



# Insurance that loves every breed.

Help give them lifelong protection with MetLife Pet Insurance.

## Help protect your pet from costly vet bills

More than ever, pets play such a huge role in our lives. We want to do everything to keep them safe and healthy. Help make sure your furry family members are protected against unplanned vet expenses for covered accidents or illnesses with MetLife Pet Insurance.

A small monthly payment can help you prepare for those unexpected vet expenses down the road.

### How it works<sup>1</sup>:

*Benny, an 8-year-old Shih Tzu mix, went to the vet after he was limping on his back leg after he jumped off the bed and landed wrong. He was diagnosed with a cranial cruciate ligament (CCL) tear which is the equivalent to an ACL tear in humans.*

*Benny needed surgery to repair the ligament.*

*This incident cost the policyholder about \$4,600 and MetLife Pet reimbursed over \$3,900!*

## With MetLife Pet Insurance, you can get:

- Coverage for dogs, cats and exotics (avian, reptiles, rabbits and other exotics)<sup>2</sup>
- Flexible insurance plans
- Freedom to visit any U.S. veterinarian and be reimbursed up to 90%<sup>3</sup> of the cost of services
- Optional Preventive Care coverage<sup>4</sup>
- 24/7 live vet chat<sup>5,6</sup>
- Discounts of up to 30%<sup>7</sup> and additional offers on pet care, where available
- Coverage of previously covered pre-existing conditions when switching pet insurance providers

\$4,600\*

Emergency vet bill

\$3,900\*

Insurance reimbursement amount

\$700\*

Out-of-pocket costs

\* Estimates

For dog and cat coverage: Visit [metlife.com/getpetquote](https://www.metlife.com/getpetquote) or Call 1-800-GET-MET8

For exotic coverage: Call 1-800-GET-MET8

Questions? Call 1-800-GET-MET8 (1-800-438-6388)



# Know what your plan covers...

MetLife Pet Insurance helps cover the costs of vet visits, accidents, illness and more.



## Meeting dog and cat pet parent needs:

### Essential needs

- Accidents and illness
- Diabetes
- Ear infections
- Pancreatitis
- Cancer
- Hip dysplasia
- Cruciate ligament
- And more...

### Sophisticated care

- Laser therapy
- Holistic care
- Acupuncture
- Hydrotherapy
- IVDD
- And more...

### Policy features (where available)

- Live vet chat<sup>5,6</sup>
- Mortality benefits
- Discounts and rewards
- Deductible savings
- And more...

### Optional Preventive Care coverage<sup>4</sup>

- Flea and tick
- Spay and neuter
- Heartworm
- Behavioral training
- Teeth cleaning
- And more...



## Meeting exotic pet parent needs:

### Exams

- Primary
- Specialty
- Emergency

### Diagnostics

- Lab work
- Blood tests
- Urinalysis
- MRIs
- CT scans
- Ultrasounds

### Treatments

- Surgery
- Hospitalization
- Outpatient treatments
- Physical therapy
- Emergency dental treatment

### Medications

- Injections
- Take-home medications (regardless of whether they require a prescription or are available over the counter)

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## MetLife Pet Insurance can help take the worry out of covering the cost of unexpected pet care.

|                          |  |
|--------------------------|--|
| <b>Product overview</b>  | Pet Insurance can help reimburse you for covered vet visits, accidents, illness and more. Plus, it can help keep your pet safe and healthy with optional Preventive Care Coverage. <sup>4</sup>  |
| <b>Why needed</b>        | <ul style="list-style-type: none"> <li>• Pet parents are spending more than \$4,500 annually on pet care, according to 2021 Pet Wellness Month Survey Data.</li> <li>• A small monthly payment can help plan for these expenses.</li> </ul>  |
| <b>Flexible coverage</b> | <p>Choose the plan that works for you and your pet. Options include:</p> <ul style="list-style-type: none"> <li>• Levels of coverage from \$500–unlimited.<sup>8</sup></li> <li>• \$0–\$2,500 deductible options.<sup>9</sup></li> <li>• Reimbursement percentages from 50%, 70%, 80% and 90%.<sup>3</sup></li> </ul>  |
| <b>Additional value</b>  | <ul style="list-style-type: none"> <li>• Take your pet to any licensed veterinarian, specialist or emergency clinic in the U.S.</li> <li>• If you're claim-free in a policy year, we'll automatically decrease your deductible by \$50.<sup>10</sup></li> <li>• Group discounts are available.<sup>11</sup></li> </ul> |

