



# Ready to roam? Unleash the power of pet insurance.

**MetLife Pet Insurance** can not only help cover the costs of unexpected accidents and illnesses, but also things like routine care. Help protect their health and your wallet.

**You asked.  
We answered.**

**Why sign up for pet insurance? Find out with some FAQs.**

## What is pet insurance?

**A. Similar to how other types of insurance work, such as health insurance for you and your family, pet insurance is coverage for dogs, cats and exotic pets (e.g. rabbits or hamsters) in certain states that can help you be prepared for unexpected vet costs and routine care.**

## Why MetLife Pet Insurance?

**A. With MetLife, pet parents have the power of choice to customize their pet insurance to meet their needs. You can take advantage of benefits like:**

- flexible coverage with up to 90% reimbursement<sup>1</sup> and the freedom to visit any U.S. licensed vet
- only provider to offer family plans,<sup>2</sup> covering multiple cats and dogs on one policy
- optional Preventive Care coverage<sup>3</sup>
- 24/7 access to Telehealth Concierge Services
- discounts up to 30%<sup>4</sup> and additional offers on pet care, where available
- MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.

## How does MetLife Pet Insurance work?

**A. Our process is simple and straightforward.**

Take your pet to the vet and pay the bill, then send your claim documents to us. You can file by using our mobile app, online portal, email, fax or mail. Most claims are processed within 10 days. Then, you'll receive reimbursement<sup>1</sup> by check or direct deposit if the claim expense is covered under the policy.

## When does coverage start?

**A. MetLife Pet Insurance provides among the shortest wait periods for accident and illness coverage.<sup>2,5</sup> Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.**

## What's covered?

**A. Coverage includes:**

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

**And our coverage also includes:**

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

## What's not covered?

- A. Pre-existing conditions may be covered when switching providers** —to learn more about what's not covered, visit [metlifepetinsurance.com/coverage-exclusions](https://metlifepetinsurance.com/coverage-exclusions).

## Can I still use my vet?

- A. You can visit any U.S. licensed vet, emergency clinic or specialist** and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet.

## How much pet insurance do I need?

- A. 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>6</sup>
  - **\$0–\$2,500** deductible options<sup>7</sup>
  - reimbursement percentages from **50%–90%**<sup>1</sup>

## How much will it cost?

- A. Each pet's premium will be unique based on the age, breed, location, as well as which coverage amount you select.**<sup>8</sup> Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.<sup>9</sup>

## Are there any discounts?

- A. Yes, a variety of discounts are available,**<sup>4</sup> including:
- Employer Benefit Discount<sup>10</sup>
  - Internet Purchase Discount<sup>11</sup>
  - Military, Veteran, First Responder and Healthcare Workers Discount<sup>12</sup>
  - Animal Care Discount<sup>13</sup>

## How do I pay for my coverage?

- A. You can set up an automatic payment** via credit card through the online portal or call center. ACH (electronic bank-to-bank payment) is available exclusively in our call center.

## How does the MetLife Pet mobile app work?

- A. When you download our app, you can manage your pet insurance account from anywhere.**

Plus, we make it easy to:

- Submit and track claims
- Manage your pet's health records
- Talk to an expert with 24/7 Telehealth Concierge Services
- Find nearby pet services

## Is my coverage portable if I leave my employer?

- A. Yes. You can take your policy with you.** If you receive a group discount due to signing up for MetLife Pet Insurance through your employer, that discount will not carry over into your next policy renewal.

**Get a Quote or Enroll Today**  
[metlifepetinsurance.com/NEXCOM](https://metlifepetinsurance.com/NEXCOM)

**Call 1-800-GET-MET8**  
**(1-800-438-6388)**  
**Scan the QR code**



1. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only. Pet age restrictions may apply.
2. 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.
3. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
4. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
5. 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.
6. Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. There is also a \$500 annual limit option for MetGen policies. Unlimited benefit option subject to availability. Pet age restrictions may apply.
7. Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.
8. For IAIC policies, premium is also based upon pet gender.
9. Your pet's deductible automatically decreases by \$25 (IAIC policies) or \$50 (MetGen policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.
10. 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. (IAIC policies, the discount is 10% for Groups > 1000 lives and 5% for Groups 51-999 lives. MetGen policies, this discount is 10% for Employer Groups and 5% for Associations).
11. When coverage is purchased on-line, a premium discount will apply during the first year of the policy.
12. 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.
13. A discount is applicable to staff/owners of animal care facilities. Not available in NY.

Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, and Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 11333 N Scottsdale Rd, Ste 160, Scottsdale, AZ 85454. 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).