MetLife | Pet Insurance



From playtime to vet time

MetLife Pet is here for the expected and unexpected moments in your pet's life

MetLife Pet can help cover unexpected costs and routine care

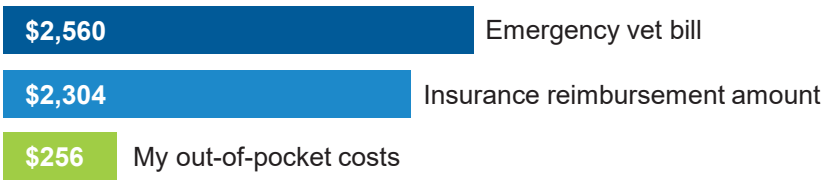
Visits to the vet can be unpredictable. According to the 2022 Pet Parent Pulse Poll Findings, most pet parents are facing rising care costs to keep their pets happy and healthy, with 54% of owners worried about being able to care for their pets in the future with economic uncertainties.

MetLife Pet can help protect your pet's health and your wallet.

How it works

Hypothetical savings example when visiting a licensed veterinarian, specialist or emergency clinic in the U.S.

Bella, a two-year-old mixed-breed dog, needed emergency surgery after swallowing some small rocks. Bella pulled through, but not until incurring an emergency vet bill of $2,560. Since I had MetLife Pet Insurance, I received a 90% bill reimbursement after meeting the deductible. Thanks to my smart decision to enroll, I saved $2,304 in out-of-pocket vet expenses.[1]



With MetLife Pet Insurance, you can get:

- Discounts of up to 30%[2]
- Up to 90% coverage if your pet becomes sick or injured—including exam fees[3]
- Preventive care coverage (optional) for routine wellness
- Freedom to visit any licensed vet in the U.S.
- No breed exclusions or upper age limits[4]
- 24/7 live chat with licensed vets—for when things come up after hours[5]



2024 PET INNOVATION AWARD
PET INSURANCE OF THE YEAR

To enroll in these benefits, visit **metlife.com/getpetquote** or call **800-438-6388**

MetLife | Pet Insurance



Know what your plan covers...

MetLife Pet Insurance helps cover the costs of vet visits, accidents, illness and more

Get regular checkups to help protect your pet

Be better prepared for unexpected accidents

Help cover the costs of unplanned illness

Your benefit in action

Take advantage of how simple it is to get—and use—MetLife Pet Insurance:

Select and enroll in the right coverage for you and your pet, and download our mobile app.

Take your pet to the vet and use the app to pay the bill and manage your pet's health and wellness.

Send the bill and your claim to us and receive reimbursement[3] by check or direct deposit if the claim expense is covered under the policy.

To enroll in these benefits, visit **metlife.com/getpetquote** or call **800-438-6388**

MetLife | Pet Insurance

Have more fun and less worry with MetLife Pet Insurance

Product overview	Pet Insurance can help reimburse you for covered vet visits, accidents, illness and more. Plus, it can help keep your pet safe and healthy with optional preventive care coverage.
Why is it needed?	With MetLife Pet, you have the power of choice to customize your pet insurance to meet both your pet's needs and your budget.
Flexible coverage	Choose the plan that works for you and your pet. Options include: • Levels of coverage from $500 to unlimited[6] • $0–$2,500 deductible options[7] • Reimbursement percentages from 50% to 90%[3]
What is covered under an accident and illness policy?	• Accidental injuries • Illnesses • Exam fees • Surgeries • Medications • Ultrasounds • Hospital stays • X-rays and diagnostic tests • Hereditary conditions • Congenital conditions • Alternative therapies
What is covered under a preventive care policy (optional)?	• Flea, tick and heartworm medications • Spay or neuter • Vaccinations • Teeth cleanings • Wellness exams • Blood panel • FeLV test • Fecal test • Heartworm test • And much more
Added value	• Coverage for vet-prescribed food, supplements or holistic treatments • Loss or theft coverage • Automatic annual limit increase[8]

To enroll in these benefits, visit **metlife.com/getpetquote** or call **800-438-6388**

MetLife | Pet Insurance

Frequently Asked Questions

What is Pet Insurance?

A. Pet insurance works much like other types of insurance. For a monthly fee (also called a premium), you'll have coverage that can help reduce the financial impact of expected and unexpected veterinary care.

Can I still use my vet?

A. Yes, you can visit any U.S.-licensed veterinarian, emergency clinic or specialist. You and your chosen veterinarian can determine the best treatment plan and medical course of action for your pet.

What does it not cover?

A. Pre-existing conditions are not typically covered in pet insurance—to learn more about what's not covered, visit metlifepetinsurance.com/ coverage-exclusions.

When does coverage start?

A. MetLife Pet Insurance offers some of the shortest wait periods for accident and illness coverage.[9] Accident coverage and optional preventive care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

How much will it cost?

A. Each pet's premium will be unique based on the age, breed, location and selected coverage amount.[10] **You will be automatically eligible for a 10% Employer Group Discount[10]/5% Affinity Group Discount,[10]** and additional discounts may be available[2]. Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by $50.[11]

How does the MetLife Pet app work?

A. Our MetLife Pet app allows you to manage your pet insurance account from anywhere. **Plus, we make it easy to:**

- Submit and track claims
- Manage your pet's health records
- Talk to an expert with 24/7 live vet chat[5]
- Find nearby pet services

How do I pay for my coverage?

A. You can set up an automatic payment via credit card through the online portal or call center. ACH (electronic bank-to-bank payment) is available exclusively in our call center.

*Applies to individuals that have purchased MetLife pet insurance as part of an employer group benefit offering.

1. This [hypothetical] example is for illustrative purposes only. This is based on a policy with a [$] deductible and [%] reimbursement. The pet policy issued by Metropolitan General Insurance Company is the governing document with respect to all matters of insurance. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy to determine coverage in each individual case.
2. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
3. Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.
4. Coverage options may be limited for certain ages.
5. Virtual veterinary services are available through the MetLife Pet app and are provided entirely by AskVet, a third-party partner; MetLife is not responsible for any pet guidance or advice provided or taken. Veterinarians providing virtual veterinary services cannot prescribe medication or answer questions about the pet policy.
6. Annual limit options range from $500 - $25,000 in $1,000 increments or unlimited benefit option also available. Pet age restrictions apply with Family Plans. Additional restrictions on available options in certain states.
7. Deductible options range include: $0 - $750 in $50 increments and $1,000, $1,250, $1,500, $2,000 and $2,500.
8. 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. May not be available in all states.
9. Accident and optional preventive care coverage begins on midnight EST of the effective day of your policy compared to a wait time of 2 to 15 days for many competitors. Illness coverage begins 14 days from the effective day of your policy compared to 14 to 30 days for many competitors. Based on a January 2024 review of publicly available summary information. 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.
10. The Employer Group Discount is not available on policies issued to residents of TN. This 10 % discount is only available to individuals who are eligible employees of an entity that has arranged for MetLife Pet to offer pet insurance. In MN, the Employer Group Discount is called an "Employee Affinity Discount." In AK, Employer Group must be > 2+ employees, and the employee must enroll through employer's voluntary benefit or employee discount program via URL and/or toll-free number.
11. Your pet's deductible automatically decreases by $50 each policy year that you don't receive a claim reimbursement.

Pet Insurance coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886-. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

L0225046657[exp0227][All States][DC]
© 2025 MetLife Services and Solutions, LLC, New York, NY 10166 — All Rights Reserved. © 2025 Peanuts Worldwide LLC