

MetLife Pet Product Overview

Contract Differentiators

- **Flexibility** to select various levels of coverage, including wellness rider option, to fit employee's budget and needs.
- Competitive rates and **discounts on premiums**.
- **No dog or cat breed exclusions**.
- No upper age limits.
- Deductible savings.
- **No initial exam or previous vet records needed** to apply.
- No per-incident or lifetime limits apply.

Why Pet Insurance?

- 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.
- **24% of pet parents have credit card or personal loan debt** to cover pet health and vet costs.
- 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.

Top Quality Service and Enrollment

- Caring and knowledgeable representatives and multi-channel support options.
- Integrated service and administration experience across MetLife benefits.
- Quick 3-step enrollment.
- Simple set-up with ease of payroll deduction.
- Ongoing support with customizable employee communications and tools.
- Hassle-free claims experience, with more claims processed within 10 days.
- Among the shortest wait periods for accident and illness coverage.
- Experienced team of caring and passionate pet advocates serving pet parents and their communities for 15 years.

What is Covered?

- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays and other diagnostics
- Diagnostic tests
- Hip dysplasia
- Hereditary conditions
- Congenital conditions
- Chronic conditions
- Alternative therapies
- And much more!

How does MetLife Pet Insurance Work?

- Select the coverage that's best for your pet and enroll.
- Download our mobile app.
- When an unexpected accident or illness occurs, take your pet to the vet.
- Pay the bill.
- Send your claim + bill to us via our mobile app, online portal, email, fax or mail.
- Receive reimbursement by check or direct deposit.