



MetLife Pet Insurance¹

Care for your **employees'** furry families.



MetLife

Table of Contents

[Page 3.](#) **Protection for every family member ... even the furry ones**

[Page 4.](#) **Coverage that fits every pet and every pet parent**

[Page 5.](#) **Why is MetLife Pet Insurance¹ a unique breed?**

[Page 6.](#) **The New MetLife Pet App**

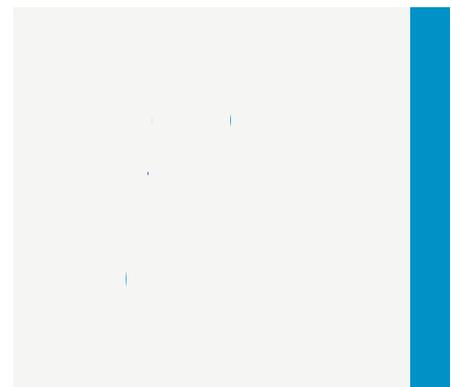
[Page 7.](#) **Plan design**

Protection for every family member ... even the furry ones

Pet ownership is on the rise.² With over 85 million families owning a pet,² a high percentage of your employees are likely to be pet parents. In fact, more than 2.4M pets were adopted in 2020³, alone, and many of your employees likely became pet parents. Raising a pet can be a joyous experience due to their loyal, unpredictable nature, but care can quickly become expensive. After all, pets are family and it can be emotionally and financial stressful when veterinary expenses begin to stack up.

MetLife Pet Insurance¹ is committed to helping pet parents experience the joys of parenthood by providing them the confidence to care for their pet. Pet insurance helps to reimburse pet parents for covered unexpected veterinary expenses for their furry family members. This will help to give your employees confidence that they can pay for treatment for their pets if they become sick or have an accidental injury.

With MetLife Pet Insurance¹, you can offer quality coverage that's affordable for pet parents and easy to customize.



Why is pet insurance important?



\$800 – \$1500

Average cost of an emergency
vet visit for a dog⁴

1 in 3

Pets need emergency
veterinary treatment
every year⁵

Coverage that fits every pet and every pet parent

Pet parents will put their furry family members' well-being before their own:

73% of millennial

pet parents would go into debt to provide for their pets' well-being⁶

62% of millennial

pet parents say they would put their pet's health before their own⁷

56% of pet parents

reported not being able to afford emergency care for their pets⁸

With MetLife, pet parents have the power of choice and coverage can be customized to best meet pet parents' and their pets' needs. Once the policy is effective, accident coverage begins at midnight and illness coverage begins after 14 days.

Flexible features

Pet parents can select from a range of annual limits, deductibles and coinsurance levels.

- Various levels of coverage from \$500–Unlimited⁹. Also includes optional wellness coverage (preventive care)¹⁰
- Straightforward pricing and options with customizable limits, no dog or cat breed exclusions, no upper age limits, discounts¹¹ and healthy pet incentive¹²
- New and innovative benefits, such as grief counseling for the loss of your furry family member, loss or theft coverage, automatic coverage limit increases annually¹³ and virtual vet concierge services
- No initial exam or previous vet records required to enroll and no per-incident or lifetime limits apply

Pet parents' cost

Every pet and pet parent is unique, so each pet's premium will be unique based on the species, breed, age, and ZIP code, as well as the coverage amount they select.

An illustrative example for a 2-year-old golden retriever



CHICAGO: ZIP 60601

Annual Benefit: \$2,000
Deductible: \$250
Reimbursement: 90%
Routine Care Benefit: None

Monthly Cost*
Recurring Monthly: \$28.40

ATLANTA: ZIP 30303

Annual Benefit: \$2,000
Deductible: \$250
Reimbursement: 90%
Routine Care Benefit: None

Monthly Cost*
Recurring Monthly: \$25.13

SAN DIEGO: ZIP 92110

Annual Benefit: \$2,000
Deductible: \$250
Reimbursement: 90%
Routine Care Benefit: None

Monthly Cost*
Recurring Monthly: \$31.65

*Monthly cost includes a 10% discount for 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)

Why is MetLife Pet Insurance¹ a unique breed?



Freedom of Comprehensive coverage

- **Flexibility** to select various levels of coverage with no breed exclusions or upper age limits; ability to include multiple pets on one policy through our innovative family plans¹⁴
- **Optional wellness coverage (preventive care)** included in annual limit¹⁰
- **Competitive rates** with discounts,¹¹ healthy pet incentive¹² and the only provider offering family plans¹⁴ (i.e., multiple pets covered by one policy)
- **Coverage of pre-existing conditions** when switching providers, no initial exam or previous vet records to apply



Simple and delightful experience

- MetLife Pet mobile app with market leading features to help you manage your pet's health and wellness and submit and track claims with most claims processed within 10 days¹⁵
- Team of pet advocates to assist with enrollment and service, access to telehealth concierge service
- No waiting period for orthopedic coverage and among the industry's shortest wait period¹⁶ for accident and illness coverage¹⁷



Support for you

- **Simple set up** with no additional costs to you and a seamless integration across MetLife benefits
- Ongoing support with **customizable employee communications & tools**



Backed by MetLife's unmatched track record

- A **dependable partner** with 100+ years of experience in benefits solutions. (That's more than 700 dog years!).
- We are the largest single, non-medical group carrier in the U.S., with an experienced team of caring and passionate pet advocates who have been serving pet parents and their communities for more than 15 years¹⁸.

