

Pet Insurance offered by MetLife¹

Show employees with furry family members how much you care



Pet Insurance Offered by MetLife¹

Plan name	Accident & Illness ²
Enrollment Experience	
Covers All Breeds & Ages	✓
No Initial Exam/ Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight ³	✓
No Annual Care Requirements to Keep Coverage	✓
No Neuter/Spay Requirement	✓
Benefits and Limits	
No Schedule of Benefits	✓
No Lifetime Limit	✓
No Per-Incident Limit	✓
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Deductible Savings ⁴	✓
Pricing	
Employee Benefits Discount ⁵ (10% for Groups > 1000 lives)	✓
Employee Benefits Discount ⁵ (5% for Groups 50-999 lives)	✓
Family Plan (Cover multiple pets on single policy)	✓
Multi-policy discount ⁶	✓
Structure	Customized to every pet

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Pricing Continued	
Deductible	Flexible (\$0 - \$2,500) ⁷
Annual Limit	Flexible (\$1,000 - Unlimited) ⁸
Reimbursement	Flexible (65% to 100%) ⁹
Core Coverage	
Exam Fee Coverage	✓
Prescription/Take Home Medication Coverage	✓
Prescription Food Coverage	✗
Hereditary Conditions	✓
Congenital Conditions	✓
Chronic Conditions	✓
Orthopedic Waiting Period	6 months
Cruciate	✓
Bi-Lateral Conditions	✓
Holistic/Alternative Therapy	✓
Periodontal Disease	✓
Vaccinatable Diseases	✓
Dermatological Conditions	✓
Injuries Caused By Housemates	✓
Aging Pet Ear & Eye Conditions	✓

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Claims and Customer Experience	
Standard Processing Time	<10 days ¹⁰
Multi-Channel Support	✓
2019 NPS	25
Mobile App for Claims	Under Development
Telehealth	Under Development

¹PetFirst Healthcare, LLC, a MetLife company, is the program administrator authorized to offer and administer pet health insurance policies underwritten by Independence American Insurance Company, a Delaware Insurance Company, with its main office at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage, and a listing of approved states, please contact PetFirst Healthcare, LLC.

²**Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.**

³Accident coverage begins 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.

⁴Deductible savings allows for deductibles to automatically decrease by \$25 each policy year a claim reimbursement is not issued

⁵Group discount not available in Tennessee

⁶Multi-policy discount is not available with Family Plans

⁷Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

⁸Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. Unlimited annual limit plans are also available

⁹Reimbursement options include: 65%, 70%, 80%, 90% and 100%

¹⁰80% of claims are processed within ten days or less

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Non-Core Coverage	
Cremation Benefits	✓
Routine Care	Schedule of Benefits

Routine Care Coverage Detail:

Category	Routine Care \$125	Routine Care \$250	Routine Care \$400	Routine Care \$365	Routine Care \$575
	Limit per policy item	Limit per policy item	Limit per policy item	Limit per policy item	Limit per policy item
Wellness exam	\$15	\$25	\$35	\$50	\$75
Vaccinations	\$25	\$50	\$75		
Vaccinations Flea/Tick, Heartworm meds				\$75	\$100
Heartworm test, Microchip ID, Flea/Tick	\$50	\$60	\$100		
Heartworm/Fe- cal/FeLV tests; Blood Panel				\$65	\$100
Behavior Train- ing	\$35	\$50	\$75		
Microchip/ Health Certifi- cate/Behavioal				\$60	\$120
Spay/Neuter, Teeth Cleaning; Blood Panel	\$0	\$50	\$100		
Spay/Neuter or Teeth Cleaning				\$100	\$150
Fel/FIV, Fecal Tests	\$0	\$15	\$15		
Deworming				\$15	\$30