

Frequently Asked Questions

What is Pet Insurance?

- A.** Similar to how other types of insurance work, such as health insurance for you and your family, pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs and also things like routine care.

Can I still use my vet?

- A.** Yes, you can visit any U.S. licensed veterinarian, emergency clinic or specialist, and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet.

What does it not cover?

- A.** Pre-existing conditions may not be covered — to learn more about what's not covered, visit metlifepetinsurance.com/coverage-exclusions.

When does coverage start?

- A.** MetLife Pet Insurance provides among the shortest wait periods for accident and illness coverage.⁹ Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

How much will it cost?

- A.** Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select.¹⁰ Group discounts are available,⁸ and if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.⁷

How does the MetLife Pet App work?

- A.** With our MetLife Pet App, you can manage your pet insurance account from anywhere.

Plus, we make it easy to:

- Submit and track claims
- Manage your pet's health records
- Talk to an expert with 24/7 Telehealth Concierge Services
- Find nearby pet services

How do I pay for my coverage?

- A.** You can set up an automatic payment via credit card through the online portal or call center. ACH (electronic bank-to-bank payment) is available exclusively in our call center.

¹ Illustrative purposes only.

² Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only. Pet age restrictions may apply.

³ For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.

⁴ When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

⁵ Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. There is also a \$500 annual limit option for MetGen policies. Unlimited benefit option subject to availability. Pet age restrictions may apply.

⁶ Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

⁷ Your pet's deductible automatically decreases by \$25 (IAIC policies) or \$50 (MetGen policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.

⁸ Discount is not available in MN or TN. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife Pet to offer pet insurance. (IAIC policies, the discount is 10% for Groups > 1000 lives and 5% for Groups 51-999 lives. MetGen policies, this discount is 10% for Employer Groups and 5% for Associations).

⁹ Accident and optional Preventive Care coverage begins on midnight EST of the effective day of your policy is compared to a wait time of 2 to 15 days for many competitors; Illness coverage begins 14 days from the effective day of your policy compared to 14 to 30 days for many competitors. Based on a January 2023 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.

¹⁰ For IAIC policies, premium is also based upon pet gender.