Pet Insurance offered by MetLife¹

Pet Insurance Underwritten by Independence American Insurance Company



Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with Pet Insurance offered by MetLife¹.

Q. What is pet insurance?

A. Just like 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 Pet Insurance offered by MetLife¹, you may be able to cover up to 90% on the veterinary care expenses from any licensed veterinarian, specialist or emergency clinic across the U.S.¹

Q. Why do I need pet insurance?

A. Now more than ever, pets are playing a significant role in our lives and it is important to keep them safe and healthy. Perhaps you may have already experienced the cost of veterinarian care for your pet. The average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and the average annual cost for a surgical vet visit is \$426 for a dog and \$214 for a cat.²

Q. How does pet insurance work?

A. Our process is simple and straightforward. Take your pet to the vet and pay the bill, then send your claim to us. You can file by using our mobile app, online portal, e-mail, fax or mail, and we'll process your claim within 10 days⁴. Then, you'll receive reimbursement¹ by check or direct deposit.

Q. When does coverage start?

A. Pet Insurance offered by MetLife¹, provides among the shortest wait periods⁵ for accident and illness coverage. Accident coverage begins midnight EST as of the day of enrollment and illness coverage begins 14 days from the day of enrollment.

6 in 10 + More than 6 in 10 pet owners said their pet has had an emergency medical expense³

Get a quote or enroll today.

Call 1 800 GET-MET8



Pet Insurance

Q. What does it cover¹?

A. Coverage includes:

accidentsillnesses

•

•

ultrasounds

.

- exam fees
- x-rays
- surgeries
- diagnostic tests
- medications

And our coverage also includes:

- hip dysplasia
- chronic conditions

hospital stays

- alternative therapies
 and much more!
- congenital conditions

hereditary conditions

- holistic care

Q. What does it not cover?

A. Pre-existing conditions are not covered, so don't wait – enroll your pets today and help make sure they're protected.

Q. Can I visit any vet?

A. You can visit any licensed vet or emergency clinic in the U.S., and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to us and we will process your claim for reimbursement.

Q. How much pet insurance do I need?

- **A. That depends on you and your pet.** We offer flexible, customizable coverage so that you can choose the plan that works for you. Our options include:
 - levels of coverage from **\$1,000 unlimited**
 - \$0 \$2,500 deductible options
 - Reimbursement percentages from 65% 100%

Q. How much will it cost?

A. Each pet's premium will be unique based on the age, breed, location and gender, as well as what coverage amount you select. Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25⁵.

Q. Are there any discounts?

A. Yes. Group discounts are available⁶.

Q. How do I pay for my coverage?

- A. You can make monthly payments directly to MetLife, or you can set up an automatic payment from your bank with us.
- 1. PetFirst Healthcare, LLC, a MetLife company, is the program administrator authorized to offer and administer pet health insurance policies underwritten by Independence American Insurance Company, a Delaware insurance company, with its main office at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage, and a listing of approved states, please contact PetFirst Healthcare, LLC. Insurance policies contain certain exclusions, exceptions, reductions, limitation and terms.
- 2. 2019-2020 APPA National Pet Owners Survey.
- 3. 80% of claims are processed within 10 days or less.
- 4. Wait period for accident coverage is midnight EST compared to 2 to 15 days for competitors; wait period for illness coverage is 14 days compared to 14 to 30 days for competitors.
- 5. With deductible savings, your pet's deductible automatically decreases by \$25 each policy year that you don't receive a claim reimbursement. May not be available in all states.
- This discount is not available in Tennessee. This discount is only available for individuals who purchase a policy through an employer group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).

