



# Protecting your Furry Family – MetLife Pet Insurance<sup>1</sup>

The Board of Regents of the University System of Georgia

<sup>1</sup>Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company (“IAIC”), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company (“MetGen”), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen’s policies are available. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC 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 alternate, assumed, 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 alternate, assumed, or fictitious names approved by certain jurisdictions.

# The Importance of Pet Insurance

Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance<sup>1</sup>.

**You may be able to cover<sup>2</sup> up to 100% of covered veterinary expenses from any licensed veterinarian, specialist or emergency clinic in the U.S.**

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<sup>2</sup>Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.

<sup>3</sup>2019-2020 APPA National Pet Owners Survey.

<sup>4</sup>2019 Benefits Pro "Americans willing to spend as much on pets' health care as their own".

<sup>5</sup>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.

\$

A small monthly payment can help take the stress out of paying vet expenses down the road

\$\$\$

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>3</sup>

24%

of pet parents have credit card or personal loan debt to cover pet health and vet costs<sup>4</sup>

6 in 10+

More than 6 in 10 pet owners said their pet has had an emergency medical expense<sup>5</sup>

# Key Features

With MetLife Pet Insurance<sup>1</sup>, pet parents have the power of choice to customize their pet insurance to meet their needs. **Our quick 3-step enrollment process and supportive team of pet professionals are here to help.**

- ✓ No breed exclusions
- ✓ No upper age limits
- ✓ No initial exam or previous vet records needed to enroll
- ✓ No per-incident or lifetime limits
- ✓ Group flexible coverage with up to 100% reimbursement<sup>2</sup> and the freedom to visit any U.S. vet
- ✓ Optional Preventive Care coverage<sup>3</sup>
- ✓ 24/7 access to Telehealth Concierge Services<sup>4</sup>
- ✓ Multi-channel support options with caring, knowledgeable representatives
- ✓ Discounts and offers on pet care<sup>4</sup>
- ✓ MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.

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<sup>2</sup>Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% option for IAIC underwritten policies only.

<sup>3</sup>Can be purchased at an additional cost. For IAIC underwritten policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen underwritten policies, optional Preventive Care coverage is included in the annual limit.

<sup>4</sup>May not be available in all states.

# What does it cover<sup>1</sup>?

- ✓ Accidental injuries
- ✓ illnesses
- ✓ exam fees
- ✓ surgeries
- ✓ medications
- ✓ ultrasounds
- ✓ hospital stays
- ✓ X-rays and diagnostic tests

## And our coverage<sup>1</sup> also includes

- ✓ hip dysplasia
- ✓ hereditary conditions
- ✓ congenital conditions
- ✓ chronic conditions
- ✓ alternative therapies
- ✓ holistic care
- ✓ and much more!



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# Plan Highlights<sup>1</sup>

Flexibility to select various levels of coverage, including optional Preventive Care<sup>2</sup> coverage, while also providing among the shortest wait periods for accident and illness coverage<sup>3</sup>.

**\$500-unlimited**

Levels of coverage<sup>4</sup>

**\$0-\$2,500**

Deductible options<sup>5</sup>

**50%-100%**

Various reimbursement percentages<sup>6</sup>

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<sup>2</sup>Can be purchased at an additional cost.

<sup>3</sup>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.

<sup>4</sup>Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. In addition, there is also a \$500 annual limit option for MetGen underwritten policies. Unlimited benefit option subject to availability.

<sup>5</sup>Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

<sup>6</sup>Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% for IAIC underwritten policies only.

# Additional Plan Features

## Optional Preventive Care<sup>1</sup>

Want additional coverage<sup>2</sup> for routine exams, vaccinations and prescription medications? You can add optional preventive care to your plan for these expenses. Coverage includes:

- Annual vet exams
- Routine tests or screens
- Vaccines
- Teeth cleaning or polishing
- Microchipping
- Preventative treatment for parasites such as fleas and heartworms
- Spay and neutering
- Behavior training

<sup>1</sup>Can be purchased at an additional cost.

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<sup>3</sup>A multi-policy discount is not available when enrolling into a Family Plan.



