

## Pet Insurance

Pays a portion or full cost of veterinary treatment of an ill or injured pet.

# Protect Your Furry Family Members with Pet Insurance offered by MetLife<sup>1</sup>.

Pet Insurance Underwritten by Independence American Insurance Company



Now more than ever, pets are playing a significant role in our lives and it is important to keep them safe and healthy. **Help make sure your furry family members are protected** in case of an accident or illness with Pet Insurance offered by MetLife<sup>1</sup>.

## Why is pet insurance important?

- A small monthly payment can help you prepare for unexpected vet expenses down the road
- More than **6 in 10** pet owners said their pet has had an **emergency medical expense**<sup>2</sup>
- 24% of **pet parents have credit card or personal loan debt** to cover pet health and vet costs<sup>3</sup>
- 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**<sup>4</sup>
- Pet insurance does not cover pre-existing conditions — so don't wait

### What does it cover?\*

- > accidents
- > illnesses
- > exam fees
- > surgeries
- > medications
- > ultrasounds
- > hospital stays
- > x-rays
- > diagnostic tests

### And our coverage also includes

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

To get a quote or enroll, call  
**1 800 GET-MET8**

## Pet Insurance

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



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



[Download our mobile app]



When an unexpected accident or illness occurs, take your pet to the vet



Pay the bill



Send your claim + bill to us via our [mobile app], online portal, email, fax or mail



Receive reimbursement<sup>1</sup> [by check or direct deposit]

## Why Choose MetLife?

- **Flexible product offerings** with straightforward pricing and options, group discounts<sup>5</sup>, customizable limits and deductible savings<sup>6</sup>
- **Quick 3-step enrollment** and hassle-free claims experience with most claims processed within 10 days<sup>7</sup>
- **Multichannel support options with our experienced team** of pet advocates that have been serving pet parents and their communities for more than 15 years

1. PetFirst Healthcare, LLC, a MetLife company, is the program administrator authorized to offer and administer pet health insurance policies underwritten by Independence American Insurance Company, a Delaware insurance company, with its main office at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage, and a listing of approved states, please contact PetFirst Healthcare, LLC. Insurance policies contain certain exclusions, exceptions, reductions, limitation and terms.

2. 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.

3. 2019 Employee Benefits Adviser "5 benefit perks to entice top millennial talent to your clients."

4. 2019-2020 APPA National Pet Owners Survey.

5. This discount is not available in Tennessee. This discount is only available for individuals who purchase a policy through an employer group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).

6. 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.

7. 80% of claims are processed within 10 days or less.