MetLife | Pet Insurance

HealthyME | Life@ Montefiore Human Resources

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 Pet, 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:

- **Coverage available for dogs, cats and exotics** (avian, reptiles, rabbits and other exotics)*
- **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]
- **Preventive care coverage (optional) for dogs and cats –** 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[2]. You'll receive reimbursement[3] 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.[4] Payroll Deduction policies become effective the first day of the month following enrollment. Accident/Optional preventive care coverage begins at midnight Eastern Time on the effective date of the policy. There is a 14-day waiting period on illness coverage once the policy becomes effective.

What's covered?

A. Coverage includes:

- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays/diagnostic tests
- Hereditary conditions
- Congenital conditions
- Chronic conditions
- Holistic therapies and much more!

What's not covered?

A. Pre-existing conditions are not typically covered in pet insurance; however, MetLife Pet 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 of **50%, 70%, 80% and 90%**[3]

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]. A variety of additional discounts may be available,[10] including:

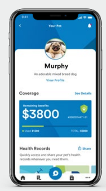
- Military, Veteran, First Responder and Healthcare Workers Discount[11]
- Animal Care Discount[11]
- Multi-policy Discount[12] (5% for the 2nd pet policy and 10% for each additional policy)

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 MetLife Pet's call center.

Is my coverage portable if I leave my employer?

A. Yes. Your Pet Insurance policy will automatically remain in effect after you leave your employer. If your employer/employer name was deducting premiums, you will now be responsible for paying them directly to MetLife Pet Insurance and you will need to contact MetLife Pet to update your payment plan.



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[13]
- Find nearby pet services

Get a quote or enroll today.

https://HealthyMEBenefits.com

Questions? Call 1-800-438-6388

*Not available in all states.

**Pre-existing coverage only available to individuals with active pet insurance coverage that have purchased MetLife Pet Insurance as part of an employer group benefit offering.

1. Coverage options may be limited for certain ages.
2. Most claims are processed in 5-10 days, but processing may take longer in some cases.
3. Reimbursement options include: 50%, 70%, 80% and 90%. Restrictions apply.
4. Based on a January 2025 review of publicly available summary information of top competitors. 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.
5. Annual limit options range from $500 - $25,000 in $1,000 increments or unlimited benefit option also available. Restrictions apply.
6. Deductible options range include: $0 - $750 in $50 increments and $1,000, $1,250, $1,500, $2,000 and $2,500. Restrictions apply.
7. Your policy deductible decreases by $50 each policy year that you don't receive a claim reimbursement. Deductible reverts on renewal if claim reimbursement for claims other than preventive care have been made. Restrictions apply.
8. For policies with annual limits greater than $5,000 and at least $1,000 of unused benefits remaining at the end of policy year, the annual limit will be increased by $500 at no additional cost. Restrictions apply. May not be available in all states.
9. Must be eligible for applicable discount. Not available in TN. In MN, Discount is called an "Employee Affinity Discount".
10. When combining discounts, restrictions apply. Must be eligible for applicable discounts. Each discount may not be available in all states.
11. Must be eligible for discount. Not available in NY.
12. Multi-policy discount is not available with Family Plans.
13. 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.

Pet Insurance coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. 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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