The New MetLife Pet App:

Your pet's health and wellness, all in one place.

Designed by pet parents for pet parents.



Easy to use with a highly intuitive and engaging user experience.



Convenient way to manage pet health and wellness in one location



Personalized access to information and resources

Key Features Coming Soon



Manage pet insurance:

- View your policy, edit your pet profile, submit and track claims.



Manage your pet's health records:

- Upload and keep your health records and documents all in one location.
- Receive reminders on vaccinations due and other notifications.



Access live 24/7 vet chat:

- Get answers and tips by licensed vets from home.



Access personalized articles:

- Search a variety of articles on multiple topics recommended for you.



Find nearby pet services:

- Locate pet service providers around you.

Plan design

Underwritten and Issued by

Metropolitan General Insurance Company

Enrollment Experience	
Covers ¹⁹ All Breed & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight	✓ ¹⁶
No Annual Care Requirements to Keep Coverage	✓ ¹⁷
No Neuter/Spay Requirement	✓
Benefits and Limits	
No Schedule of Benefits	✓
No Lifetime Limit	✓
No Per-Incident Limit	✓
Optional Wellness Coverage (Preventive Care)	Included in annual limit ¹⁰
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Healthy Pet Incentive (previously Deductible Savings)	\$50 ¹²
Automatic Annual Limit Increase	✓ ¹²
Pricing	
Pricing Structure	Customized to every pet (varies by species, age, breed, zip code)
Employer Benefit Discount	10% for groups of all sizes ¹¹
Affinity Group Discount	5% for associations and businesses of all sizes ¹¹
Family Plan (Cover multiple pets on single policy)	✓
Multi-policy discount	✓ ²⁰
Internet Purchase Discount	✓ ²¹
Military, Veteran & First Responder Discount	✓ ²²
Healthcare Workers Discount	✓ ²³
Animal Care Discount	✓ ²⁴
Deductible	Flexible (\$0-\$2,500) ²⁵
Annual Limit	Flexible (\$500-Unlimited) ⁹
Reimbursement	Flexible (50% to 100%) ²⁶

Plan design

Underwritten and Issued by

Metropolitan General Insurance Company

Core Coverage ¹⁹	
Exam Fee Coverage	✓
Telemedicine Visit Coverage	✓
Prescription Food Coverage	✓
Hereditary Conditions	✓
Congenital Conditions	✓
Chronic Conditions	✓
No waiting Period for Orthopedic Conditions	✓
Physical Therapy	✓
Crucial Repair	✓
Bi-Lateral Conditions	✓
Holistic/Alternative Therapy	✓
Periodontal Diseases	✓
Vaccinatable Diseases	✓
Dermatological Conditions	✓
Injuries Caused By Housemates	✓
Aging Pet Ear & Eye Conditions	✓
Value Adds	
Telehealth Concierge Service	✓
Boarding Fees While You're Hospitalized (When human is hospitalized for at least 48 hours)	✓
Advertising and Reward Benefit	✓
Loss Due to Theft or Straying	✓
Cremation Benefits	✓
Burial Benefits	✓
Mortality Benefit	✓
Grief Counseling Upon Death of Pet	✓

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 assumed name 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 assumed names or fictitious names approved by certain jurisdictions.

²2019–2020 APPA National Pet Owners Survey.

³Shelter Animals Count, Data Dashboards, 2020 (<https://www.shelteranimalscount.org/data-dashboards>).

⁴Rover "The Cost of Owning a Dog", 2020

⁵2019-2020 APPA National Pet Owners Survey.

⁶Employee Benefit Adviser "5 benefit perks to entice top millennial talent to your clients", 2019.

⁷2019 HealthPocket Info Poll (https://www.healthpocket.com/healthcare-research/surveys/how-millennials-approach-health-insurance#.X_N5EC9h1TY).

⁸Access to Veterinary Care Coalition "Access to Veterinary Care", 2018.

⁹Annual limit options range from \$500 - \$25,000 in \$1,000 increments.

¹⁰Can be purchased at an additional cost.

¹¹This 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).

¹²With the healthy pet incentive, your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

¹³If 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.

¹⁴Based 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.

¹⁵Approximately 80% of claims are processed within 10 days or less.

¹⁶Wait period for accident coverage is midnight EST compared to 2 to 15 days for competitors; wait period for illness coverage is 14 days compared to 14 to 30 days for 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.

¹⁷Accident coverage and Preventive Care coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

¹⁸MetLife Pet Insurance Solutions LLC (fka "PetFirst Healthcare, LLC"), a MetLife company, has over 15 years of experience serving pet parents.

¹⁹Provided all terms of the policy are met. 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.

²⁰Multi-policy discount is not available with Family Plans.

²¹When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

²²A discount is available to serving and retired members of the Armed Forces & First Responders.

²³A discount is available to active healthcare workers.

²⁴A discount is applicable to staff/owners of animal care facilities.

²⁵Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500

²⁶Reimbursement options include: 50%, 70%, 80%, 90% and 100%.