## Family Plan

MetLife also provides the unique feature of a Family Plan<sup>3</sup>. In a Family Plan, a policyholder is able to enroll up to three pets onto the same policy such that they share the same annual limits and coverage on the single policy. This feature is limited to pets under the age of 10 and allows policyholders more flexibility when considering enrolling multiple pets.

# Meet the MetLife Pet Mobile App



[Click to view](#)

# MetLife Pet Mobile App Key Features

**Our easy to use, convenient, and personalized app is designed for pet parents, by pet parents.**

- Manage your pet insurance
- Manage your pet's health records
- Find nearby pet services
- Access 24/7 Telehealth Concierge Services<sup>1</sup>
- Access personalized articles



<sup>1</sup>May not be available in all states



# The Claims Process



Select the **coverage** that's best for you and your pet and enroll



Download our **mobile app**



Take your pet to the vet



Pay the bill



Send the **bill** and your claim documents for reimbursement via our mobile app, online portal, email, fax or mail



Receive reimbursement<sup>1</sup> by **check or direct deposit** if the claim expense is covered under the policy— **most claims are processed within 10 days<sup>2</sup>**



***Need help along the way?*** Our experienced, passionate pet advocates are available online or over the phone to assist with any questions you may have.

<sup>1</sup>Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% for IAIC underwritten policies only.

<sup>2</sup>Approximately 80% of claims are processed within 10 days or less.

# The MetLife Pet Rewards Program<sup>1</sup> helps employees take care of their pet – and their wallets.



Complements pet insurance plans



Access to discounts on pet care purchases at select businesses



Reward offers are automatically added to policyholders' MyPets online account<sup>1</sup>



Reward offers are added throughout the year, offering pet parents their choice of opportunities to save

<sup>1</sup>Reward offers program not available in all states. Where reward offers are available, terms and conditions may vary and are subject to state requirements.

# Enrollment

## An Easy 3-Step Process



### Tell us about your pet

Pet species, age, breed and location.<sup>1</sup>



### Choose coverage

Choose the coverage that is right for you and your pet.



### Complete enrollment

<sup>1</sup>For IAIC underwritten policies only, premium will also be based upon the pet's gender.

# Enroll now.

Want to talk to one of our Pet Advocates?

**Call 1-800-GET-MET8 (1-800-438-6388)**

Monday through Friday, 8 am – 9 pm, EST

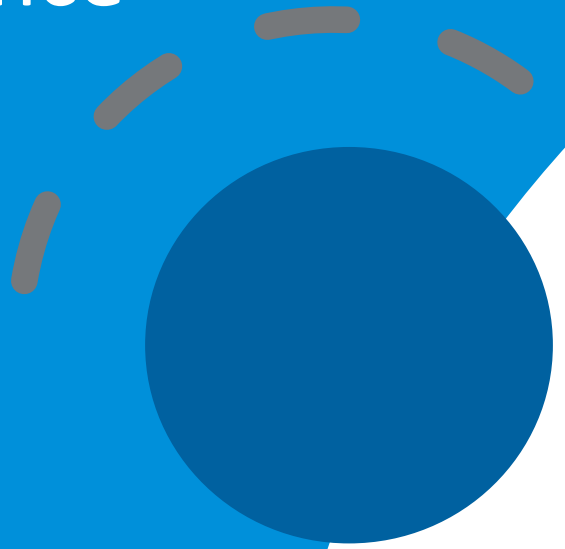
Saturday through Sunday, 10 am – 7 pm, EST



# Questions?

# The Jumble

Pet  
Insurance



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Pet Insurance

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<sup>2</sup>Can be purchased at an additional cost. <sup>3</sup>Accident coverage is midnight EST as of the day of enrollment compared to wait time of 2 to 15 days for many competitors; Illness coverage begins 14 days from the day of enrollment compared to 14 to 30 days for many competitors.

# We want to hear from you!

We are interested in learning how satisfied you are with the MetLife benefits and how to ensure we provide the highest level of service to you.

Scan here\*\*



*\*\*Responses cannot be traced back to the respondent*

- Do you see the value in your MetLife benefits?
- Did the webinar provide new or enhanced knowledge of how to use your benefits?
- Did you receive all the information you need to make an enrollment decision today?

# Thank You!