



## A Fetching Value Added Benefit

Top-quality talent requires top-quality benefits. With over 85 million U.S. families owning a pet,<sup>1</sup> a high percentage of your employees are likely to come home to a beloved cat or dog after they work for the day. MetLife makes it easy to add Pet Insurance to your benefits program.

Available to businesses from 51–99 employees, you will automatically be able to offer a discounted pet insurance program to your employees when you add any other MetLife core coverage. And there's no additional cost or work involved as MetLife works directly with your employees for enrollment, servicing and billing. Employees will be instructed to enroll online or by phone. By offering pet coverage, you can stand apart from the competition and make your benefits package more attractive.

**73%** of millennial pet parents would go into debt to provide for their pets' wellbeing<sup>3</sup>

**62%** of millennial pet parents say they would put their pet's health before their own<sup>4</sup>

**58%** of employees would choose a pet-friendly employer over an employer who is not<sup>5</sup>

**24%** of pet parents have gone into credit card or personal loan debt as a result of health/vet costs for their pet<sup>6</sup>

## About Pet Insurance Offered By MetLife<sup>1</sup>



**Flexible product offerings** with straightforward pricing and options, customizable limits and deductible savings<sup>7</sup>



**Quick 3-step enrollment** and hassle-free claims experience with most claims processed within 10 days<sup>8</sup>



**Multichannel support options** with an experienced team of pet advocates that have been serving pet parents and their communities for more than 15 years

**5%**

**Group discount** employees receive a 5% group discount<sup>9</sup>

<sup>1</sup>According to the 2019-2020 National Pet Owners Survey conducted by the American Pet Products Association (APPA).

<sup>2</sup>Independence American Insurance Company ("IAIC") is the insurance carrier for this product. PetFirst Healthcare, LLC, a MetLife company, is the policy administrator authorized to offer and administer pet insurance policies. Independence American Insurance Company, a Delaware insurance company, is headquartered at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact PetFirst Healthcare, LLC. Like most insurance policies, insurance policies issued by IAIC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

<sup>3</sup>2019 Employee Benefit Adviser "5 benefit perks to entice top millennial talent to your clients."

<sup>4</sup>2019 HealthPocket Info Poll.

<sup>5</sup>2019 Mars Petcare "Better Cities for Pet" Annual Report.

<sup>6</sup>2019 Benefits Pro "Americans willing to spend as much on pets' healthcare as their own."

<sup>7</sup>With deductible savings, your pet's deductible automatically decreases by \$25 each policy year that you don't receive a claim reimbursement.

<sup>8</sup>80% of claims are processed within 10 days or less.

<sup>9</sup>This discount is not available in Tennessee. This discount is only available for individuals who access the policy through a group (10% for Groups > 1,000 lives and 5% for Groups 50-999 lives).