

MetLife Pet Insurance¹ Coverage Overview



Accident & Illness²

Enrollment Experience

Species Covered	Dogs and Cats
Covers* All Breeds & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight ²	✓
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	✓
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Healthy Pet Incentive (previously Deductible Savings) ³	✓

Pricing

Pricing Structure	Customized to every pet (varies by species, age, breed, ZIP code) ⁴
Employer/Association Discounts ⁵	✓
Family Plan (cover multiple pets on single policy)	✓
Multi-policy discount ⁶	✓

Accident & Illness²

Pricing (continued)

Internet Purchase Discount ⁷	✓
Military, Veteran & First Responder Discount ⁸	✓
Healthcare Workers Discount ⁹	✓
Animal Care Discount ¹⁰	✓
Deductible	Flexible (\$0 - \$2,500) ¹¹
Annual Limit	Flexible (\$500 - unlimited) ¹²
Reimbursement	Flexible (50% to 100%) ¹³

Core Coverage*

Exam Fee Coverage	✓
Telemedicine Visit Coverage	✓
Prescription/Take Home Medication Coverage	✓
Prescription Food Coverage ¹⁴	✓
Hereditary Conditions	✓
Congenital Conditions	✓
Chronic Conditions	✓
Orthopedic Waiting Period ¹⁵	✓
Cruciate Repair	✓
Bi-Lateral Conditions	✓
Holistic/Alternative Therapy	✓

Core Coverage* (continued)

Periodontal Disease	✓
Vaccinatable Diseases	✓
Dermatological Conditions	✓
Injuries Caused By Housemates	✓
Aging Pet Ear & Eye Conditions	✓
Cremation Benefits	✓

Claims and Customer Experience

Processing Time	<10 days ¹⁶
Multi-Channel Support	✓
Mobile App for Claims	✓
Telehealth ¹⁷	✓

Preventive Care Coverage (optional)¹⁸

Flea, Tick and Heartworm Medication	✓
Spay or Neuter	✓
Microchip	✓
Vaccinations	✓
Teeth Cleaning	✓
Wellness Exam	✓
Blood Panel	✓
FelV Test	✓
Fecal Test	✓
Heartworm Test	✓
Health Certificate	✓

1 Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen's policies are available. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and 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. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC 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.

2 Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

3 Your pet's deductible automatically decreases by \$25 (for IAIC underwritten policies) or \$50 (for MetGen underwritten policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.

4 For IAIC underwritten policies only, premium will also be based upon the pet's gender.

5 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 population (For IAIC underwritten policies, the discount is 10% for Groups > 1000 lives and 5% for Groups 51-999 lives. For MetGen underwritten policies, this discount is 10% for Employer Groups of all sizes and 5% for Associations of all sizes).

6 Multi-policy discount is not available with Family Plans.

7 When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

8 Discount may not be available in all states. A discount is available to serving and retired members of the Armed Forces & First Responders.

9 For MetGen underwritten policies, a discount is also available to active healthcare workers.

10 A discount is applicable to staff/owners of animal care facilities.

11 Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

12 Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. In addition, there is also a \$500 annual limit option for MetGen underwritten policies. Unlimited benefit option subject to availability.

13 Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% for IAIC underwritten policies only.

14 Included in MetGen underwritten policies only.

15 For policies issued by IAIC, coverage for these conditions is subject to a 6-month wait period. Please review your policy for complete details.

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

17 May not be available in all states.

18 Can be purchased at an additional cost. For IAIC underwritten policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen underwritten policies, optional Preventive Care coverage is included in the annual limit.

* Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and 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.

This is only a brief description of the coverage(s) available. Please see policy for complete details.