



## Pet Insurance

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

### Q. What does it cover?

#### A. Coverage<sup>2</sup> includes:

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

#### And our coverage<sup>2</sup> also includes:

- hip dysplasia
- hereditary conditions
- congenital conditions
- holistic care
- chronic conditions
- alternative therapies
- and much more!

### Q. What does it not cover?

A. **Pre-existing conditions may not be covered** — 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<sup>5</sup> if the claim expense is covered under the policy.

### Q. How much pet insurance do I need?

A. **We believe that every individual and their pet have unique needs. Hence we provide the ability to customize your coverage.** Coverage is flexible and customizable so that you can choose the plan that works for you. Options include:

- levels of coverage from **\$500–unlimited**<sup>8</sup>
- **\$0–\$2,500** deductible options<sup>9</sup>
- reimbursement percentages from **50%–100%**<sup>5</sup>

### 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.**<sup>10</sup> Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.<sup>11</sup>

### Q. Are there any discounts?

A. **Yes, a variety of discounts are available including:**

- Employer Benefit Discount<sup>12</sup>
- Internet Purchase Discount<sup>13</sup>
- Military, Veteran & First Responder Discount<sup>14</sup>
- Healthcare Workers Discount<sup>15</sup>
- Animal Care Discount<sup>16</sup>

### B. How do I pay for my coverage?

A. You can set up an automatic payment from your bank or credit card with us. As part of your group benefits, payroll deduction may be available.

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. 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.
3. 2019-2020 APPA National Pet Owners Survey.
4. 80% of claims are processed within 10 days or less.
5. 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.
6. 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, based on a January 2021 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.
7. 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.
8. 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.
9. Deductible options range include: \$0–\$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.
10. For IAIC underwritten policies only, premium will also be based upon the pet's gender.
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. 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.)
13. When coverage is purchased on-line, a premium discount will apply during the first year of the policy.
14. A discount is available to serving and retired members of the Armed Forces & First Responders.
15. For MetGen underwritten policies, a discount is also available to active healthcare workers.
16. A discount is applicable to staff/owners of animal care facilities