

Why MetLife Pet Insurance?



With over 150 years of voluntary benefits experience, we pride ourselves on offering one of 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 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% and 90%.
- A wide range of discounts³ and healthy pet incentive.⁴

Coverage

- Coverage of previously covered pre-existing conditions when switching providers.
- Coverage for preventive care⁵
- No breed exclusions or age limits; and the industry's only family plan offering—include multiple pets on one policy.⁶
- No waiting period for orthopedic coverage and among the industry's shortest wait period for accident and illness coverage.⁷

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.⁸



Proven satisfaction with MetLife Pet Insurance⁹

1300+

Group customers

55+

Fortune 500[®] companies

\$40M

Paid in claims in 2022

100K

Policies as of 2/2022

100%

Claims processed within 10 business days or less

Get to know MetLife Pet Insurance.



More than 15 years experience serving the pet parent community



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

<div> <div>\$7,000/\$250 Annual Deductible/70% Reimbursement</div> <div>\$5,000/\$250 Annual Deductible/90% Reimbursement</div> </div>		
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

<div> <div>\$7,000/\$250 Annual Deductible/70% Reimbursement</div> <div>\$5,000/\$250 Annual Deductible/90% Reimbursement</div> </div>		
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 Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota), and MetLife Pet Insurance Solutions Agency LLC (Illinois).

² Annual limit options range from \$500 - \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability.

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 Your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

⁵ Applies to individuals that have purchased MetLife pet insurance as part of an employer group benefit offering.

⁶ Can be purchased at an additional cost.

⁷ Based on a January 2023 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 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.

⁹ May not be available in all states. Where reward offers are available, terms and conditions may vary and are subject to state requirements.

¹⁰ MetLife internal data, 2023