



<sup>1</sup>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. 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. 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 LLO (Illinois), and such other alternate, assumed, or fictitious names approved by certain jurisdictions.



Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance.

**You may be able to cover up to 90%<sup>1</sup> of covered veterinary expenses from any licensed veterinarian, specialist or emergency clinic in the U.S.**

A small monthly payment can help take the stress out of paying vet expenses down the road

Average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and average annual cost for surgical vet visit is \$426 for a dog and \$214 for a cat

2019-2020 APPA National Pet Owners Survey

of pet parents have credit card or personal loan debt to cover pet health and vet costs

2019 Benefits Pro "Americans willing to spend as much on pets' health care as their own"

More than 6 in 10 pet owners said their pet has had an emergency medical expense

<https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>

1. 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.



# Key Features

With MetLife Pet Insurance, pet parents have the **power of choice** to customize their pet insurance to meet their needs.

No breed exclusions

No upper age limits

No initial exam or previous vet records needed to enroll

No per-incident or lifetime limits

Group flexible coverage with up to 90% reimbursement<sup>1</sup> and the freedom to visit any U.S. licensed vet

Optional Preventive Care coverage<sup>2</sup>

24/7 access to Telehealth Concierge Services – because accidents and illnesses don't always wait for your vet to be open

Multi-channel support options with caring, knowledgeable representatives

Discounts up to 30%<sup>3</sup> and additional offers on pet care, where available

MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.

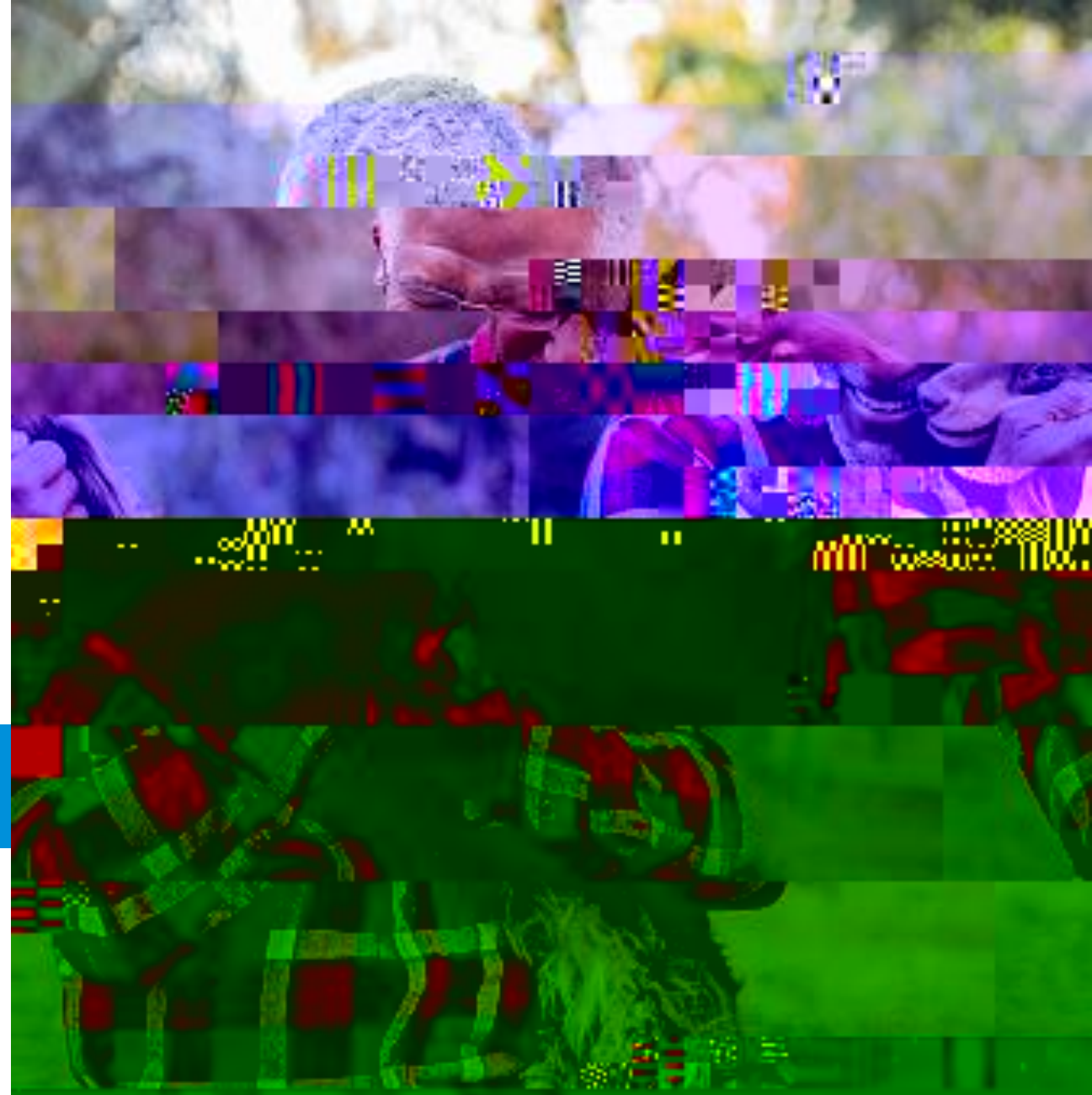
1. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only. Pet age restrictions may apply.
2. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
3. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact Met



# What does it cover?

Accidental injuries  
illnesses  
exam fees  
surgeries  
medications  
ultrasounds  
hospital stays  
X-rays and  
diagnostic tests

hip dysplasia  
hereditary conditions  
congenital conditions  
chronic conditions







# Additional Plan Features

## Optional Preventive Care<sup>1</sup>

Want additional coverage for routine exams, vaccinations and prescription medications? You can add optional preventive care to your plan for these expenses. Coverage includes:

- Annual vet exams
- Routine tests or screens
- Vaccines
- Teeth cleaning or polishing
- Preventative treatment for parasites such as fleas and heartworms
- Spay and neutering
- Behavior training

1. 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.

2. IAIC family plan policies are limited to dog and cats under the age of 10. MetGen family plan policies are limited to dogs under the age of 13 and cats under the age of 15. Multi-policy discount is not available with Family Plans.

## Family Plan<sup>2</sup>

MetLife also provides the unique feature of a Family Plan. In a Family Plan, a policyholder is able to enroll up to three pets onto the same policy such that they share the same annual limits and coverage on the single policy. This feature allows policyholders more flexibility when considering enrolling multiple pets.



# The Claims Process

*Need help along the way?* Our experienced, passionate pet advocates are













