

Why MetLife Pet Insurance?

With over 150 years of voluntary benefits experience, we pride ourselves on offering the most customer-friendly benefits. After distributing pet insurance as an employee benefit for 20 years, in 2021 we shifted how we offered pet insurance and began underwriting and administering our own pet insurance product, MetLife Pet Insurance¹. This product came from customer feedback and the desire to deliver an innovative, market-leading, best-in-class pet insurance product.

Our mission is to offer pet insurance solutions that help pet parents care for their pets with confidence.

Flexibility

- Various levels of coverage from \$500–Unlimited.²
- Flexibility in reimbursement levels, 50%, 70%, 80%, 90% and 100%.
- A wide range of discounts.³ and healthy pet incentive.⁴

Coverage

- Coverage of pre-existing conditions when switching providers.⁵
- Coverage for preventive care⁶
- No breed exclusions or age limits; and the industry's only family plan offering—include multiple pets on one policy.⁷
- No waiting period for orthopedic coverage and among the industry's shortest wait period⁸ for accident and illness coverage.⁹

Value Adds

- Exclusive 10% employee discount.
- Access to Telehealth Concierge Service.
- Mobile app helps to meet pet parents' needs related to their pets' health and wellness.
- Rewards program to offer discounts where pet parents shop.¹⁰



PET INSURANCE OF THE YEAR

Proven satisfaction with MetLife Pet Insurance¹²

1300+

Group customers

55+

Fortune 500® companies

\$20.7m

Paid in claims in 2021

100K

Policies as of 2/2022

80%

Claims efficiently processed within 10 business days

Get to know MetLife Pet Insurance.



More than 15 years experience serving the pet parent community.¹¹



Dedicated AE for all products including pet insurance. Ease and efficiency of working with MetLife for all your employee benefit solutions.



Dedicated service center for pet insurance sales, service and claims. We provide sample policies and employees can get quotes online or by phone.



Product is offered as a standalone for groups with 100 eligible lives, no payroll deduction requirement.

Average rates by state based on popular deductible and reimbursement levels:

CALIFORNIA

	\$7,000/\$250 Annual Deductible/70% Reimbursement	\$5,000/\$250 Annual Deductible/90% Reimbursement
Age	Annual Premium	Annual Premium
0	\$402.60	\$397.08
1	\$402.60	\$397.08
2	\$402.60	\$397.08
3	\$402.60	\$397.08
4	\$402.60	\$397.08
5	\$444.72	\$438.36
6	\$504.12	\$469.68
7	\$583.80	\$574.92
8	\$684.00	\$673.08
9	\$804.36	\$791.28
10	\$945.12	\$929.28
	\$5,979.12	\$5,862.00

NEW YORK

	\$7,000/\$250 Annual Deductible/70% Reimbursement	\$5,000/\$250 Annual Deductible/90% Reimbursement
Age	Annual Premium	Annual Premium
0	\$337.80	\$355.80
1	\$337.80	\$355.80
2	\$337.80	\$355.80
3	\$337.80	\$355.80
4	\$337.80	\$355.80
5	\$370.32	\$390.96
6	\$416.76	\$441.00
7	\$478.68	\$507.84
8	\$556.56	\$591.72
9	\$650.16	\$692.88
10	\$759.60	\$810.84
	\$4,921.08	\$5,214.24

PENNSYLVANIA

	\$7,000/\$250 Annual Deductible/70% Reimbursement	\$5,000/\$250 Annual Deductible/90% Reimbursement
Age	Annual Premium	Annual Premium
0	\$331.92	\$327.72
1	\$331.92	\$327.72
2	\$331.92	\$327.72
3	\$331.92	\$327.72
4	\$331.92	\$327.72
5	\$363.60	\$358.80
6	\$408.60	\$403.08
7	\$469.08	\$462.12
8	\$544.80	\$536.40
9	\$636.00	\$626.04
10	\$742.44	\$730.44
	\$4,824.12	\$4,755.48

TEXAS

	\$7,000/\$250 Annual Deductible/70% Reimbursement	\$5,000/\$250 Annual Deductible/90% Reimbursement
Age	Annual Premium	Annual Premium
0	\$341.04	\$336.72
1	\$341.04	\$336.72
2	\$341.04	\$336.72
3	\$341.04	\$336.72
4	\$341.04	\$336.72
5	\$374.28	\$369.24
6	\$421.20	\$415.32
7	\$484.08	\$477.00
8	\$563.16	\$554.52
9	\$658.20	\$647.64
10	\$769.08	\$756.60
	\$4,975.20	\$4,903.92

WASHINGTON

	\$7,000/\$250 Annual Deductible/70% Reimbursement	\$5,000/\$250 Annual Deductible/90% Reimbursement
Age	Annual Premium	Annual Premium
0	\$380.04	\$401.40
1	\$380.04	\$401.40
2	\$380.04	\$401.40
3	\$380.04	\$401.40
4	\$380.04	\$401.40
5	\$418.92	\$443.28
6	\$473.88	\$502.56
7	\$547.32	\$581.88
8	\$639.84	\$681.48
9	\$751.08	\$801.60
10	\$880.68	\$941.52
	\$5,611.92	\$5,959.32

ILLINOIS

	\$7,000/\$250 Annual Deductible/70% Reimbursement	\$5,000/\$250 Annual Deductible/90% Reimbursement
Age	Annual Premium	Annual Premium
0	\$354.48	\$349.80
1	\$354.48	\$349.80
2	\$354.48	\$349.80
3	\$354.48	\$349.80
4	\$354.48	\$349.80
5	\$389.40	\$384.12
6	\$439.08	\$432.96
7	\$505.68	\$498.12
8	\$589.20	\$580.20
9	\$689.76	\$678.72
10	\$807.12	\$794.04
	\$5,192.64	\$5,117.16

1. Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, is the insurance carrier for this product. Availability across all 50 states is subject to pending regulatory approvals. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by MetGen to offer and administer pet insurance policies. This entity 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 assumed name 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 assumed names or fictitious names approved by certain jurisdictions.
2. Annual limit options range from \$500 - \$25,000 in \$1,000 increments.
3. This discount is not available in Tennessee. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife to offer pet insurance to its eligible population (the discount is 10% for Employer Groups of all sizes and 5% for Associations of all sizes).
4. With the healthy pet incentive, your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.
5. No initial exam or previous vet records to apply
6. Can be purchased at an additional cost.
7. Based on a January 2021 review of publicly available summary information about competitors' offerings. 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.
8. Wait period for accident coverage is midnight EST compared to 2 to 15 days for competitors; wait period for illness coverage is 14 days compared to 14 to 30 days for competitors, based on a January 2021 review of publicly available summary information about competitors' offerings. 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.
9. Accident coverage and Preventive Care coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.
10. Rewards are not available in all states.
11. MetLife Pet Insurance Solutions LLC (fka "PetFirst Healthcare, LLC"), a MetLife company, has over 15 years of experience serving pet parents.
12. MetLife internal data, 2021

