

PET INSURANCE



MetLife Pet Insurance 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.

More Coverage & Value

- » Competitive rates with discounts, and the only provider offering family (multi-pet) plans.
- » Healthy pet incentive where employee's deductible decreases for each year without a claim.
- » Covers all vet-recommended medications, surgeries and treatments.

More Choice & Flexibility

- » No breed exclusions or upper age limits.
- » A wider range of deductible and reimbursement options than other carriers, giving pet parents maximum flexibility to choose the right plan.
- » Optional wellness coverage (preventive care) included in annual limit to cover flea and tick medications, teeth cleaning, blood work and more.

Simple & Delightful Experience

- » MetLife Pet mobile app with market leading features to help employees manage their pet's health and wellness and submit and track claims with most claims processed within five days.
- » Team of pet advocates to assist with enrollment and 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 coverage.

Top-Quality Service & Simplified Enrollment

- » Caring and knowledgeable pet advocates to assist with enrollment and service.
- » An easy-to-use, personalized mobile app to submit and track claims.
- » Hassle-free claims experience with most claims processed within 5 days.



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Coverage

Enrollment Experience

Covers All Breeds & Ages	Yes
No Initial Exam/Past Vet Notes Required	Yes
No Cancellation Fee	Yes
Accident Coverage Starts at Midnight	Yes
No Annual Care Requirements to Keep Coverage	Yes
No Neuter/Spay Requirement	Yes

Benefits & Limits

No Schedule of Benefits	Yes
No Lifetime Limit	Yes
No Per-Incident Limit	Yes
Optional Wellness Coverage (Preventive Care)	Included in Annual Limit
No Diagnostic Test Limit	Yes
No Customary Charge Restrictions	Yes
Healthy Pet Incentive	\$50
Automatic Annual Limit Increase	Yes

Core Coverage

Exam Fee Coverage	Yes
Telemedicine Visit Coverage	Yes
Prescription Food Coverage	Yes
Hereditary Conditions	Yes
Congenital Conditions	Yes
Chronic Conditions	Yes
No Waiting Period for Orthopedic Conditions	Yes
Physical Therapy	Yes
Crucial Repair	Yes
Bi-Lateral Conditions	Yes
Holistic/Alternative Therapy	Yes
Periodontal Diseases	Yes
Vaccinatable Diseases	Yes
Dermatological Conditions	Yes
Injuries Caused by Housemates	Yes
Aging Pet Ear & Eye Conditions	Yes

Added Value Coverage

Telehealth Concierge Service	Yes
Boarding Fees While You're Hospitalized	Yes
Loss Due to Theft or Straying	Yes
Cremation Benefits	Yes
Burial Benefits	Yes
Mortality Benefit	Yes
Grief Counseling Upon Death of Pet	Yes