




Take care of who your employees care for



Top-quality talent requires top-quality benefits. As the number of pet families in the US grow, it's easy to add MetLife Pet Insurance¹ to your benefits program to help employees care for their furry family members.

MetLife Pet Insurance offers:

-  **Coverage for pre-existing conditions** when switching providers²
-  **Preventive care** included in the annual limit³
-  **New and innovative policy benefits**, such as grief counseling for the loss of your furry family member, loss or theft coverage, automatic coverage limit increases annually⁴ and virtual vet concierge services⁵
-  **Multi-channel claims submission** with most claims processed within 10 days⁶
-  **No waiting period for orthopedic coverage** and **among the industry's shortest wait period**⁷ for accident and illness coverage⁸

 **MetLife Pet mobile app** with market leading features to help you manage your pet's health and wellness and claims.

2.4 Million

dogs and cats were adopted from shelters from January to November 2020⁹

Why is MetLife Pet Insurance a unique breed?

Flexible product offerings with straightforward pricing and options

Only provider offering Family Plans¹⁰ to cover all kinds of households (single, multi-pet and family)

Integrated service and administration across MetLife benefits and multiple billing options – payroll and direct with portability

Ongoing support with customizable employee communications and tools

Competitive rates with discounts¹¹ and healthy pet incentive¹²

¹Metropolitan General Insurance Company (“MetGen”), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, 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. This entity was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. 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. Application is subject to underwriting review and approval. 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.

² We do not cover all pre-existing conditions; just those covered by the previous provider.

³ Available for an additional cost.

⁴ 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.

⁵ May not be available in all states.

⁶ Approximately 80% of claims are processed within 10 days or less.

⁷ 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.

⁸ Accident coverage and wellness coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

⁹ Shelter Animals Count, Data Dashboards, 2020.

¹⁰ 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.

¹¹ 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)

¹² With the healthy pet incentive, your pet’s deductible automatically decreases by \$50 each policy year that you don’t receive a claim reimbursement. May not be available in all states.