## Your benefit in action

Take advantage of how simple it is to get—and use—MetLife Pet Insurance:



### Choose the coverage that's right for you

You have the flexibility to choose from various levels of coverage with no breed exclusions.



### Take your pet to the vet

Visit any licensed vet, emergency clinic or specialist in the U.S. There's no network of providers to worry about.



### Send us your claim

Pay your pet's vet bill and send us your claim along with vet records and your invoice within 90 days from the visit.



### Get money back quickly

Get a percentage of your money reimbursed<sup>1</sup> by check or direct deposit if the claim expense is covered under the policy. MetLife will follow up with your vet for any missing information.

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## Frequently asked questions

### What is Pet Insurance?

- A.** Similar to how other types of insurance work, such as health insurance for you and your family, pet insurance is coverage for dogs, cats and exotics (avian, reptiles, rabbits and other exotics)<sup>2</sup> that can help you be prepared for unexpected vet costs and also things like routine care.

### Can I still use my vet?

- A.** Yes, you can visit any U.S. licensed veterinarian, 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.

### What is not covered?

- A.** Pre-existing conditions may not be covered (unless previously covered when switching pet insurance providers)—to learn more about what's not covered, visit [metlifepetinsurance.com/coverage-exclusions](https://metlifepetinsurance.com/coverage-exclusions).

### When does coverage start?

- A.** MetLife Pet Insurance provides amongst its competitors the shortest wait periods for accident and illness coverage.<sup>12</sup> Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

### How much will it cost?

- A.** Each pet's premium will be unique based on the age, breed, location and coverage amount you select. Group discounts are available,<sup>11</sup> and if you go claim-free in a policy year, we'll automatically decrease your deductible by \$50.<sup>10</sup>

### How does the MetLife Pet App<sup>6</sup> work?

- A.** With our MetLife Pet 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 live vet chat.<sup>5,6</sup>
- Find nearby pet services.

### How do I pay for my coverage?

- A.** You can set up an automatic payment via credit card through the online portal or call center. ACH (electronic bank-to-bank payment) is available exclusively in our call center.

<sup>1</sup> This example is for illustrative purposes only. This is based on a policy with a \$250 deductible and 90% reimbursement. The pet policy issued by Metropolitan General Insurance Company is the governing document with respect to all matters of insurance. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy to determine coverage in each individual case.

<sup>2</sup> May not be available in all states

<sup>3</sup> Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.

<sup>4</sup> Not available for exotic pets.

<sup>5</sup> Virtual veterinary services are available through the MetLife Pet App and are provided entirely by AskVet, a third-party partner; MetLife is not responsible for any pet guidance or advice provided or taken. Veterinarians providing virtual veterinary services cannot prescribe medication or answer questions about the pet policy.

<sup>6</sup> The MetLife Pet App features are coming soon for exotic pet policyholders.

<sup>7</sup> When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

<sup>8</sup> Annual limit options range from \$500 to \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability. Unlimited option not available for exotic pets. Pet age restrictions may apply. The maximum annual limit offered for exotic pet coverage is \$10,000.

<sup>9</sup> Deductible options range include: \$0 to \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500. For exotic pets, deductible options are \$0 to \$2,500.

<sup>10</sup> Your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

<sup>11</sup> Discount is not available in MN or TN. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife Pet to offer pet insurance (the discount is 10% for Employer Groups and 5% for Associations).

<sup>12</sup> Accident and optional Preventive Care coverage begins on midnight EST of the effective day of your policy compared to a wait time of 2 to 15 days for many competitors; illness coverage begins 14 days from the effective day of your policy compared to 14 to 30 days for many competitors. Based on a January 2024 review of publicly available summary information. 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.