![MetLife | Pet Insurance]

If she never leaves your side,

she deserves to be insured.

2022 PET INNOVATION AWARD
PET INSURANCE OF THE YEAR

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.[1]

Visits to the vet can be unpredictable and expensive. Pet parents spend over $31.4 billion on vet care annually.[2] 24% of pet parents have gone into credit card or personal loan debt as a result.[3]

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

How it works:

Hypothetical savings example when visiting a licensed veterinarian, specialist or emergency clinic in the U.S.

" Bella, a two-year-old mixed breed dog, needed emergency surgery after swallowing some small rocks. Bella pulled through, but not until incurring an emergency vet bill of **$2,560**. Since I had MetLife Pet Insurance, I was reimbursed for **90%** of the bill once the deductible was met. Thanks to my smart decision to enroll, I saved **$2,304** in out-of-pocket vet expenses.[5] "

$2,560	**Emergency vet bill**
$2,304	**Insurance reimbursement amount**
$256	**My out-of-pocket costs**

Why MetLife Pet Insurance?

- Flexible coverage with up to 100% reimbursement[4]
- Optional Preventive Care coverage[6]
- 24/7 access to Telehealth Concierge Services
- Discounts and offers on pet care[7]
- Coverage of pre-existing conditions when switching providers[16]
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness

To enroll in these benefits, visit **www.metlife.com/getpetquote** or call **1-800-GET-MET8**.

Pet Insurance

Know what your plan covers… MetLife Pet Insurance[1] helps cover the costs of vet visits, accidents, illness and more.

Get regular check-ups to help protect your pet

Be better prepared for unexpected accidents

Help cover the costs of unplanned illness

Your benefit in action

Take advantage of how simple it is to get – and use – MetLife Pet Insurance[1]:

Select and enroll in the coverage that's right for you and your pet and download our mobile app.

Take your pet to the vet and pay the bill; manage your pet's health and wellness using the app.

Send the bill and your claim to us and receive reimbursement[4] by check or direct deposit if the claim expense is covered under the policy.

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Pet Insurance

MetLife Pet Insurance[1] can help take the worry out of covering the cost of unexpected pet care.

Product overview	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 preventive care like X-rays and ultrasounds.
Why needed	• Pet parents are spending more than $4,500 annually on pet care[12] • A small monthly payment can help plan for these expenses • Pet Insurance may not cover pre-existing conditions, so now is the time to insure your furry family members
Flexible coverage	Choose the plan that works for you and your pet. Options include: • Levels of coverage from $500–unlimited[13] • $0–$2,500 deductible options[14] • Reimbursement percentages from 50%–100%[4]
What is Covered[15]	• accidental injuries • medications • illnesses • ultrasounds • exam fees • hospital stays • surgeries • X-rays and diagnostic tests
Coverage[15] also includes	• hip dysplasia • alternative therapies • hereditary conditions • holistic care • congenital conditions • and much more • chronic conditions
Additional value	• Take your pet to any licensed veterinarian, specialist or emergency clinic in the U.S. • If you're claim-free in a policy year, we'll automatically decrease your deductible by $25 or $50.[11] • Group discounts are available.[10]

Hypothetical savings example when visiting a licensed veterinarian, specialist or emergency clinic in the U.S. [5]

Claim Details	Amount
Total vet bill (including exam, bloodwork, X-rays, and hospitalization)	**$1,278.00**
Insurance reimbursement[4] percentage	**90%**
Out-of-pocket cost (including $100 deductible)	**$227.80**
Savings	**$1,050.20**

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Pet Insurance

Frequently Asked Questions

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. With MetLife Pet Insurance,[1] you may be able to receive reimbursement up to 100%[4] of covered veterinary care expenses.

Q. Can I still use my vet?

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

Q. What does it not cover?

A. **Pre-existing conditions may not be covered —** to learn more about what's not covered, visit metlifepetinsurance.com/coverage-exclusions.

Q. When does coverage start?

A. **MetLife Pet Insurance[1] provides among the shortest wait periods for accident and illness coverage.[8]** Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

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.[9]** Group discounts are available,[10] and if you go claim-free in a policy year, we'll automatically decrease your deductible by $25 or $50.[11]

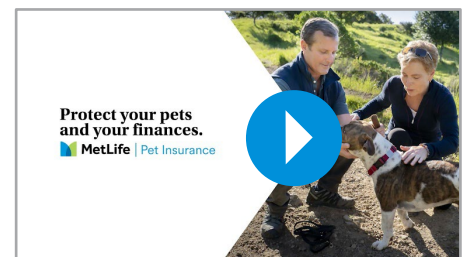**Q. How does the MetLife Pet mobile app work?**

A. **With our MetLife pet mobile 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
• Find nearby pet services

Have other questions?

Please call MetLife directly at **1-800-GET-MET8 1-800-438-6388** and speak with a licensed agent.

Watch this video to see the benefits of Pet Insurance.

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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. American Pet Products Association (APPA) State of the Industry as presented on 3/24/21 (https://www.americanpetproducts.org/press_industrytrends.asp).
3. According to the 2019–2020 National Pet Owners Survey conducted by the APPA.
4. Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% option for IAIC underwritten policies only.
5. This is an example and is for illustrative purposes only. This is not representative of any particular pet parents' situation.
6. 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.
7. May not be available in all states.
8. 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 2022 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 or their representative directly.
9. For IAIC underwritten policies only, premium will also be based upon the pet's gender.
10. This 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 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).
11. 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.
12. 2021 internal survey conducted by OnePoll in partnership with MetLife Pet Insurance.
13. 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.
14. Deductible options range include: $0–$750 in $50 increments and $1,000, $1,250, $1,500, $2,000 and $2,500.
15. 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.

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