



Pet Insurance

Pays a portion or full cost of veterinary treatment of an ill or injured pet.

Protect Your Furry Family Members with Pet Insurance offered by MetLife¹.

Pet Insurance Underwritten by Independence American Insurance Company



Now more than ever, pets are playing a significant role in our lives and it is important to keep them safe and healthy. [Help make sure your furry family members are protected](#) in case of an accident or illness with Pet Insurance offered by MetLife¹.

Why is pet insurance important?

- A small monthly payment can help you prepare for unexpected vet expenses down the road
- More than **6 in 10** pet owners said their pet has had an **emergency medical expense**²
- 24% of **pet parents have credit card or personal loan debt** to cover pet health and vet costs³
- Average annual cost for a routine vet visit is **\$212 for a dog** and **\$160 for a cat**; and average annual cost for a surgical vet visit is **\$426 for a dog** and **\$214 for a cat**⁴
- Pet insurance may not cover pre-existing conditions

...so don't wait!

What covered?

- > accidental injuries
- > illnesses
- > exam fees
- > surgeries
- > medications
- > ultrasounds
- > hospital stays
- > X-rays and other diagnostics

And our coverage also includes

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

To get a quote or enroll, call 1-800-GET-MET 8 (1-800-438-6388).



Pet Insurance

How does Pet Insurance offered by MetLife¹ work?



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



When an unexpected accident or illness occurs, take your pet to the vet



Pay the bill



Send your claim + bill to us via email, fax or mail



Receive reimbursement¹ by check or direct deposit

Why Choose MetLife?

- **Flexible product offerings** with straightforward pricing and options, group discounts⁶, customizable limits and deductible savings⁷
- **Quick 3-step enrollment** and hassle-free claims experience with most claims processed within 10 days⁸
- **Multichannel support options with our experienced team** of pet advocates that have been serving pet parents and their communities for more than 15 years

To get a quote or enroll, call 1-800-GET-MET 8 (1-800-438-6388)

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. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.
2. Delfino, Devon. "42% of Millennials Have Been in Debt for Their Pet," lendingtree, <https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>. Accessed 22 April 2020.
3. 2019 Employee Benefits Adviser "5 benefit perks to entice top millennial talent to your clients."
4. 2019-2020 APPA National Pet Owners Survey.
5. Provided all terms of the policy are met. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.
6. 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).
7. 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.
8. 80% of claims are processed within 10 days or less.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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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.

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 calling us and we'll process your claim within 10 days⁴. Then, you'll receive reimbursement¹ by check.

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-MET-8
(1-800-438-6388).

Pet Insurance

Q. What does it cover⁶?

A. Coverage includes:

- Accidental injury
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- x-rays and diagnostic tests

And our coverage⁶ 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, 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 – unlimited⁷**
- **\$0 - \$2,500** deductible options⁸
- Reimbursement percentages from **65% - 100%**⁹

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 \$25¹⁰.

Q. Are there any discounts?

A. Yes. Group discounts are available¹¹.

Q. How do I pay for my coverage?

A. As part of your group benefits, you can choose payroll deduction, or you can set up an automatic payment from your bank with us.

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4. 80% of claims are processed within 10 days or less.

5. 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.

6. Provided all terms of the policy are met. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

7. Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments.

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

9. Reimbursement options include: 65%, 70%, 80%, 90% and 100%.

10. 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.

11. 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).