



# MetLife Pet Insurance

Care for your **employees** furry families.

Contact your MetLife representative today.



**MetLife**

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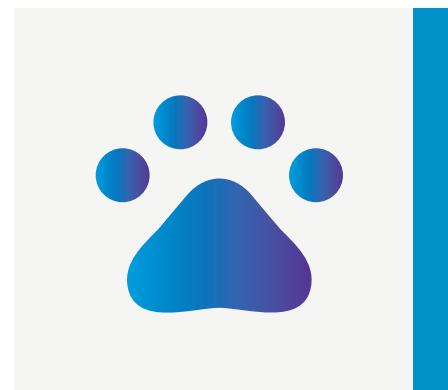


# Protection for every family member ... even the furry ones

Pet ownership is on the rise. With over 85 million families owning a pet,<sup>1</sup> a high percentage of your employees are likely to be 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 Insurance<sup>2</sup> is committed to helping pet parents experience the joys of parenthood by helping them cover the cost of care for a sick or injured pet. Pet insurance helps to reimburse pet parents for covered unexpected veterinary expenses for their furry family members, helping to give your employees confidence that they can care for their pets like family.

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



Why is pet insurance important?



2.4M

pets were  
adopted in  
2020<sup>3</sup>

\$800 –  
\$1500

Average cost of an  
emergency vet visit  
for a dog<sup>4</sup>

1 in 3

Pets need emergency  
veterinary treatment  
every year<sup>5</sup>

# Take the first step to becoming a more pet-friendly employer

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-being<sup>6</sup>

**62%** of millennial

pet parents say they would put their pet's health before their own<sup>7</sup>

**56%** of pet parents

reported not being able to afford emergency care for their pets<sup>8</sup>

As pet ownership increases, interest in pet insurance is on the rise. In fact, 74% of people who live with pets consider pet insurance a must have or nice to have benefit<sup>9</sup>. Offering pet insurance can help improve employees financial wellness, helping them afford the growing costs of caring for a pet.

## Benefits to employees:

- Flexible product offering, allowing pet parents to select from a range of annual limits, deductibles and reimbursement levels.<sup>10</sup>
- Quick and easy enrollment
- Hassle-free claims
- Experienced, caring team of pet advocates and representatives
- Innovative benefits, such as grief counseling<sup>11</sup> for the loss of a pet, loss or theft coverage and Telehealth services<sup>12</sup>

## Benefits to employers:

- Easy setup
- Ongoing support with customizable communications and tools
- Integrated service and administration experience
- Can help to attract and retain talent

## 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)  
For Illinois and California, there is an additional \$12.00 enrollment.



# Why is MetLife Pet Insurance 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 plans
- **Optional wellness coverage (preventive care)** included in annual limit<sup>13</sup> to cover flea and tick medications, teeth cleaning, blood work and more
- **Competitive rates** with discounts,<sup>14</sup> and the only provider offering family plans<sup>15</sup> (i.e., multiple pets covered by one policy)
- Healthy pet incentive<sup>16</sup> where employee's deductible decreases for each year without a claim
- **Coverage of pre-existing conditions** when switching providers<sup>17</sup>, 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 days<sup>18</sup>
- **Team of pet advocates** to assist with enrollment and service, access to 24/7 live vet chat
- **No waiting period for orthopedic coverage** and among the industry's shortest wait period<sup>19</sup> for accident and illness coverage<sup>20</sup>



## Support for you

- **Simple set up** with no additional costs to you and a seamless integration across MetLife benefits
- **Customizable communications to educate** your employees on how pet insurance can help them



## 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 years.<sup>21</sup>

## Perks for Pet Parents

**Our new rewards program<sup>22</sup>** provides employees with access to discounts on pet care purchases at select businesses. Employees who are enrolled in MetLife's Pet Insurance plan can access available discounts at no additional cost through their MyPets online account.

