



Pet Insurance Comparison

Coverage is subject to the language of the policies as actually issued. This comparison or description of Nationwide policies was not furnished by Nationwide. It was prepared solely by MetLife Pet Insurance based publicly available summary information about competitors' offerings and highlights selected coverages of the policies referenced as of April 2024 and is subject to change without notice. It may not be completely accurate and should not be the sole source of information relied upon in deciding which insurance coverage to purchase. To receive the latest information about other providers' available plans, please visit their website. If you have questions regarding the illustration or about a particular competitor's policy or coverage, please contact a representative of Nationwide. Referenced publicly- available material for Nationwide's sample plan. Retrieved from petinsurance.com/forms. For completely reliable benefit comparisons, insurance departments (including North Dakota's) advise that you obtain the benefit schedules directly from each applicable insurance company.

Here's a quick glance of how some of the MetLife Pet Insurance policy provisions compare with those of [Nationwide](#).

	 Underwritten and Issued by Metropolitan General Insurance Company	
Plan Name	MetLife Pet Insurance	Nationwide My Pet Protection ²⁰
Enrollment Experience		
Covers All Breeds & Ages	✓	✓
No Initial Exam/Past Vet Notes Required	✓	✓
No Cancellation Fee	✓	✓
Accident Coverage Starts at Midnight	✓ ¹	✓ ²
No Annual Care Requirements to Keep Coverage	✓	✓
No Neuter/Spay Requirement	✓	✓
Direct Bill Available for Policyholders	✓	✓
Benefits and Limits		
No Schedule of Benefits	✓	✓
No Lifetime Limit	✓	✓
No Per-Incident Limit	✓	✓
Optional Wellness Coverage	✓ ³	✓ ⁴
No Diagnostic Test Limit	✓	✓
No Customary Charge Restrictions	✓	✓
Healthy Pet Incentive (previously Deductible Savings)	✓ ⁵	X
Automatic Annual Limit Increases	✓ ⁶	X



Plan Name	MetLife Pet Insurance	Nationwide My Pet Protection ²⁰
Pricing**		
Employer Group Discounts	10% ⁷	5% ⁸
Affinity Group Discounts	5% ⁷	Unknown
Family Plan (Cover multiple pets on single policy)	✓ ⁹	✗
Multi-policy discount	✓ ¹⁰	✓
Military, Veteran & 1st Responder Discount	✓ ¹¹	✗
Healthcare Workers Discount	✓ ¹¹	✗
Animal Care Discount	✓ ¹²	✗
Pricing Structure	Customized to every pet (varies by species, age, breed, ZIP code)	Varies by species, age, breed, ZIP code
Deductible	Flexible (\$0 - \$2,500) ¹³	\$250
Annual Limit	Flexible (\$500 - unlimited) ¹⁴	\$7,500
Reimbursement	Flexible (50% to 90%) ¹⁵	50% and 70%
Core Coverage		
Exam Fee Coverage	✓	✓
Telemedicine Visit Coverage	✓	✓
Prescription/Take Home Medication Coverage	✓	✓
Prescription Food Coverage	✓	✓
Hereditary Conditions	✓	✓
Congenital Conditions	✓	✓
Chronic Conditions	✓	✓
No Waiting Period for Orthopedic Conditions	✓	✓
Physical Therapy	✓	✗
Cruciate Repair	✓	✓ ¹⁶
Bi-Lateral Conditions	✓	✓
Holistic/Alternative Therapy	✓	✓
Periodontal Disease	✓	✓
Vaccinatable Diseases	✓	✓
Dermatological Conditions	✓	✓
Injuries Caused By Housemates	✓	✓
Aging Pet Ear & Eye Conditions	✓	✓
Dental treatment (Periodontal and Endodontics)	✓	✓ ¹⁷

	 Underwritten and Issued by Metropolitan General Insurance Company ¹	
Plan Name	MetLife Pet Insurance	Nationwide My Pet Protection ²⁰
Core Coverage		
Boarding Fees While You're Hospitalized (when human is hospitalized for at least 48 hours)	✓ ³	✓
Advertising and Reward Benefit	✓	✓
Loss Due to Theft or Straying	✓	✓
Core Coverage		
Cremation Benefits	✓	✓
Burial Benefits	✓	✓
Mortality Benefit	✓	✓
Species Covered	Dogs, Cats, Avian and Exotics	Dogs, Cats, Avian and Exotics
Processing Time	<10 days	30 days
Multi-Channel Support	✓	✓
Mobile App for Claims	✓	✓
Telehealth Concierge Service	✓ ¹⁸	✓
Grief Counseling Upon the Death of Your Pet	✓ ¹⁹	X

As with any insurance policy, coverage may vary. Learn how MetLife Pet Insurance works and review our coverage and exclusions.

*X indicates this coverage is not included or exclusions may apply

** When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. 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).

1. Accident and optional Preventive Care coverage begins on midnight EST of the effective day of your policy is 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.
2. Most plans start 14 days after your application is approved and payment has been received. If you're enrolling as part of a group or organization, effective dates vary. Source <https://www.petinsurance.com/faq/>
3. Not available for Exotic Pets policies.
4. Nationwide's Pet Wellness Plan reimburses based on a schedule of benefits.
5. Your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.
6. 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.
7. The Association Discount is not available on policies issued to residents of MN or TN. The Employer Group Discount is not available on policies issued to residents of TN. These discounts are only available to individuals who are eligible members or employees of an entity that has arranged for MetLife Pet to offer pet insurance (the discount is 10% for Employer Groups and 5% for Associations).
8. Nationwide discount is 5% for all employees on the products Nationwide sells in the group channel.
9. Family plan policies are limited to dogs age 12 and under and cats age 14 and under. Multi-policy discount is not available with Family Plans.
10. Multi-policy discount is not available with Family Plans.
11. Discount may not be available in all states. A discount is available to Healthcare Workers, First Responders, and serving and retired members of the Armed Forces.
12. Discount may not be available in all states. A discount is applicable to staff/owners of animal care facilities. Not available in NY.
13. Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500. For exotic pets, deductible options are \$0-\$2,500.
14. Annual limit options range from \$500 - \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability. Unlimited option not available for exotic pets. Pet age restrictions may apply. The maximum annual limit offered for exotic pet coverage is \$10,000.
15. Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.
16. Cruciate ligament or meniscal damage or rupture that occurs during the first twelve (12) calendar months of the policy. Source: <https://www.petinsurance.com/plan-restrictions>

17. Source <https://www.petinsurance.com/comparison/metlife/>

18. 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. This feature is coming soon for exotic pets.

19. Grief Counseling services are provided through an agreement with TELUS Health, an unaffiliated third-party service provider. Grief counseling services provided by TELUS Health are separate and apart from the insurance provided by MetLife. Not available to NY residents.

20. SERFF Filing #: NWPP-133641075