



MetLife Pet Insurance

Care for your members' furry families.



MetLife

| Pet Insurance



Table of Contents

[Page 3.](#) **Protection for every family member ... even the furry ones**

[Page 4.](#) **Take the first step to becoming a more pet-friendly organization**

[Page 5.](#) **Why is MetLife Pet Insurance a unique breed?**

[Page 6.](#) **The New MetLife Pet App**

[Page 7.](#) **Plan design**

Protection for every family member ... even the furry ones

Pet ownership is on the rise. With nearly 85 million families owning a pet,¹ a high percentage of members are likely to be pet parents. Raising a pet can be a joyous experience due to their loyal, unpredictable nature, but care can quickly become expensive. After all, pets are family and it can be emotionally and financially stressful when veterinary expenses begin to stack up.

MetLife Pet Insurance² is committed to helping pet parents experience the joys of parenthood by helping them cover the cost of care for a sick or injured pet. Pet insurance helps to reimburse pet parents for covered unexpected veterinary expenses for their furry family members, helping to give members confidence that they can care for their pets like family.

With MetLife Pet Insurance, you can offer quality coverage that's affordable for pet parents and easy to customize.



Why is pet insurance important?



2.4M

pets were
adopted in
2020³

\$800 –
\$1500

Average cost of an
emergency vet visit
for a dog⁴

1 in 3

Pets need emergency
veterinary treatment
every year⁵

Take the first step to becoming a more pet-friendly organization.

Pet parents will put their furry family members' well-being before their own:

73% of millennial

pet parents would go into debt to provide for their pets' well-being⁶

62% of millennial

pet parents say they would put their pet's health before their own⁷

56% of pet parents

reported not being able to afford emergency care for their pets⁸

As pet ownership increases, interest in pet insurance is on the rise. In fact, 74% of people who live with pets consider pet insurance a must have or nice to have benefit⁹. Offering pet insurance can help improve members' financial wellness, helping them afford the growing costs of caring for a pet.

Benefits to members:

- Flexible product offering, allowing pet parents to select from a range of annual limits, deductibles and reimbursement levels.¹⁰
- Quick and easy enrollment
- Hassle-free claims
- Experienced, caring team of pet advocates and representatives
- Innovative benefits, such as grief counseling¹¹ for the loss of a pet, loss or theft coverage and Telehealth services

Benefits to associations:

- Easy setup
- Ongoing support with customizable communications and tools
- Integrated service and administration experience

An illustrative example for a 2-year-old golden retriever



CHICAGO: ZIP 60601

Annual Benefit: \$2,000
Deductible: \$250
Reimbursement: 90%
Routine Care Benefit: None

Monthly Cost*
Recurring Monthly: \$28.40

ATLANTA: ZIP 30303

Annual Benefit: \$2,000
Deductible: \$250
Reimbursement: 90%
Routine Care Benefit: None

Monthly Cost*
Recurring Monthly: \$25.13

SAN DIEGO: ZIP 92110

Annual Benefit: \$2,000
Deductible: \$250
Reimbursement: 90%
Routine Care Benefit: None

Monthly Cost*
Recurring Monthly: \$31.65

*Monthly cost includes a 5% discount for individuals who are eligible members or employees of an entity that has arranged for MetLife to offer pet insurance to its eligible population (The discount is 5% for Associations of all sizes). For Illinois and California, there is an additional \$12.00 enrollment.

Why is MetLife Pet Insurance a unique breed?



Freedom of Comprehensive coverage

- **Flexibility** to select various levels of coverage with no breed exclusions or upper age limits; ability to include multiple pets on one policy through our innovative family plans
- **Optional wellness coverage (preventive care)** included in annual limit¹² to cover flea and tick medications, teeth cleaning, blood work and more
- **Competitive rates** with discounts,¹³ and the only provider offering family plans¹⁴ (i.e., multiple pets covered by one policy)
- **Healthy pet incentive**¹⁵ where member's deductible decreases for each year without a claim
- **Coverage of previously covered pre-existing conditions** when switching providers, no initial exam or previous vet records to apply



Simple and delightful experience

- **MetLife Pet mobile app with market leading features** to help you manage your pet's health and wellness and submit and track claims with most claims processed within 10 days
- **Team of pet advocates** to assist with enrollment and service, access to 24/7 live vet chat
- **No waiting period for orthopedic coverage** and among the industry's shortest wait period for accident and illness coverage¹⁶



Support for you

- **Simple set up** with no additional costs to you and a seamless integration across MetLife benefits
- **Customizable communications to educate** members on how pet insurance can help them



Backed by MetLife's unmatched track record

- A **dependable partner** with 100+ years of experience in benefits solutions. (That's more than 700 dog years!).
- We are the **largest single, non-medical group carrier in the U.S.**, with an experienced team of caring and passionate pet advocates who have been serving pet parents and their communities for more than 15 years.

Perks for Pet Parents

Our new rewards program¹⁷ provides members with access to discounts on pet care purchases at select businesses. Members who are enrolled in MetLife's Pet Insurance plan can access available discounts at no additional cost through their MyPets online account.

The New MetLife Pet App:

Your pet's health and wellness, all in one place.

