



# Ready to roam? Unleash the power of pet insurance.

**You asked.  
We answered.**

**Why sign up for pet insurance? Find out with some FAQs.**

## What is pet insurance?

- A.** Similar to how other types of insurance work, such as health insurance for you and your family, **pet insurance can help you be prepared for unexpected accidents, illnesses and routine care.**<sup>1</sup>

## Why MetLife Pet Insurance?

- A. With MetLife Pet, pet parents have the power of choice to customize their pet insurance to meet their needs. You can take advantage of benefits like:**
- Coverage available for dogs, cats and [exotics](#) (avian, reptiles, rabbits and other exotics)<sup>2</sup>
  - Flexible coverage with up to 90% reimbursement<sup>3</sup> and the freedom to visit any U.S. licensed vet
  - Family plans<sup>4</sup> covering multiple cats and dogs on one policy
  - Optional Preventive Care coverage<sup>1</sup>
  - 24/7 access to live vet chat<sup>5</sup>
  - Discounts of up to 30%<sup>6</sup> and additional offers on pet care, where available

## How does MetLife Pet Insurance work?

- A. Our process is simple and straightforward.** Take your pet to the vet and pay the bill, then send us your claim documents. You can file using our mobile app, online portal, email, fax or mail, and we process most claims within five days. You'll receive reimbursement<sup>3</sup> by check or direct deposit if the claim expense is covered under the policy.

## When does coverage start?

- A. MetLife Pet wait periods are among the shortest 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.

## What's covered?

**A. Coverage includes:**

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests
- hereditary conditions
- congenital conditions
- chronic conditions
- holistic therapies
- and much more!

## What's not covered?

**A. The following are not covered by MetLife Pet:**

- pre-existing conditions as defined in our policy
- services performed by unlicensed veterinarians
- services or supplies provided outside of the U.S.
- illness or injury that results from preventable or intentional incidents such as neglect, organized fighting, and commercial activities such as racing exhibition, law enforcement and guarding
- Services or supplies which are not medically necessary such as cosmetic procedures and grooming

See [metlifepetinsurance.com/coverage-exclusions](https://www.metlifepetinsurance.com/coverage-exclusions) for more details.

## Can I still use my vet?

**A. You can visit any U.S. licensed vet, emergency clinic or specialist.** You and your chosen veterinarian can determine the best treatment plan and medical course of action for your pet.

## How much pet insurance do I need?

**A. Every individual and their pet has unique needs—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>8</sup>
- **\$0–\$2,500** deductible options.<sup>9</sup>
- Reimbursement percentages from **50%–90%**.<sup>3</sup>

## How much will it cost?

**A. Each pet’s premium will be unique based on the age, breed, location, as well as which coverage amount you select.** Plus, if you go claim-free in a policy year, we’ll automatically decrease your deductible by \$50.<sup>10</sup>

## Are there any discounts?

**A. Yes, a variety of discounts are available,<sup>6</sup> including:**

- Employer Benefit Discount<sup>11</sup>
- Military, Veteran, First Responder and Healthcare Workers Discount<sup>12</sup>
- Animal Care Discount<sup>13</sup>

## 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.

## How does the MetLife Pet App work?

**A. 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 live vet chat<sup>5</sup>
- Find nearby pet services

## Is my coverage portable if I leave my employer?

**A. Yes. You can take your policy with you.** Also, if you receive a group discount due to signing up for MetLife Pet Insurance through your employer, that discount will not carry over into your next policy renewal.

### For exotic coverage:

**Call 1-800-GET-MET8**

### For dog and cat coverage:

**Visit [metlife.com/getpetquote](https://www.metlife.com/getpetquote)**

**Call 1-800-GET-MET8**

### Questions?

**Call 1-800-GET-MET8**

1. Not available for exotic pets.
2. May not be available in all states.
3. Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.
4. Family plan policies are limited to dogs age 12 and under and cats age 14 and under. Multi-policy discount is not available with Family Plans.
5. 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. The MetLife Pet App features are coming soon for exotic pet policyholders.
6. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
7. 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.
8. Annual limit options range from \$500 - \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability. Pet age restrictions may apply. Unlimited option not available for exotic pets. The maximum annual limit offered for exotic pet coverage is \$10,000.
9. Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500. For exotic pets, deductible options are \$0-\$2,500.
10. Your pet’s deductible automatically decreases by \$50 each policy year that you don’t receive a claim reimbursement.
11. The Employer Group Discount is not available on policies issued to residents of TN. This 10 % discount is only available to individuals who are eligible employees of an entity that has arranged for MetLife Pet to offer pet insurance. In MN, the Employer Group Discount is called an “Employee Affinity Discount.” In AK, Employer Group must be > 2+ employees, and the employee must enroll through employer’s voluntary benefit or employee discount program via URL and/or toll-free number. Discount may not be available in all states. A discount is available to Healthcare Workers, First Responders, and serving and retired members of the Armed Forces.
12. Discount may not be available in all states. A discount is applicable to staff/owners of animal care facilities.