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 routine care.

Why MetLife Pet Insurance?
A. With MetLife, pet parents have the power of choice to customize their pet insurance to meet their needs. You can take advantage of benefits like:
   - flexible coverage with up to 90% reimbursement¹ and the freedom to visit any U.S. licensed vet
   - only provider to offer family plans,² covering multiple cats and dogs on one policy
   - optional Preventive Care coverage³
   - 24/7 access to Telehealth Concierge Services
   - discounts up to 30%⁴ and additional offers on pet care, where available
   - MetLife Pet mobile app makes it easy to submit and track claims and manage your pet’s health and wellness.

Why sign up for pet insurance? Find out with some FAQs.

How does MetLife Pet Insurance work?
A. Our process is simple and straightforward. Take your pet to the vet and pay the bill, then send your claim documents to us. You can file by using our mobile app, online portal, email, fax or mail. Most claims are processed within 10 days. Then, you’ll receive reimbursement¹ by check or direct deposit if the claim expense is covered under the policy.

When does coverage start?
A. MetLife Pet Insurance provides among the shortest wait periods for accident and illness coverage.²,⁵ Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

What's covered?
A. Coverage includes:
   - accidental injuries
   - illnesses
   - exam fees
   - surgeries
   - medications
   - ultrasounds
   - hospital stays
   - X-rays and diagnostic tests

And our coverage also includes:
   - hip dysplasia
   - hereditary conditions
   - congenital conditions
   - holistic care
   - chronic conditions
   - alternative therapies
   - and much more!
What’s not covered?
A. Pre-existing conditions may not be covered—to learn more about what’s not covered, visit metlifepetinsurance.com/coverage-exclusions.

Can I still use my vet?
A. You can visit any U.S. licensed vet, 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.

How much pet insurance do I need?
A. Every individual and their pet have unique needs. Hence, we provide the ability to customize your coverage. Coverage is flexible and customizable so that you can choose the plan that works for you. Options include:
- levels of coverage from $500–unlimited
- $0–$2,500 deductible options
- reimbursement percentages from 50%–90%

How much will it cost?
A. Each pet’s premium will be unique based on the age, breed, location, as well as which coverage amount you select. Plus, if you go claim-free in a policy year, we’ll automatically decrease your deductible by $25 or $50.

Are there any discounts?
A. Yes, a variety of discounts are available, including:
- Employer Benefit Discount
- Internet Purchase Discount
- Military, Veteran, First Responder and Healthcare Workers Discount
- Animal Care Discount

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.

How does the MetLife Pet mobile app work?
A. When you download our 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

Is my coverage portable if I leave my employer?
A. Yes. You can take your policy with you. If you receive a group discount due to signing up for MetLife Pet Insurance through your employer, that discount will not carry over into your next policy renewal.