

MetLife Pet Insurance¹

¹Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen's policies are available. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC 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 alternate, assumed, 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 alternate, assumed, or fictitious names approved by certain jurisdictions.

The Importance of Pet Insurance

Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance.

You may be able to cover up to 90%¹ of covered veterinary expenses from any licensed veterinarian, specialist or emergency clinic in the U.S.

\$

A small monthly payment can help take the stress out of paying vet expenses down the road

\$\$\$

Average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and average annual cost for surgical vet visit is \$426 for a dog and \$214 for a cat

2019-2020 APPA National Pet Owners Survey

24%

of pet parents have credit card or personal loan debt to cover pet health and vet costs

2019 Benefits Pro "Americans willing to spend as much on pets' health care as their own"

6 in 10+

More than 6 in 10 pet owners said their pet has had an emergency medical expense

<https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>

1. 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.

Key Features

With MetLife Pet Insurance, pet parents have the **power of choice** to customize their pet insurance to meet their needs.



- ✓ No breed exclusions
- ✓ No upper age limits
- ✓ No initial exam or previous vet records needed to enroll
- ✓ No per-incident or lifetime limits
- ✓ Group flexible coverage with up to 90% reimbursement¹ and the freedom to visit any U.S. licensed vet
- ✓ Optional Preventive Care coverage²
- ✓ 24/7 access to Telehealth Concierge Services – because accidents and illnesses don't always wait for your vet to be open
- ✓ Multi-channel support options with caring, knowledgeable representatives
- ✓ Discounts up to 30%³ and additional offers on pet care, where available
- ✓ MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.

1. 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.
2. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
3. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

What does it cover?

- ✓ Accidental injuries
- ✓ illnesses
- ✓ exam fees
- ✓ surgeries
- ✓ medications
- ✓ ultrasounds
- ✓ hospital stays
- ✓ X-rays and diagnostic tests

And our coverage also includes

- ✓ hip dysplasia
- ✓ hereditary conditions
- ✓ congenital conditions
- ✓ chronic conditions
- ✓ alternative therapies
- ✓ holistic care
- ✓ and much more!



Plan Highlights

Flexibility to select various levels of coverage, including optional Preventive Care¹ coverage, while also providing among the shortest wait periods for accident and illness coverage².

\$500-unlimited

Levels of coverage³

\$0-\$2,500

Deductible options⁴

50%-90%

Various reimbursement percentages⁵

1. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
2. 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. Competitive information is based on a January 2023 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.
3. Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. There is also a \$500 annual limit option for MetGen policies. Unlimited benefit option subject to availability. Pet age restrictions may apply
4. Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.
5. 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.

Additional Plan Features

Optional Preventive Care¹

Want additional coverage for routine exams, vaccinations and prescription medications? You can add optional preventive care to your plan for these expenses. Coverage includes:

- Annual vet exams
- Routine tests or screens
- Vaccines
- Teeth cleaning or polishing
- Preventative treatment for parasites such as fleas and heartworms
- Spay and neutering
- Behavior training

1. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
2. IAIC family plan policies are limited to dog and cats under the age of 10. MetGen family plan policies are limited to dogs under the age of 13 and cats under the age of 15. Multi-policy discount is not available with Family Plans.



Family Plan²

MetLife also provides the unique feature of a Family Plan. In a Family Plan, a policyholder is able to enroll up to three pets onto the same policy such that they share the same annual limits and coverage on the single policy. This feature allows policyholders more flexibility when considering enrolling multiple pets.

The Claims Process



Select the coverage that's best for you and your pet and enroll



Download our mobile app



Take your pet to the vet



Pay the bill



Send the bill and your claim documents for reimbursement via our mobile app, online portal, email, fax or mail



Receive reimbursement¹ by check or direct deposit if the claim expense is covered under the policy— **most claims are processed within 10 days**



Need help along the way? Our experienced, passionate pet advocates are available online or over the phone to assist with any questions you may have.

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The MetLife Pet Rewards Program¹ helps employees take care of their pet – and their wallets.



Complements pet insurance plans



Access to discounts on pet care purchases at select businesses



Reward offers are automatically added to policyholders' MyPets online account¹



Reward offers are added throughout the year, offering pet parents their choice of opportunities to save

1. May not be available in all states. Where reward offers are available, terms and conditions may vary and are subject to state requirements.

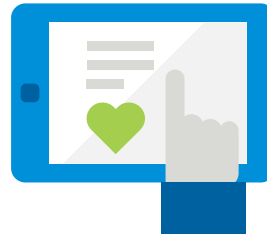
Enrollment

An Easy 3-Step Process



Tell us about your pet

Pet species, age, breed and location.¹



Choose coverage

Choose the coverage that is right for you and your pet.



Complete enrollment

1. For IAIC policies, premium is also based upon pet gender.

Enroll now.

Want to talk to one of our Pet Advocates?

Call 1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 8 am – 9 pm, EST

Saturday through Sunday, 10 am – 7 pm, EST

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).



Pet Q & A

What is the number or website?

- 1-800-GET-MET8
- www.metlife.com/getpetquote



What is the cost of the insurance?

- There are many factors to determine the price. You can obtain pricing by speaking with one of our Pet Advocates by calling or going online.

How do I look up veterinarians in the network?

- There is no network. You can see any licensed veterinarian of your choice and file a claim with MetLife.



Thank You!