

MetLife Pet Insurance



Care for your employees' furry families.



MetLife

| Pet Insurance



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

Pet ownership is on the rise.



With nearly 87 million families owning a pet,¹ 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 financially stressful when veterinary expenses begin to stack up.

MetLife Pet Insurance 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 cost-effective for pet parents and easy to customize.

Why is pet insurance important?



78%

Of pet parents consider their pets to be their children²



\$800 – \$1500

Average cost of an emergency vet visit for a dog³



1 in 3

Employees say pet insurance is a must-have benefit⁴

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

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

83%

of pet parents say they is no limit on what they'd spend to make sure their pet is happy and healthy⁵

84%

of pet parents say the costs related to pet ownership have risen⁶

62%

of pet parents are concerned about their pet developing illnesses because they might not be able to afford the cost of their pet's health over time⁶

As pet ownership increases, interest in pet insurance is on the rise. In fact, 70% of people who live with pets consider pet insurance a must have or nice to have benefit⁷. Offering pet insurance can help improve financial wellness, helping them with coverage for the growing costs of caring for a pet.

Why MetLife Pet Insurance:

- Award-winning pet insurance three years in a row
- 20 years of pet experience and advocacy with a strong community focus
- Integrated service and administration experience across MetLife benefits
- Easy setup, no additional cost to employer
- Ongoing support with customizable communications and tools
- Sample quotes available online to help employees find a plan that works for them
- In states where available, we cover exotic pets, including birds, reptiles, rabbits and other exotics⁸

An illustrative example for a 2-year-old golden retriever⁹:



CHICAGO: ZIP 60601

Annual Benefit: \$2,000

Deductible: \$250

Reimbursement: 90%

Routine Care Benefit: None

Monthly Cost* Recuring Monthly: \$44.77

ATLANTA: ZIP 30303

Annual Benefit: \$2,000

Deductible: \$250

Reimbursement: 90%

Routine Care Benefit: None

Monthly Cost* Recuring Monthly: \$40.13

SAN DIEGO: ZIP 92110

Annual Benefit: \$2,000

Deductible: \$250

Reimbursement: 90%

Routine Care Benefit: None

Monthly Cost* Recuring Monthly: \$49.95

*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)¹⁰ *Monthly cost includes a 5% 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 5% for Associations of all sizes). For [Illinois and California], the sample rate includes the administration/installation and enrollment fees. For Georgia it includes only an administration/installment fee. *States **without** an enrollment fee: **Georgia (***) No installment fee for the first month's premium), Kansas, Maine, Michigan, Nebraska, New York and Ohio.** Enrollment fees are applicable in all other states. **Louisiana is only state without administration/installment fee.

What makes MetLife Pet Insurance a unique breed?



More coverage and value

- **We provide coverage of previously covered pre-existing conditions** when switching pet insurance providers
- **Competitive rates** with discounts,¹⁰ and the only provider offering family plans¹¹ (i.e., multiple pets covered by one policy)
- **Healthy pet incentive**¹² where employee's deductible decreases for each year without a claim
- **We cover all vet-recommended medications**, surgeries and treatments



More choice and flexibility

- **No breed exclusions or upper age limits**
- **A wider range of deductible**¹³ and **reimbursement options**¹⁴ than other carriers, giving pet parents maximum flexibility to choose the right plan
- **Optional wellness coverage (preventive care)**¹⁵ included in annual limit¹⁶ to cover flea and tick medications, teeth cleaning, blood work and more



Simple and delightful experience

- **MetLife Pet mobile app with market leading features** to help employees manage their pet's health and wellness and submit and track claims with most claims processed within five days
- **Team of pet advocates** to assist with enrollment and access to 24/7 live vet chat¹⁷
- **No waiting period for orthopedic coverage** and among the industry's shortest wait period for accident and illness coverage¹⁸



Support for implementation and enrollment

- **Simple set up** with no additional costs to you and a seamless integration across MetLife benefits
- We provide a **communication strategy** that guides policyholders through the benefit engagement journey.
- **Engagement tactics** available at no cost include: product videos, FAQs, onsite presentations, emails, direct mailers, digital banner ads and interactive tools.



