

## Pet Insurance



# MetLife Pet Insurance<sup>1</sup>

Underwritten and Issued by Independence American Insurance Company



Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance<sup>1</sup>.

### Q. What is pet insurance?

**A. Just like health insurance for you and your family, pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs.** With MetLife Pet Insurance<sup>1</sup>, you may be able to cover<sup>2</sup> up to 90% on the veterinary care expenses from any licensed veterinarian, specialist or emergency clinic across the U.S.

### Q. Why do I need pet insurance?

**A. Now more than ever, pets are playing a significant role in our lives and it is important to keep them safe and healthy.** Perhaps you may have already experienced the cost of veterinary care for your pet. The average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and the average annual cost for a surgical vet visit is \$426 for a dog and \$214 for a cat.<sup>3</sup>

### Q. How does pet insurance work?

**A. Our process is simple and straightforward.** Take your pet to the vet and pay the bill, then send your claim to us. You can file by using our mobile app, online portal, e-mail, fax or mail, and we'll process your claim within 10 days<sup>5</sup>. Then, you'll receive reimbursement<sup>6</sup> by check or direct deposit if the claim expense is covered under the policy.

### Q. When does coverage start?

**A. MetLife Pet Insurance<sup>1</sup>, provides among the shortest wait periods<sup>7</sup> for accident and illness coverage.** Accident coverage and wellness coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

**6 in 10 +**  
More than 6 in 10 pet owners said their pet has had an emergency medical expense<sup>4</sup>

# Pet Insurance

## Q. What does it cover<sup>2</sup>?

### A. Coverage includes:

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

### And our coverage<sup>2</sup> also includes:

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

## Q. What does it not cover?

**A. Pre-existing conditions may not be covered-** enroll your pets today and help make sure they're protected.

## Q. Can I visit any vet?

**A. You can visit any licensed vet or emergency clinic in the U.S.,** and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to us and we will process your claim for reimbursement<sup>6</sup> if the claim expense is covered under the policy.

## Q. How much pet insurance do I need?

**A. We believe that every individual and their pet have unique needs. Hence we provide the ability to customize your coverage.** Coverage is flexible and customizable so that you can choose the plan that works for you. Options include:

- levels of coverage from **\$1,000 – unlimited<sup>8</sup>**
- **\$0 - \$2,500** deductible options<sup>9</sup>
- reimbursement percentages from **65% - 100%<sup>6</sup>**

## Q. How much will it cost?

**A. Each pet's premium will be unique based on the age, breed, location and gender, as well as what coverage amount you select.** Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25<sup>10</sup>.

## Q. Are there any discounts?

**A. Yes.** Group discounts are available<sup>11</sup>.

## Q. How do I pay for my coverage?

**A. Check with your employer.** You may either have an option for payroll deduction or you can set up an automatic payment from your bank with us.

<sup>1</sup>Independence American Insurance Company ("IAIC") is the insurance carrier for this product. PetFirst Healthcare, LLC, a MetLife company, is the policy administrator authorized to offer and administer pet insurance policies. Independence American Insurance Company, a Delaware insurance company, is headquartered at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact PetFirst Healthcare, LLC.

<sup>2</sup>Provided all terms of the policy are met. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

<sup>3</sup>2019-2020 APPA National Pet Owners Survey.

<sup>4</sup>Delfino, Devon. "42% of Millennials Have Been in Debt for Their Pet," lendingtree, <https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>. Accessed 22 April 2020.

<sup>5</sup>80% of claims are processed within 10 days or less.

<sup>6</sup>Reimbursement options include: 65%, 70%, 80%, 90% and 100%.

<sup>7</sup>Accident coverage and wellness coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

<sup>8</sup>Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments.

<sup>9</sup>Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

<sup>10</sup>With deductible savings, your pet's deductible automatically decreases by \$25 each policy year that you don't receive a claim reimbursement. May not be available in all states.

<sup>11</sup>This discount is not available in Tennessee. This discount is only available for individuals who access the policy through a group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).