



## Pet Insurance

Pet insurance can help reimburse you for covered unexpected veterinary expenses for your pet.

### How does MetLife Pet Insurance<sup>1</sup> work?



Select and enroll in the coverage that's best for you and your pet



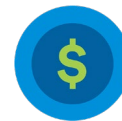
Download our mobile app



Take your pet to the vet



Pay the bill and send it with your claim to us via our mobile app, online portal, email, fax or mail



Receive reimbursement<sup>6</sup> by check or direct deposit if the claim expense is covered under the policy

### Why Choose MetLife?

- **Flexible product offerings** with straightforward pricing, group discounts,<sup>7</sup> customizable limits and deductible savings<sup>8</sup>
- **Quick 3-step enrollment** and hassle-free claims experience with most claims processed within 10 days<sup>9</sup>
- **Multi-channel support options with our experienced team** of pet advocates that have been serving pet parents and their communities for more than 15 years<sup>10</sup>

### To get a quote or enroll, OH HEEO

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. Delfino D. 42% of Millennials Have Been in Debt for Their Pet. LendingTree website. <https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>. Accessed April 22, 2020.

3. Kuehner-Hebert K. Americans willing to spend as much on pets' health care as their own. Benefits PRO website. <https://www.benefitspro.com/2019/08/16/americans-willing-to-spend-as-much-on-pets-health-care-as-their-own/?sreturn=20210518161752>. Posted August 16, 2019

4. 2019-2020 APPA National Pet Owners Survey.

5. 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.

6. Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% for IAIC underwritten policies only.

7. This discount is not available in Tennessee. 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.)

8. 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.

9. 80% of claims are processed within 10 days or less.

10. MetLife Pet Insurance Solutions LLC (fka "PetFirst Healthcare, LLC"), a MetLife company, has over 15 years of experience serving pet parents.