



## Pets make your family whole. Cover them with Pet Insurance.

Help cover the costs of vet visits, accidents, illness and more.

Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance.<sup>1</sup>

### Q. What is pet insurance?

A. Similar to health insurance for you and your family, pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs.

### Q. Why MetLife Pet Insurance?<sup>1</sup>

A. With MetLife, pet parents have the power of choice to customize their pet insurance to meet their needs. You can take advantage of benefits like:

- flexible coverage with up to 100% reimbursement<sup>2</sup>
- the freedom to visit any U.S. vet
- optional Preventive Care coverage<sup>3</sup>
- 24/7 access to Telehealth Concierge Services<sup>4</sup>
- discounts and offers on pet care<sup>4</sup>
- MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.

### Q. How does pet insurance work?

A. Our process is simple and straightforward. Take your pet to the vet and pay the bill, then send your claim documents to us. You can file by using our mobile app, online portal, email, fax or mail, and we'll process your claim within 10 days.<sup>5</sup> Then, you'll receive reimbursement<sup>6</sup> by check or direct deposit if the claim expense is covered under the policy.

### Q. When does coverage start?

A. MetLife Pet Insurance<sup>1</sup>, provides among the shortest wait periods for accident and illness coverage<sup>7</sup>. Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

Get a quote or enroll today.

Visit

[[www.metlife.com/getpetquote](http://www.metlife.com/getpetquote)] or call [1 800 GET-MET8].

Or, scan the QR code with your smartphone camera to get started.



**Pet parents spend nearly \$4,500 a year on annual care.<sup>8</sup>**

# Pet Insurance

Pet insurance can help reimburse you for covered unexpected veterinary expenses for your pet.

## Q. What does it cover?

### A. Coverage<sup>9</sup> includes:

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests

### And our coverage<sup>9</sup> also includes:

- hip dysplasia
- hereditary conditions
- congenital conditions
- holistic care
- chronic conditions
- alternative therapies
- and much more!

## Q. What does it not cover?

- A. Pre-existing conditions may not be covered** — to learn more about what's not covered, visit [www.metlifepetinsurance.com](http://www.metlifepetinsurance.com).

## Q. Can I still use my vet?

- A. You can visit any U.S. licensed vet, emergency clinic or specialist** and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to us and we will process your claim for reimbursement<sup>6</sup> if the claim expense is covered under the policy.

## Q. How much pet insurance do I need?

- A. We believe that every individual and their pet have unique needs. Hence we provide the ability to customize your coverage.** Coverage is flexible and customizable so that you can choose the plan that works for you. Options include:
- levels of coverage from **\$500–unlimited<sup>10</sup>**
  - **\$0–\$2,500** deductible options<sup>11</sup>
  - reimbursement percentages from **50%–100%<sup>6</sup>**

## Q. How much will it cost?

- A. Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select.<sup>12</sup>** Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.<sup>13</sup>

## Q. Are there any discounts?

- A. Yes, a variety of discounts are available including:**

- [Employer Benefit Discount<sup>14</sup>]
- [Affinity Group Discount<sup>14</sup>]
- Internet Purchase Discount<sup>15</sup>
- Military, Veteran & First Responder Discount<sup>16</sup>
- Healthcare Workers Discount<sup>17</sup>
- Animal Care Discount<sup>18</sup>

## Q. How do I pay for my coverage?

- A. You can set up an automatic payment** from your bank or credit card with us. **Q. How does the MetLife Pet mobile app work?**
- B. When you download our app, you can manage your pet insurance account from anywhere.**

Plus, we make it easy to:

- Submit and track claims
- Manage your pet's health records
- Talk to an expert with 24/7 Telehealth Concierge Services<sup>4</sup>
- Find nearby pet services

## Q. Is my coverage portable if I leave my [employer]?

- A. Yes. You can take your policy with you.** If your [employer] was deducting premiums, you will now be responsible for paying them directly to MetLife Pet Insurance.<sup>1</sup> Also, if you receive a group discount due to signing up for pet insurance through your [employer], that discount will not carry over into your next policy renewal.

1. Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen's policies are available. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. The entity may operate under an alternate, assumed, and/or fictitious name in certain jurisdictions as approved, including MetLife Pet Insurance Services LLC (New York and Minnesota), MetLife Pet Insurance Solutions Agency LLC (Illinois), and such other alternate, assumed, or fictitious names approved by certain jurisdictions.

2. Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% for IAIC underwritten policies only.

3. Can be purchased at an additional cost. For IAIC underwritten policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen underwritten policies, optional Preventive Care coverage is included in the annual limit.

4. May not be available in all states.

5. Approximately 80% of claims are processed within 10 days or less.

6. Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% for IAIC underwritten policies only.

7. Competitors did not furnish copies of their policies for review. If you have questions about a particular competitor's policy or coverage, please contact them or their representative directly.

8. 2021 internal survey conducted by OnePoll in partnership with MetLife Pet Insurance.

9. Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.

10. Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. In addition, there is also a \$500 annual limit option for MetGen underwritten policies. Unlimited benefit option subject to availability.

11. Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

12. For IAIC underwritten policies only, premium will also be based upon the pet's gender.

13. Your pet's deductible automatically decreases by \$25 (for IAIC underwritten policies) or \$50 (for MetGen underwritten policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.

14. This discount is not available in Tennessee. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife to offer pet insurance to its population (For IAIC underwritten policies, the discount is 10% for Groups > 1000 lives and 5% for Groups 51-999 lives. For MetGen underwritten policies, this discount is 10% for Employer Groups of all sizes and 5% for Associations of all sizes).

15. When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

16. Discount may not be available in all states. A discount is available to serving and retired members of the Armed Forces & First Responders.

17. A discount is available to active healthcare workers.

18. A discount is applicable to staff/owners of animal care facilities.