

Pet Insurance

If he's always
down to play
dress up,

he deserves to be insured.



Whether playing the role of sidekick, copilot, or closest companion, pets make our family complete. Help protect them when the unexpected occurs with MetLife Pet Insurance.¹

Q. What is pet insurance?

A. Similar health insurance for you and your family, pet insurance can help you be prepared for unexpected vet costs for your dogs and cats. **With MetLife Pet Insurance,¹ you may be able to cover² up to 100% on the veterinary care expenses from any licensed veterinarian, specialist or emergency clinic across the U.S.**

Q. Why do I need pet insurance?

A. **With pet ownership on the rise and more than 85 million families owning a pet,³ there is a greater need to ensure their health expenses are covered.** More than half of pet parents reported that they're not able to afford vet care for their pets,⁴ with the average annual cost for a routine vet visit for a dog being \$212 and \$160 for a cat.

Q. How does pet insurance work?

A. **Our process is simple and straightforward. Take your pet to the vet and pay the bill, and then send your claim to us.** You can file by using our enhanced mobile app, online portal, e-mail, fax or mail, and we'll process your claim – usually within 10 days.⁵ Then you'll receive reimbursement⁶ by check or direct deposit if the claim expense is covered under the policy.

Q. Why MetLife Pet Insurance?¹

A. **We offer flexibility to select various levels of coverage with no breed exclusions or upper age limits,** and are the only provider to offer family plans⁷ (i.e. multiple pets included in one policy). We also offer new, industry leading policy features such as grief counseling, loss or theft coverage, boarding fees, and virtual vet concierge services.*

Q. When does coverage start?

A. **MetLife Pet Insurance¹ provides among the shortest wait periods⁸ for accident and illness coverage, and there is no additional waiting period for orthopedic coverage.** Accident coverage and preventive care coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

Q. What does it cover?

A. Coverage² includes:

- Accidental Injuries
- Illnesses
- Exam Fees
- Surgeries
- Medications
- Ultrasounds
- Hospital Stays
- X-rays and Diagnostic Tests

And our coverage² 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** — enroll your pets today and help make sure they're protected.

Pet Insurance

Q. Can I visit any vet?

A. You can visit any licensed vet or emergency clinic in the U.S., 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 reimbursement⁶ if the claim expense is covered under the policy.

Q. How much pet insurance do I need?

A. We believe every individual and pet have unique needs, so we provide the ability to customize your coverage. Coverage is flexible so you can choose the plan that works for you.

Options include:

- Annual benefit limits from \$500 – unlimited⁹
- \$0 - \$2,500 deductible options¹⁰
- Reimbursement percentages from 50% - 100%⁶

Q. How much will it cost?

A. Each pet's premium will be unique. Premiums are based on the age, breed, and location of your pet, as well as the coverage amount you select. Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$50 with our healthy pet incentive.¹¹

Q. Are there any discounts?

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

- Employer Benefit Discount¹²
- Family Plan (Cover multiple pets on single policy)
- Multi-policy discount¹³
- Internet Purchase Discount¹⁴
- Military, Veteran & First Responder Discount¹⁵
- Healthcare Workers Discount¹⁶
- Animal Care Discount¹⁷

Q. How do I pay for my coverage?

A. As part of your employer benefits you can set up an automatic payment from your bank or credit card with us.

¹ Metropolitan General Insurance Company ("MetGen") is the insurance carrier for this product. Availability across all 50 states is subject to pending regulatory approvals. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by MetGen to offer and administer pet insurance policies. 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 Provided all terms of the policy are met. Like most insurance policies, insurance policies issued by 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.

³ 2019–2020 APPA National Pet Owners Survey.

⁴ Access to Veterinary Care Coalition "Access to Veterinary Care", 2018

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

⁶ Reimbursement options include: 50%, 70%, 80%, 90% and 100%.

⁷ Based on a January 2021 review of publicly available summary information about competitor's offerings. 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 of their representative directly.

⁸ Wait period for accident coverage is midnight EST compared to 2 to 15 days for competitors; wait period for illness coverage is 14 days compared to 14 to 30 days for competitors, based on a January 2021 review of publicly available summary information about competitors' offerings. 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 of their representative directly.

⁹ Annual limit options range from \$500 - \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability.

¹⁰ Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

¹¹ With the healthy pet incentive, your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

¹² 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 (the discount is 10% for Employer Groups of all sizes and 5% for Associations of all sizes).

¹³ Multi-policy discount is not available with Family Plans.

¹⁴ When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

¹⁵ A discount is available to serving and retired members of the Armed Forces & First Responders.

¹⁶ A discount is available to active healthcare workers.

¹⁷ A discount is applicable to staff/owners of animal care facilities.

* May not be available in all states.