MetLife | Pet Insurance

EXEMPLAR LUXURY GROUP

# Ready to roam?

Unleash the power of pet insurance.

**MetLife Pet Insurance** can help cover the costs of unexpected accidents, illnesses and routine care. Help protect your pet's health and your wallet.

**You asked. We answered.**

## Get the FAQs about MetLife Pet Insurance

### What is pet insurance?

A. **Pet insurance works much like other types of insurance.** For a monthly fee (also called a premium), you'll have coverage that can help reduce the financial impact of expected and unexpected veterinary care.

### Why MetLife Pet Insurance?

A. **With MetLife Pet, you have the power of choice to customize your pet insurance to meet both your pet's needs and your budget. You can take advantage of benefits like:**

- **Coverage available for dogs, cats and exotics** (avian, reptiles, rabbits and other exotics)*
- **The freedom to visit any U.S. licensed vet, emergency clinic or specialist –** Exam fees are covered for accidents and illnesses.
- **Flexible coverage with no breed exclusions.**
- **Family plans –** One policy covers up to three dogs and cats with one shared deductible.[1]
- **Preventive care coverage (optional) for dogs and cats –** For common routine wellness expenses.
- **Coverage of pre-existing conditions that were previously covered** when switching pet insurance providers.**

### How does MetLife Pet Insurance work?

A. **Our process is simple and straightforward.** Take your pet to the vet and pay the bill, then send us your claim documents. You can file using our mobile app, online portal, email, fax or mail, and most complete claims are processed in 5-10 days. You'll receive reimbursement[1] by check or direct deposit if the claim expense is covered under the policy.

### When does coverage start?

A. **MetLife Pet Insurance wait periods are among the shortest for accident and illness coverage.[2]** Direct Bill policies become effective the day after the application date.*** Accident/Optional preventive care coverage begins at midnight Eastern Time on the effective date of the policy. There is a 14-day waiting period on illness coverage once the policy becomes effective.

### What's covered?

A. **Coverage includes:**

- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays/diagnostic tests
- Hereditary conditions
- Congenital conditions
- Chronic conditions
- Holistic therapies and much more!

## What's not covered?

**A. Pre-existing conditions are not typically covered in pet insurance; however, MetLife Pet will cover pre-existing conditions that were previously covered for those switching from another pet insurance provider****—to learn more about what's not covered, visit metlifepetinsurance.com/coverage-exclusions.

## How much pet insurance do I need?

**A. Every individual and their pet has unique needs—we provide the ability to customize your coverage.** Coverage is flexible and customizable, so you can choose the plan that works for you. Options include:

- Annual limit options range from **$500–unlimited[1]**
- **$0–$2,500** deductible options[1]
- Reimbursement options of **50%, 70%, 80% and 90%[1]**

## How much will it cost?

**A. Each pet's premium will be unique based on your pet's age, breed and location, as well as your selected coverage amount.**

**But how much can you save?** If you're claim-free for a policy year, we'll automatically decrease your deductible by $50 with our healthy pet incentive.[3] Plus, MetLife Pet offers an Automatic Policy Limit Increase.[4]

## Are there any discounts?

**A. Yes, you will be automatically eligible for a 10% Employer Discount[5].** A variety of additional discounts may be available,[6] including:

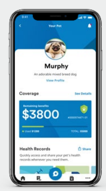
- Serving Military, Veteran, 1st Responder, Healthcare and Animal Care Workers Discount[7]
- Multi-policy Discount[8] (5% for the 2nd pet policy and 10% for each additional policy)
- Internet Discount[9]

## How do I pay for my coverage?

**A. You can set up an automatic payment** via credit card through the online portal or call center. ACH (electronic bank-to-bank payment) is available exclusively through MetLife Pet's call center.

## Is my coverage portable if I leave my employer?

**A. Yes. Your Pet Insurance policy will automatically remain in effect after you leave your employer and no action will be necessary on your part to continue your policy.**




### Access your pet insurance account anywhere, anytime with the MetLife Pet app

**Download and use the app to easily:**

- Submit and track claims
- Manage your pet's health records
- Talk to an expert with 24/7 live vet chat[10]
- Find nearby pet services

**Get a quote or enroll today.**
metlife.com/getpetquote55

**Call** 855-217-2861
**Scan the QR code**

*Not available in all states.
**Pre-existing coverage only available to individuals with active pet insurance coverage that have purchased MetLife Pet Insurance as part of an employer group benefit offering.
***Rhode Island policies become effective the second day after the application date.

1. Restrictions apply.
2. Based on a January 2026 review of publicly available summary information of top competitors. 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. Deductible reverts on renewal if claim reimbursement for claims other than preventive care have been made. Restrictions apply.
4. For policies with annual limits greater than $5,000 and at least $1,000 of unused benefits remaining at the end of policy year, the annual limit will be increased by $500 at no additional cost. Restrictions apply. May not be available in all states.
5. Must be eligible for applicable discount. Not available in TN. In MN, Discount is called an "Employee Affinity Discount".
6. When combining discounts, restrictions apply. Must be eligible for applicable discounts. Each discount may not be available in all states.
7. Must be eligible for discount. Not available in NY or TN.
8. Multi-policy discount is not available with Family Plans.
9. Discount not available in all states. Applies during first year only.
10. 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.

Pet Insurance coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact policy administrator MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet operates under an alternate or fictitious name in NY and MN (MetLife Pet Insurance Services LLC) and in IL (MetLife Pet Insurance Solutions Agency LLC).