Top-quality service and simplified enrollment

- **Caring and knowledgeable pet advocates** to assist with enrollment and service
- An **easy-to-use, personalized mobile app** to submit and track claims
- **Hassle-free claims experience** with most claims processed within 5 days

The MetLife Pet App:

Pet 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



Manage pet insurance:

- View policy, coverage information and submit and track claims



Access live 24/7 vet chat¹⁷:

- Get answers and tips by licensed vets from home



Manage your pet's health records:

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



Find nearby pet services:

- Locate pet service providers
Receive reminders and notifications about upcoming appointments



Access personalized articles:

- Search a variety of personalized articles on multiple topics

Plan design

UNDERWRITTEN AND ISSUED BY	METROPOLITAN GENERAL INSURANCE COMPANY
Enrollment Experience	
Covers All Breed & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight	✓ ¹⁸
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
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Healthy Pet Incentive (previously Deductible Savings)	\$50 ¹²
Automatic Annual Limit Increase	✓ ¹⁹
Pricing	
Pricing Structure When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states.	Customized to every pet (varies by species, age, breed, zip code)
Employer Benefit Discount	10% for groups of all sizes ¹⁰
Affinity Group Discount	5% for associations and businesses of all sizes ¹⁰
Family Plan (Cover multiple pets on single policy)	✓
Multi-policy discount	✓ ²⁰
Military, Veteran & First Responder Discount	✓ ²¹
Healthcare Workers Discount	✓ ²¹
Animal Care Discount	✓ ²²
Deductible	Flexible (\$0-\$2,500) ¹³
Annual Limit	Flexible (\$500-Unlimited) ¹⁶
Reimbursement	Flexible (50% to 90%) ¹⁴

Plan design

UNDERWRITTEN AND ISSUED BY	METROPOLITAN GENERAL INSURANCE COMPANY
Core Coverage	
Exam Fee Coverage	✓
Telemedicine Visit Coverage	✓ ¹⁷
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 to develop a customized, coordinated implementation.

3

Ask for your feedback to make sure we are meeting or exceeding your established goals and expectations.

Footnotes

Coverage issued by Metropolitan General Insurance Company, 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 American Pet Products (APPA) National Pet Owners Survey of 2023 and 2024

² MetLife's U.S. Pet Love Survey conducted by CITE Research, 2023

³ Money.com, [How Much is An Emergency Vet Visit? | Money](#), 2023

⁴ MetLife's 21st Annual U.S. Employee Benefit Trends Study, 2023

⁵ OnePoll research on behalf of MetLife, 2023

⁶ CITE Research on behalf of MetLife, 2022

⁷ MetLife 21st Annual U.S. Employee Benefit Trends Study, 2023

⁸ May not be available in all states

⁹ Calculation based upon select plans and coverages. Actual rates may vary based on pet age breed, location, deductible, reimbursement rate, and annual limits you choose. This hypothetical example is for illustrative purposes only. This is based on a policy with a \$250 deductible and 90% 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.

¹⁰ The Affinity Group 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 Affinity Groups). 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. In AK, for Affinity Groups, the policyholder must enroll through the affinity group's discount program via URL and/or toll-free number.

¹¹ Based on a June 2024 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

¹² Your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

¹³ Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500

¹⁴ Reimbursement options include: 50%, 70%, 80%, and 90%. Pet age restrictions may apply.

¹⁵ Not available for exotic pets

¹⁶ Annual limit options range from \$500 - \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability. Pet age restrictions may apply. Unlimited option not available for exotic pets. The maximum annual limit offered for exotic pet coverage is \$10,000.

¹⁷ 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.

¹⁸ Accident and optional Preventive Care 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 June 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.

¹⁹ 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.

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

²¹ 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

²² Discount may not be available in all states. A discount is applicable to staff/owners of animal care facilities.