

If he never leaves  
your side,

he deserves to be insured.



## Coming in January 2023 - Pet Insurance<sup>1</sup> that fits their needs and your budget

No matter what unpredictable antics your furry family member gets into, your family isn't complete without them. Soon you can enroll in MetLife Pet Insurance<sup>1</sup> and feel confident that their health and your wallet are protected if you're faced with an unexpected trip to the vet.

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

- Flexible coverage with up to 100% reimbursement<sup>2</sup> and freedom to visit any U.S. licensed vet
- Optional Preventive Care coverage<sup>3</sup>
- 24/7 access to Telehealth Concierge Services
- Discounts and offers on pet care<sup>4</sup>
- Coverage of pre-existing conditions when switching providers<sup>5</sup>
- MetLife Pet mobile app to submit and track claims, manage your pet's health and wellness and find nearby pet services

### How does MetLife Pet Insurance<sup>1</sup> work?



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



Download our mobile app



Take your pet to the vet



Pay the bill within 90 days and send it with your claim documents to us via our mobile app, online portal, email, fax or mail



Receive reimbursement<sup>2</sup> by check or direct deposit if the claim expense is covered under the policy

### Did you know?

**74%** of pet parents worry about their pet's health as they age.<sup>6</sup>

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

### Meeting pet parent needs

#### Essential Needs

- Accidents and illness
- Diabetes
- Ear infections
- Pancreatitis
- Cancer
- Hip dysplasia
- Cruciate ligament
- And more...

#### Sophisticated Care

- Laser therapy
- Holistic care
- Acupuncture
- Hydrotherapy
- IVDD
- And more...

#### Policy Features<sup>4</sup>

- Telehealth
- Mortality benefits
- Discounts and rewards
- Deductible savings
- And more...

#### Optional Preventive Care Coverage<sup>3</sup>

- Flea and tick
- Spay and neuter
- Heartworm
- Behavioral training
- Teeth cleaning
- Microchipping
- And more...

1. Pet 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.

2. Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% option for IAIC underwritten policies only.

3. Can be purchased at an additional cost. For IAIC underwritten policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen underwritten policies, optional Preventive Care coverage is included in the annual limit.

4. May not be available in all states.

5. We do not cover all pre-existing conditions; just those covered by the previous provider.

6. 2021 survey conducted by OnePoll in partnership with MetLife Pet Insurance.