

A Fetching Proposition: Introducing MetLife Pet Insurance¹

Underwritten and Issued by Metropolitan General Insurance Company



Enrollment Experience

Covers ³ All Breeds & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight	✓ ^{2,4}
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)	✓ ⁵
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Healthy Pet Incentive (previously Deductible Savings)	✓ ⁶
Automatic Annual Limit Increases	✓ ⁷

Pricing

Employer Group Discounts	10% ⁸
Affinity Group Discounts	5% ⁸
Family Plan (cover multiple pets on single policy)	✓
Multi-policy discount	✓ ⁹
Internet Purchase Discount	✓ ¹⁰

Pricing

Military, Veteran & First Responder Discount	✓ ¹¹
Healthcare Workers Discount	✓ ¹²
Animal Care Discount	✓ ¹³
Pricing Structure	Customized to every pet (varies by species, age, breed, ZIP code)
Deductible	Flexible (\$0 - \$2,500) ¹⁴
Annual Limit	Flexible (\$500 - unlimited) ¹⁵
Reimbursement	Flexible (50% to 100%) ¹⁶

Core Coverage³

Exam Fee Coverage	✓
Telemedicine Visit Coverage	✓
Prescription/Take Home Medication Coverage	✓
Prescription Food Coverage	✓
Hereditary Conditions	✓
Congenital Conditions	✓
Chronic Conditions	✓
No Waiting Period for Orthopedic Conditions	✓
Physical Therapy	✓
Cruciate Repair	✓
Bi-Lateral Conditions	✓
Holistic/Alternative Therapy	✓

Core Coverage ³	
Periodontal Disease	✓
Vaccinatable Diseases	✓
Dermatological Conditions	✓
Injuries Caused By Housemates	✓
Aging Pet Ear & Eye Conditions	✓
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	✓
Species Covered	Dogs and Cats

Claims and Customer Experience	
Processing Time	<10 days ¹⁷
Multi-Channel Support	✓
Mobile App for Claims	✓
Telehealth Concierge Service	✓
Grief Counseling Upon the Death of Your Pet	✓

1. Metropolitan General Insurance Company ("MetGen") is the insurance carrier for this product. Availability across all 50 states is subject to pending regulatory approvals. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by MetGen to offer and administer pet insurance policies. 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. Accident coverage is midnight EST as of the day of enrollment compared to wait time of 2 to 15 days for many competitors; Illness coverage begins 14 days from the day of enrollment compared to 14 to 30 days for many 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.
3. Provided all terms of the policy are met. Like most insurance policies, insurance policies issued by 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.
4. Accident coverage and Preventive Care coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.
5. Can be purchased at an additional cost.
6. With the Healthy Pet Incentive, your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.
7. 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.
8. 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 eligible population (The discount is 10% for Employer Groups of all sizes and 5% for Associations of all sizes).
9. Multi-policy discount is not available with Family Plans.
10. When coverage is purchased on-line, a premium discount will apply during the first year of the policy.
11. A discount is available to serving and retired members of the Armed Forces & First Responders.
12. A discount is available to active healthcare workers.
13. A discount is applicable to staff/owners of animal care facilities.
14. Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.
15. Annual limit options range from \$500 - \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability.
16. Reimbursement options include: 50%, 70%, 80%, 90% and 100%.
17. Approximately 80% of claims are processed within ten days or less.

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