

If they don't understand personal space,

they deserve to be insured.



We care about all your dependents — even the four-legged ones. As part of your employer benefits, you can access MetLife Pet Insurance.

Key Benefits



Flexible product offerings with straightforward pricing and options, discounts up to 30%¹, customizable limits, and deductible savings²



Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days



An experienced team of pet advocates and multi-channel support options



You may be able to cover up to 90%³ of covered veterinary expenses at any licensed veterinarian, specialist or emergency clinic in the U.S.

Get a quote or enroll today.

Visit www.metlife.com/getpetquote

Call 1-800-GET-MET8

Scan the QR code



1. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
 2. Your pet's deductible automatically decreases by \$25 (IAIC policies) or \$50 (MetGen policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.
 3. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only. Pet age restrictions may apply.

Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, and Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 11333 N Scottsdale Rd, Ste 160, Scottsdale, AZ 85454. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting review. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for complete details. MetLife Pet is the policy administrator. The entity may operate under an alternate, assumed, or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).



MetLife

Pet Insurance



MetLife Pet Insurance is a direct bill arrangement, which means that you pay monthly premiums directly to MetLife. The plan is a direct reimbursement arrangement, which means that you pay for 100% of the cost of care directly to your vet at the time of your appointment and then you request a reimbursement from MetLife. After subtracting the deductible, your reimbursement will be determined by the plan that you designed when you enrolled into MetLife Pet Insurance.

MetLife Pet Insurance - FAQs

What is it?

- **Reimbursement Plan** (You pay 100% of the cost of care, and then file for a reimbursement with MetLife.)
- **Direct Bill Arrangement** (You pay monthly premiums directly to MetLife.)

How is the plan designed?

You will customize your plan by selecting the percentage that you want to be reimbursed, the policy limit, and the annual deductible that you want to pay before MetLife will reimburse you for your out-of-pocket expenses.

- **Reimbursement Percentage Options:** 70% | 80% | 90%
- **Policy Limit Options:** \$2,000 | \$5,000 | \$10,000
- **Annual Deductible Options:** \$50 | \$100 | \$250 | \$500

What are the monthly premiums?

The monthly premiums we base on the type of pet (cat/dog/avian/exotic), breed, gender, age, reimbursement percentage, policy limit and annual deductible.

Are premium discounts available?

Yes. Members may receive up to a 30% discount on premiums. Discounts are available for first responders, healthcare workers, animal shelter volunteers, and more.

How does it work?

Assumptions: You have a 1-year-old male dalmatian and chose to be reimbursed at 90%, a policy limit of \$5,000, and an annual deductible of \$100. You declined the preventive care add-on.

Let's say that your doggo is injured and the Vet's bill is \$1,000. You will pay the Vet \$1,000 and then file a reimbursement claim with MetLife.

Amount of Claim Filed: \$1,000

Deductible: \$100 (For your first claim, MetLife will subtract this from the requested reimbursement.)

Amount used for reimbursement calculations: \$1,000 (claim) - \$100 (deductible) = **\$900**

MetLife will reimburse you: 90%; $\$900 \times .9 = \mathbf{\$810}$

Amount that you chose to pay out-of-pocket: 10%; $\$900 \times .1 = \mathbf{\$90}$

Because you had MetLife Pet Insurance, your out-of-pocket expenses were limited to **\$190**. MetLife reimbursed you **\$810**.

Is it worth it?



MetLife



Pet Insurance



Let's say that your doggo is a 1-year-old male Dalmatian. When you go to www.metlife.com/getpetquote and plug in the above assumptions (plus discounts), you will see that the monthly premium for this plan design is \$57.09, which is \$685.08 for the entire 12 month coverage period.

Without insurance, you would have paid the full \$1000 vet bill.

Factoring in the monthly insurance premiums, your total out of pocket would have been \$875.08.

- \$685.08 in premiums, plus \$190 in out-of-pocket costs = \$875.08

This example illustrates that insurance coverage would have saved you \$124.92.

Is that all that I would save?

The above example was only for one claim. With the next claim, your deductible would already be paid. Also keep in mind, that the above example incorporates the full year of premiums. So, the math will look more favorable.