

## 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 may not cover pre-existing conditions

**...so don't wait!**

### What's covered<sup>5</sup>?

- > accidental injuries
- > illnesses
- > exam fees
- > surgeries
- > medications
- > ultrasounds
- > hospital stays
- > x-rays and other diagnostics
- > diagnostic tests

### And our coverage also includes

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

To get a quote or enroll,  
visit

[www.metlife.com/  
mybenefits](http://www.metlife.com/mybenefits)

or call **1-800-GET-MET8**  
(1-800-438-6388) and  
provide referral code  
21000.



## 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>6</sup>, customizable limits and deductible savings<sup>7</sup>
- **Quick 3-step enrollment** and hassle-free claims experience with most claims processed within 10 days<sup>8</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

To get a quote or enroll, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-800-GET-MET8 (1-800-438-6388) and provide referral code 21000.

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. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

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. Provided all terms of the policy are met. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

6. 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).

7. 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.

8. 80% of claims are processed within 10 days or less.