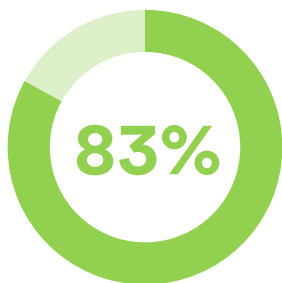


Helping pet parents cover routine wellness expenses

Not all pet insurance providers offer coverage for preventive care, like routine checkups. But at MetLife Pet Insurance, we understand that prevention is key to a happy, healthy life.












of pet parents say there's no limit on what they'd spend to keep their pet happy and healthy⁴

\$4,800

is the average amount spent annually on basic needs⁴

MetLife Pet Insurance can help pet parents save money at every stage of their pet's life with our preventive care coverage. This optional coverage means your employees can be reimbursed¹ for a variety of wellness issues, from regular wellness visits to certain medications. And with our straightforward reimbursement, pet parents are reimbursed for their expenses, not paid a capped rate based on a schedule of benefits, like some competitors².

Preventive Care Coverage can include expenses for:

-  Flea, Tick, and Heartworm Meds
-  Blood Panel
-  Teeth Cleaning
-  Spay or Neuter
-  FelV Test
-  Wellness Exam
-  Vaccinations
-  Fecal Test
-  Heartworm Test and more

Help employees budget for their pet's wellness needs

Our preventive care coverage helps pet parents plan for their pet's healthcare needs throughout the year. Whether it's a routine vet visit or a senior blood panel, pet parents can file a claim and if the claim is covered, be reimbursed for the expense based on their plan's reimbursement level. And, the expenses count toward their plan's annual limit³ making it easy for pet parents to manage their plan and expenses.

Employees also benefit from a hassle-free claims experience with most claims processed within 5 days.



Download the MetLife Pet mobile app to manage your pet's health and wellness and submit and track claims.

How our reimbursement works:

Many other competitors only pay policyholders based on schedule of benefits², paying a set amount for a wellness claim rather than reimbursing for the pet parent's cost. At MetLife, we reimburse pet parents for wellness claims based on their plan's reimbursement level, up to 90% after their deductible is met, depending on the reimbursement level selected by the policyholder¹. This means that the level of reimbursement your employees receive can be more in line with the cost of their pet's care.

Here's how a schedule of benefits of one of our competitors can pay out compared to MetLife Pet's reimbursement:

| Type of Care | Typical Cost | Schedule of Benefits ⁷ | MetLife Reimbursement ⁸ |
|------------------------|----------------------------|-----------------------------------|--|
| Physical exam | \$40-\$90 ⁵ | \$30.00 | \$58.00 |
| Spay/neuter | \$200 - \$400 ⁶ | none | \$360.00 |
| Fecal test | \$25 - \$50 ⁵ | \$25.00 | \$40.50 |
| Vaccine | \$20 - \$45 ⁵ | \$75.00 | \$43.20 |
| | | \$130.00 | \$502.20 |
| Maximum Annual Benefit | | \$500 | Plan maximum (\$2000-unlimited)³ |



Here's an example of how this could work:

Finnegan, a five-year old beagle, is due for his annual wellness exam.⁹ At the visit he receives his annual vaccinations and heartworm test. The entire event cost Finnegan's parents \$185, for which her policy was able to reimburse \$166.50, 90% of the expense.¹

1

At the vet's office...

Finnegan's pet parent, Jane gathers information needed to file a claim:

- Vet's contact info
- Finnegan's, wellness visit notes
- Copy of the paid invoice and itemized receipt

2

At home...

Jane downloads the app to upload her claim within 90 days of vet visit to be eligible to receive reimbursement.

3

Jane uploads Finnegan's vet notes, invoice and itemized receipt for his visit. She submits the claim via the app where she can track its progress.

4

Since her claim is covered under her plan, Jane receives her reimbursement via direct deposit into her checking account within 5 days.

Talk to your [MetLife representative](#) today.

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1. Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.
 2. Based on a January 2024 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 \$500 - \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability.
 4. MetLife survey conducted by OnePoll, 2023
 5. PetMD, [Pet Wellness Exams: Costs and What to Expect](#) | PetMD, 2022
 6. Forbes, How Much Does It Cost To Neuter A Dog? (2024 Guide)
 7. Coverage is subject to the language of the policies as actually issued. This comparison or description of Nationwide Wellness Plus was not furnished by Nationwide. It was prepared solely by MetLife Pet Insurance based publicly available summary information about competitors' offerings and highlights selected coverages of the policies referenced as of April 2024 and is subject to change without notice. It may not be completely accurate and should not be the sole source of information relied upon in deciding which insurance coverage to purchase. To receive the latest information about other providers' available plans, please visit their website. If you have questions regarding the illustration or about a particular competitor's policy or coverage, please contact a representative of Nationwide. Referenced publicly- available material for Nationwide. Retrieved from [Pet Wellness Insurance Plans from Nationwide® | Dog, Cat & Vet Plans \(petinsurance.com\)](#). For completely reliable benefit comparisons, insurance departments (including North Dakota's) advise that you obtain the benefit schedules directly from each applicable insurance company. Please note this only highlights the schedule of benefits and does not incorporate a comparison of all of the policy features of [Nationwide's policy](#).
 8. Based on 90% reimbursement after the deductible is met.
 9. This hypothetical example is for illustrative purposes only and not representative of a particular individual or pet. The amount paid would be subject to the selected deductible and reimbursed at 90% of the selected plan up to the chosen annual maximum. The pet policy issued by Metropolitan General Insurance Company is the governing document with respect to all matters of insurance.

