical records, which impacts this turnaround time.

3 Discount eligibility varies by policyholder's state.

4 Seamless Care provision not currently available for residents of NY.

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 a variety of annual limits, 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	Each pet's quote is customized based on pet type, breed, age, zip code, reimbursement and deductible selections. - Customizable reimbursement level: 90%, 80%, 70%, 60%, 50%* - Customizable annual deductible: \$100, \$250, \$500, \$750, \$1,000, \$1,500, \$3,000, or \$5,000* <i>*Choice may vary by state depending on pet's age and/or breed.</i> - Customizable annual limits: \$5,000, \$7,000, or Unlimited
Coverage	- 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 <i>See policy for complete coverage details.</i>
Telehealth	With Airvet, you can connect with a licensed veterinarian anytime, anywhere at no additional cost to you as a Healthy Paws policyholder. 24/7 Virtual Care - Customized Care Plans - Prescriptions* 2,000+ Experts Available - Less Than 2 Min Response Time <i>*Available in select states</i> 
Limitations/ Exclusions	The Healthy Paws plan is designed to insure your pet for unexpected illness and accidents. The policy contains limitations and exclusions, including the following: - Pre-existing conditions* - Preventative or routine care - Spay/neuter procedures - The office visit fee or veterinary exam fee <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 the policy for a complete list of exclusions.</i>
Claim Reimbursement Method	Check or direct deposit, paid directly to you or to your veterinarian.
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.

Plan coverage varies based on the age of the pet at enrollment and the deductible and reimbursement levels chosen at enrollment. Exclusions and restrictions apply. All descriptions or highlights of the insurance being provided are for general information purposes only, do not address state-specific notice or other requirements and do not amend, alter or modify the actual terms or conditions of an insurance policy. Please refer to the terms and conditions of the policy, which set forth the scope of insurance being provided and address relevant state requirements. Healthy Paws, a Chubb Company, is the marketing name used to refer to the pet insurance products underwritten and provided by ACE American Insurance Company, Westchester Fire Insurance Company, Indemnity Insurance Company of North America, ACE Property and Casualty Insurance Company and Atlantic Employers Insurance Company and one or more of their U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. These pet insurance products are offered through Chubb Insurance Solutions Agency, Inc. (CISA) (California license no. 0D12120). Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.



24/7 virtual vet care at your fingertips.

Save time and money while avoiding stressful visits to the vet with 24/7 virtual vet care, powered by Airvet.



Unlimited chat & video visits



< 2 min response time



All pets, all breeds



Share with your family



Access to specialists



Available in English, French & Spanish



Exclusive in-app discounts & savings



Virtual pharmacy

How virtual vet care supports your pet's wellbeing

- ✓ Allergies
- ✓ Behavioral questions
- ✓ Diarrhea & vomiting
- ✓ Lumps & bumps
- ✓ Separation anxiety
- ✓ Bad breath
- ✓ Diet & weight
- ✓ Itching & scratching
- ✓ Second opinions
- ✓ Skin issues



