MetLife | Pet Insurance

Nestlé | totalREWARDS HEALTH, WEALTH & MORE



Ready to roam?

Unleash the power of pet insurance.

MetLife Pet Insurance can help cover the costs of unexpected accidents, illnesses and routine care. Help protect your pet's health and your wallet.

You asked. We answered.

Get the FAQs about MetLife Pet Insurance

What is pet insurance?

A. Pet insurance works much like other types of insurance. For a monthly fee (also called a premium), you'll have coverage that can help reduce the financial impact of expected and unexpected veterinary care.

Why MetLife Pet Insurance?

A. With MetLife, you have the power of choice to customize your pet insurance to meet both your pet's needs and your budget. You can take advantage of benefits like:

- **The freedom to visit any U.S. licensed vet, emergency clinic or specialist –** Exam fees are covered for accidents and illnesses.
- **Flexible coverage with no breed exclusions.**
- **Family plans –** One policy covers up to three dogs and cats with one shared deductible.[1]
- **Optional Preventive Care coverage –** For common routine wellness expenses.
- **Coverage of pre-existing conditions that were previously covered** when switching pet insurance providers.

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 us your claim documents. You can file using our mobile app, online portal, email, fax or mail, and we process most claims within five days. You'll receive reimbursement[2] by check or direct deposit if the claim expense is covered under the policy.

When does coverage start?

A. MetLife Pet Insurance wait periods are among the shortest for accident and illness coverage.[3,4] 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/diagnostic tests
- Hereditary conditions
- Congenital conditions
- Holistic care
- Chronic conditions
- And much more!

What's not covered?

A. Pre-existing conditions are not typically covered in pet insurance; however, MetLife will cover pre-existing conditions that were previously covered for those switching from another pet insurance provider—to learn more about what's not covered, visit metlifepetinsurance.com/ coverage-exclusions.

How much pet insurance do I need?

A. Every individual and their pet has unique needs—we provide the ability to customize your coverage. Coverage is flexible and customizable, so you can choose the plan that works for you. Options include:

- Levels of coverage from **$500–unlimited**[5]
- **$0–$2,500** deductible options[6]
- Reimbursement percentages from **50%–90%**[2]

How much will it cost?

A. Each pet's premium will be unique based on your pet's age, breed and location, as well as your selected coverage amount.

But how much can you save? If you're claim-free for a policy year, we'll automatically decrease your deductible by $50 with our healthy pet incentive.[7] Plus, MetLife Pet offers an Automatic Policy Limit Increase[8].

Are there any discounts?

A. Yes, you will be automatically eligible for a 10% Employer Group Discount[9]/5% Affinity Group Discount[9]. A variety of additional discounts may be available,[10] including:

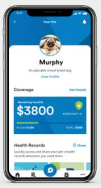
- Military, Veteran, First Responder and Healthcare Workers Discount[11]
- Animal Care Discount[12]
- Multi-pet discount[13] (5% for the 2nd pet policy and 10% for each additional policy)

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 through our call center. Payroll deduction is also available.

Is my coverage portable if I leave my employer?

A. Yes. You can take your policy with you. If your employer was deducting premiums, you will now be responsible for paying them directly to MetLife Pet Insurance. Also, if you receive an Employer Group Discount/Affinity Group Discount due to signing up for MetLife Pet Insurance through your employer/association, you will no longer be eligible for that discount on policy renewal.



Access your pet insurance account anywhere, anytime with the MetLife Pet app

Download and use the app to easily:

- Submit and track claims
- Manage your pet's health records
- Talk to an expert with 24/7 live vet chat[14]
- Find nearby pet services

Get a quote or enroll today.

metlife.com/getpetquote

Call 1-800-GET-MET8 (1-800-438-6388)
Scan the QR code

1. Family plan policies are limited to dogs age 12 and under and cats age 14 and under. Multi-policy discount is not available with Family Plans.
2. Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.
3. Based on a January 2024 review of publicly available summary information. 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.
4. Accident and optional Preventive Care coverage begins on midnight EST of the effective day of your policy compared to a wait time of 2 to 15 days for many competitors; Illness coverage begins 14 days from the effective day of your policy compared to 14 to 30 days for many competitors.
5. Annual limit options range from $500 - $25,000 in $1,000 increments. Unlimited benefit option subject to availability. Pet age restrictions may apply.
6. Deductible options range include: $0 - $750 in $50 increments and $1,000, $1,250, $1,500, $2,000 and $2,500.
7. Your pet's deductible automatically decreases by $50 each policy year that you don't receive a claim reimbursement.
8. If a policy's annual limit is at least $5,000 and the policyholder has at least $1,000 of unused benefits remaining at the end of the policy year, then upon renewal, MetLife will automatically increase the annual limit by $500 for the renewal policy at no additional cost. The automatic annual limit increase will not apply if changes are made to the renewed policy. May not be available in all states.
9. The Affinity Group Discount is not available on policies issued to residents of MN or TN. The Employer Group Discount is not available on policies issued to residents of TN. These discounts are only available to individuals who are eligible members or employees of an entity that has arranged for MetLife Pet to offer pet insurance (the discount is 10% for Employer Groups and 5% for Affinity Groups). In MN, the Employer Group Discount is called an "Employee Affinity Discount." In AK, Employer Group must be > 2+ employees and the employee must enroll through employer's voluntary benefit or employee discount program via URL and/or toll-free number. In AK, for Affinity Groups, the policyholder must enroll through the affinity group's discount program via URL and/or toll-free number.
10. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
11. Discount may not be available in all states. A discount is available to Healthcare Workers, First Responders, and serving and retired members of the Armed Forces.
12. Discount may not be available in all states. A discount is applicable to staff/owners of animal care facilities.
13. Multi-policy discount is not available with Family Plans.
14. Virtual veterinary services are available through the MetLife Pet app and are provided entirely by AskVet, a third-party partner; MetLife is not responsible for any pet guidance or advice provided or taken. Veterinarians providing virtual veterinary services cannot prescribe medication or answer questions about the pet policy.

Coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

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