

## Pet Insurance

# Pet Insurance offered by MetLife<sup>1</sup>

Underwritten and Issued by Independence American Insurance Company



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

### Q. What is pet insurance?

**A. Just like 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.** With Pet Insurance offered by MetLife<sup>1</sup>, you may be able to cover up to 90% on the veterinary care expenses from any licensed veterinarian, specialist or emergency clinic across the U.S.

### Q. Why do I need pet insurance?

**A. Now more than ever, pets are playing a significant role in our lives and it is important to keep them safe and healthy.** Perhaps you may have already experienced the cost of veterinarian care for your pet. The average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and the average annual cost for a surgical vet visit is \$426 for a dog and \$214 for a cat.<sup>2</sup>

### Q. How does pet insurance work?

**A. Our process is simple and straightforward.** Take your pet to the vet and pay the bill, then send your claim to us. You can file by using our online portal, e-mail, fax or mail, and we'll process your claim within 10 days<sup>4</sup>. Then, you'll receive reimbursement<sup>1</sup> by check or direct deposit.

### Q. When does coverage start?

**A. Pet Insurance offered by MetLife<sup>1</sup>, provides among the shortest wait periods<sup>5</sup> for accident and illness coverage.** Accident coverage begins midnight EST as of the day of enrollment and illness coverage begins 14 days from the day of enrollment.

**6 in 10 +**  
More than 6 in 10 pet owners said their pet has had an emergency medical expense<sup>3</sup>

Get a quote or enroll today.

Call 1-800-GET-MET8

## Pet Insurance

### Q. What does it cover<sup>6</sup>?

#### A. Coverage includes:

- accidental injury
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests

#### And our coverage<sup>6</sup> also includes:

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

### Q. What does it not cover?

#### A. Pre-existing conditions may not be covered - enroll your pets today and help make sure they're protected.

### Q. Can I visit any vet?

#### A. You can visit any licensed vet or emergency clinic in the U.S., and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to us and we will process your claim for reimbursement.

### Q. How much pet insurance do I need?

#### A. That depends on you and your pet. Coverage is flexible and customizable so that you can choose the plan that works for you. Options include:

- levels of coverage from **\$1,000 – unlimited**<sup>7</sup>
- **\$0 - \$2,500** deductible options<sup>8</sup>
- Reimbursement percentages from **65% - 100%**<sup>9</sup>

### Q. How much will it cost?

#### A. Each pet's premium will be unique based on the age, breed, location and gender, as well as what coverage amount you select. Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25<sup>10</sup>.

### Q. Are there any discounts?

#### A. Yes. Group discounts are available<sup>11</sup>.

### Q. How do I pay for my coverage?

#### A. As part of your group benefits you can set up an automatic payment from your bank with MetLife.

<sup>1</sup>Independence American Insurance Company ("IAIC") is the insurance carrier for this product. PetFirst Healthcare, LLC, a MetLife company, is the policy administrator authorized to offer and administer pet insurance policies. Independence American Insurance Company, a Delaware insurance company, is headquartered at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact PetFirst Healthcare, LLC. Like most insurance policies, insurance policies issued by IAIC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

<sup>2</sup>2019-2020 APPA National Pet Owners Survey.

<sup>3</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.

<sup>4</sup>80% of claims are processed within 10 days or less.

<sup>5</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.

<sup>6</sup>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.

<sup>7</sup>Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments.

<sup>8</sup>Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

<sup>9</sup>Reimbursement options include: 65%, 70%, 80%, 90% and 100%.

<sup>10</sup>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.

<sup>11</sup>This discount is not available in Tennessee. This discount is only available for individuals who access the policy through a group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).