# 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 <sup>19</sup> All Breed & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight	✓ <sup>19</sup>
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	✓
Optional Wellness Coverage (Preventive Care)	Included in annual limit <sup>12</sup>
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Healthy Pet Incentive (previously Deductible Savings)	\$50 <sup>16</sup>
Automatic Annual Limit Increase	✓ <sup>23</sup>
Pricing	
Pricing Structure	Customized to every pet (varies by species, age, breed, zip code)
Employer Benefit Discount	10% for groups of all sizes <sup>14</sup>
Affinity Group Discount	5% for associations and businesses of all sizes <sup>14</sup>
Family Plan (Cover multiple pets on single policy)	✓
Multi-policy discount	✓ <sup>24</sup>
Internet Purchase Discount	✓ <sup>25</sup>
Military, Veteran & First Responder Discount	✓ <sup>26</sup>
Healthcare Workers Discount	✓ <sup>27</sup>
Animal Care Discount	✓ <sup>28</sup>
Deductible	Flexible (\$0-\$2,500) <sup>29</sup>
Annual Limit	Flexible (\$500-Unlimited) <sup>10</sup>
Reimbursement	Flexible (50% to 100%) <sup>30</sup>



# Plan design

Underwritten and Issued by

Metropolitan General Insurance Company

Core Coverage <sup>19</sup>	
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	✓

# How do I get started?

Once MetLife is notified of the sale, we will:

1. Create an implementation guide which contains a timeline for key tasks, meeting dates and due dates, and marketing strategy. Setup implementation meetings which include an implementation specialist and other MetLife specialized resources.
2. Work closely with you [and your vendors or TPA] to develop a customized, coordinated implementation.
3. Ask for your feedback to make sure we are meeting or exceeding your established goals and expectations.

Your MetLife representative, can help you learn more and sign up.

**metlife.com**

<sup>1</sup>2019–2020 APPA National Pet Owners Survey.

<sup>2</sup>Metropolitan 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.

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

<sup>4</sup>Rover "The Cost of Owning a Dog", 2020

<sup>5</sup>2019-2020 APPA National Pet Owners Survey.

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

<sup>7</sup>2019 HealthPocket Info Poll ([https://www.healthpocket.com/healthcare-research/surveys/how-millennials-approach-health-insurance#.X\\_N5EC9h1TY](https://www.healthpocket.com/healthcare-research/surveys/how-millennials-approach-health-insurance#.X_N5EC9h1TY)).

<sup>8</sup>Access to Veterinary Care Coalition "Access to Veterinary Care", 2018.

<sup>9</sup>MetLife 2021 Employee Benefit Trends Study

<sup>10</sup>Annual limit options range from \$500 - \$25,000 in \$1,000 increments.

<sup>11</sup>Grief counseling is provided by LifeWorks. Not available in all states.

<sup>12</sup>Not available in all states.

<sup>13</sup>Can be purchased at an additional cost.

<sup>14</sup>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).

<sup>15</sup>Based on a January 2022 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.

<sup>16</sup>With the healthy pet incentive, your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

<sup>17</sup>We do not cover all pre-existing conditions, just those covered by the previous provider.

<sup>18</sup>Approximately 80% of claims are processed within 10 days or less.

<sup>19</sup>Wait 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.

<sup>20</sup>Accident coverage and Preventive Care coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

<sup>21</sup>MetLife Pet Insurance Solutions LLC (fka "PetFirst Healthcare, LLC"), a MetLife company, has over 15 years of experience serving pet parents.

<sup>22</sup>Not available in all states.

<sup>23</sup>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.

<sup>24</sup>Multi-policy discount is not available with Family Plans.

<sup>25</sup>When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

<sup>26</sup>A discount is available to serving and retired members of the Armed Forces & First Responders. May not be available in all states.

<sup>27</sup>A discount is available to active healthcare workers. May not be available in all states.

<sup>28</sup>A discount is applicable to staff/owners of animal care facilities. May not be available in all states.

<sup>29</sup>Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500

<sup>30</sup>Reimbursement options include: 50%, 70%, 80%, 90% and 100%.