Designed by pet parents for pet parents.



Easy to use
with a highly intuitive and
engaging user experience.



Convenient
way to manage pet
health and wellness in
one location



Personalized
access to information
and resources

Key Features Coming Soon



Manage pet insurance:

- View your policy, edit your pet profile, submit and track claims.



Manage your pet's health records:

- Upload and keep your health records and documents all in one location.
- Receive reminders on vaccinations due and other notifications.



Access live 24/7 vet chat:

- Get answers and tips by licensed vets from home.



Access personalized articles:

- Search a variety of articles on multiple topics recommended for you.



Find nearby pet services:

- Locate pet service providers around you.

Plan design

Underwritten and Issued by

Metropolitan General Insurance Company

Enrollment Experience	
Covers ²¹ All Breed & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight	✓ ¹⁶
No Annual Care Requirements to Keep Coverage	✓
No Neuter/Spay Requirement	✓
Benefits and Limits	
No Schedule of Benefits	✓
No Lifetime Limit	✓
No Per-Incident Limit	✓
Optional Wellness Coverage (Preventive Care)	Included in annual limit
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Healthy Pet Incentive (previously Deductible Savings)	\$50 ¹⁵
Automatic Annual Limit Increase	✓ ¹⁸
Pricing	
Pricing Structure <i>When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.</i>	Customized to every pet (varies by species, age, breed, zip code)
Affinity Group Discount	5% for associations and businesses of all sizes ¹³
Family Plan (Cover multiple pets on single policy)	✓
Multi-policy discount	✓ ¹⁹
Internet Purchase Discount	✓ ²⁰
Military, Veteran & First Responder Discount	✓ ²¹
Healthcare Workers Discount	✓ ²¹
Animal Care Discount	✓ ²²
Deductible	Flexible (\$0-\$2,500) ¹⁸
Annual Limit	Flexible (\$500-Unlimited) ¹⁰
Reimbursement	Flexible (50% to 90%) ²⁴

Plan design

Underwritten and Issued by

Metropolitan General Insurance Company

Core Coverage	
Exam Fee Coverage	✓
Telemedicine Visit Coverage	✓
Prescription Food Coverage	✓
Hereditary Conditions	✓
Congenital Conditions	✓
Chronic Conditions	✓
No waiting Period for Orthopedic Conditions	✓
Physical Therapy	✓
Crucial Repair	✓
Bi-Lateral Conditions	✓
Holistic/Alternative Therapy	✓
Periodontal Diseases	✓
Vaccinatable Diseases	✓
Dermatological Conditions	✓
Injuries Caused By Housemates	✓
Aging Pet Ear & Eye Conditions	✓
Value Adds	
Telehealth Concierge Service	✓
Boarding Fees While You're Hospitalized (When human is hospitalized for at least 48 hours)	✓
Advertising and Reward Benefit	✓
Loss Due to Theft or Straying	✓
Cremation Benefits	✓
Burial Benefits	✓
Mortality Benefit	✓
Grief Counseling Upon Death of Pet	✓

¹2019–2020 APPA National Pet Owners Survey.

² Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota), and MetLife Pet Insurance Solutions Agency LLC (Illinois).

³Shelter Animals Count, Data Dashboards, 2020 (<https://www.shelteranimalscount.org/data-dashboards>).

⁴Rover "The Cost of Owning a Dog", 2020

⁵2019-2020 APPA National Pet Owners Survey.

⁶Employee Benefit Adviser "5 benefit perks to entice top millennial talent to your clients", 2019.

⁷2019 HealthPocket Info Poll (https://www.healthpocket.com/healthcare-research/surveys/how-millennials-approach-health-insurance#.X_N5EC9h1TY).

⁸Access to Veterinary Care Coalition "Access to Veterinary Care", 2018.

⁹MetLife 2021 Employee Benefit Trends Study

¹⁰ Annual limit options range from \$500 - \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability.

¹¹ Grief Counseling services are provided through an agreement with LifeWorks. US Inc., an unaffiliated third-party service provider. Grief counseling services provided by LifeWorks are separate and apart from the insurance provided by MetLife.

¹² Can be purchased at an additional cost.

¹³ 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 (the discount is 5% for Associations).

¹⁴ Based on a January 2023 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.

¹⁵ Your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

¹⁶ 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. 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.

¹⁷ May not be available in all states. Where reward offers are available, terms and conditions may vary and are subject to state requirements.

¹⁸ If a policy's annual limit is at least \$5,000 and the policyholder has at least \$1,000 of unused benefits remaining at the end of the policy year, then upon renewal MetLife will automatically increase the annual limit by \$500 for the renewal policy at no additional cost. The automatic annual limit increase will not apply if changes are made to the renewed policy. May not be available in all states.

¹⁹ Multi-policy discount is not available with Family Plans.

²⁰ When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

²¹ Discount may not be available in all states. A discount is available to Healthcare Workers, First Responders, and serving and retired members of the Armed Forces

²² A discount is applicable to staff/owners of animal care facilities. Not available in NY.

²³ Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500

²⁴ Reimbursement options include: 50%, 70%, 80%, and 90%. Pet age restrictions may apply.