



# Protect Your Furry Family Members with MetLife Pet Insurance<sup>1</sup>.

Underwritten and Issued by Independence American Insurance Company



Now more than ever, pets are playing a significant role in our lives and it is important to keep them safe and healthy. Help make sure your furry family members are protected against unplanned vet expenses for covered accidents or illnesses with MetLife Pet Insurance<sup>1</sup>.

## Why is pet insurance important?

- A small monthly payment can help you prepare for unexpected vet expenses down the road
- More than **6 in 10** pet owners said their pet has had an **emergency medical expense**<sup>2</sup>
- 24% of **pet parents have credit card or personal loan debt** to cover pet health and vet costs<sup>3</sup>
- Average annual cost for a routine vet visit is **\$212 for a dog** and **\$160 for a cat**; and average annual cost for a surgical vet visit is **\$426 for a dog** and **\$214 for a cat**<sup>4</sup>
- Pet insurance may not cover pre-existing conditions

**...so there's no better time than now to protect your furry family members.**

### What is covered<sup>5</sup>?

- > accidental injuries
- > illnesses
- > exam fees
- > surgeries
- > medications
- > ultrasounds
- > hospital stays
- > X-rays and other diagnostics

### And our coverage<sup>5</sup> also includes

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



## Pet Insurance

Call 866-937-7387

### How does MetLife Pet Insurance<sup>1</sup> work?



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



Download our mobile app



Take your pet to the vet



Pay the bill



Send the bill and your claim to us via our mobile app, online portal, email, fax or mail



Receive reimbursement<sup>6</sup> by check or direct deposit if the claim expense is covered under the policy

## Why Choose MetLife?

- **Flexible product offerings** with straightforward pricing [and options], group discounts<sup>7</sup>, customizable limits and deductible savings<sup>8</sup>
- **Quick 3-step enrollment** and hassle-free claims experience with most claims processed within 10 days<sup>9</sup>
- **Multi-channel support options with our experienced team** of pet advocates that have been serving pet parents and their communities for more than 15 years

1. Independence American Insurance Company ("IAIC") is the insurance carrier for this product. IAIC, a Delaware insurance company, is headquartered at 485 Madison Avenue, NY, NY 10022. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC to offer and administer pet insurance policies. This entity 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 assumed name 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 assumed names or fictitious names approved by certain jurisdictions.

2. 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.

3. 2019 Benefits Pro "Americans willing to spend as much on pets' health care as their own".

4. 2019-2020 APPA National Pet Owners Survey.

5. Provided all terms of the policy are met. Like most insurance policies, insurance policies issued by IAIC contain certain 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.

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

7. 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 Groups > 1000 lives and 5% for Groups 50-999 lives).

8. 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.

9. 80% of claims are processed within 10 days or less.