

Healthy Paws Enrollment FAQs



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.

If I adopt a pet after the Annual Enrollment period ends, do I have to wait until next year to enroll them with Healthy Paws?

No! You can start a Healthy Paws policy at any time. If you already have a Healthy Paws policy, most plans will allow you to add a pet to your existing account.

Healthy Paws pet insurance is also offered outside of the Open Enrollment process and is available at any time via the Chubb Employee Benefit Healthy Paws link <http://www.healthypaws.com/ChubbBenefits>

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?

Your monthly premium will be charged automatically to your credit or debit card each month on the same date that you enrolled, not through the Chubb Employee Benefit Plan payroll deduction. For example, if you enrolled on the 15th of the month, all payments moving forward will be deducted from the card on file on the 15th of each month.

For pet parents that enroll on or during the 28th to 31st of the month, the billing date defaults to the 28th because of February.

I already have a Healthy Paws policy. How do I add additional pets?

Check your online Customer Center account or the Healthy Paws mobile app.

Most accounts are able to add pets, however some older policies are no longer adding new pets to existing accounts. You will receive an alert if your account cannot add pets. If you receive this alert, please create a new policy using your Employee Benefits link.

I have pet insurance through another company. Can I transfer my policy from another pet insurer to Healthy Paws?

No. Healthy Paws is unable to transfer pet insurance coverage from another company. New pets enrolled with Healthy Paws are subject to all applicable waiting periods and pre-existing condition exclusions, regardless of previous or concurrent pet health insurance coverage.

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

No. Your Healthy Paws policy is managed outside of your Employee Benefits website, so your Healthy Paws policy will not terminate because your employment with Chubb ends. 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.

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