MetLife | Pet Insurance

If they never leave your side,

they deserve to be insured.



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.

Visits to the vet can be unpredictable and expensive. According to the American Pet Products Association (APPA), pet parents spend over $31.4 billion on vet care annually and 24% of pet parents have gone into credit card or personal loan debt as a result.

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.[1]"*

$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 90% reimbursement[2]
- Optional Preventive Care coverage[3]
- 24/7 access to Telehealth Concierge Services
- Discounts up to 30%[4] and additional offers on pet care, where available
- Coverage of previously covered pre-existing conditions when switching providers
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness

2022 PET INNOVATION AWARD
PET INSURANCE OF THE YEAR

To enroll in these benefits, visit metlifepetinsurance.com/CSURMA or call 1-800-GET-MET8.

MetLife | Pet Insurance

Know what your plan covers…

MetLife Pet Insurance 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:

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[2] by check or direct deposit if the claim expense is covered under the policy.

To enroll in these benefits, visit metlifepetinsurance.com/CSURMA or call 1-800-GET-MET8.

MetLife | Pet Insurance

MetLife Pet Insurance 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, according to a 2021 survey conducted by OnePoll and MetLife Pet Insurance • A small monthly payment can help plan for these expenses
Flexible coverage	Choose the plan that works for you and your pet. Options include: • Levels of coverage from $500–unlimited[5] • $0–$2,500 deductible options[6] • Reimbursement percentages from 50%–90%[2]
What is Covered	• accidental injuries • illnesses • exam fees • surgeries • medications • ultrasounds • hospital stays • X-rays and diagnostic tests
Coverage also includes	• hip dysplasia • hereditary conditions • congenital conditions • chronic conditions • alternative therapies • holistic care • and much more
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[7] • Group discounts are available[8]

Hypothetical savings example when visiting a licensed veterinarian, specialist or emergency clinic in the U.S.[1]

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

To enroll in these benefits, visit metlifepetinsurance.com/CSURMA or call 1-800-GET-MET8.

Frequently Asked Questions

Q. 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 and cats that can help you be prepared for unexpected vet costs. With MetLife Pet Insurance, you may be able to receive reimbursement up to 90%[2] 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. Previously covered 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 provides among the shortest wait periods for accident and illness coverage.[9] 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.[10] Group discounts are available,[8] and if you go claim-free in a policy year, we'll automatically decrease your deductible by $25 or $50.[7]

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

Q. 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.

Have other questions?

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

1. Illustrative purposes only.
2. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only. Pet age restrictions may apply.
3. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
4. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
5. Annual limit options range from $1,000 - $25,000 in $1,000 increments. There is also a $500 annual limit option for MetGen policies. Unlimited benefit option subject to availability. Pet age restrictions may apply.
6. Deductible options range include: $0 - $750 in $50 increments and $1,000, $1,250, $1,500, $2,000 and $2,500.
7. Your pet's deductible automatically decreases by $25 (IAIC policies) or $50 (MetGen policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.
8. 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. (IAIC policies, the discount is 10% for Groups > 1000 lives and 5% for Groups 51-999 lives. MetGen policies, this discount is 10% for Employer Groups and 5% for Associations).
9. Accident and optional Preventive Care coverage begins on midnight EST of the effective day of your policy is 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. Competitive information is based on a January 2023 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.
10. For IAIC policies, premium is also based upon pet gender.

Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, and Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 11333 N Scottsdale Rd, Ste 160, Scottsdale, AZ 85454. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting review. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for complete details. MetLife Pet is the policy administrator. The entity may operate under an alternate, assumed, or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

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