MetLife | Pet Insurance

From playtime to vet time

MetLife Pet Insurance is here for the expected and unexpected moments in your pet's life



MetLife Pet can help cover unexpected costs and routine care

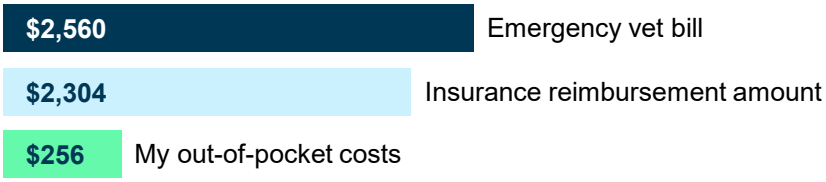
Visits to the vet can be unpredictable. According to the 2022 Pet Parent Pulse Poll Findings, most pet parents are facing rising care costs to keep their pets happy and healthy, with 54% of owners worried about being able to care for their pets in the future with economic uncertainties.

MetLife Pet can help protect your pet's health and your wallet.

How it works

Savings example when visiting a licensed veterinarian, specialist or emergency clinic in the U.S.

*Bella, a two-year-old mixed-breed dog, needed emergency surgery after swallowing some small rocks. Bella pulled through, but not until incurring an emergency vet bill of $2,560. Since Bella was insured under a MetLife Pet Insurance policy, the pet parent received a 90% bill reimbursement after already meeting the deductible. Thanks to the smart decision to enroll, the pet parent saved $2,304 in out-of-pocket vet expenses.**



With MetLife Pet Insurance, you can get:

- Discounts of up to 30%†
- Up to 90% coverage if your pet becomes sick or injured—including exam fees‡
- Freedom to visit any licensed vet in the U.S.
- No breed or age exclusions‡
- 24/7 live chat with licensed vets—for when things come up after hours§
- And more!

Plus, if you already have pet insurance, any pre-existing conditions that were covered by your previous pet insurance provider will be covered by MetLife Pet Insurance, too!‖

We offer coverage for exotic pets!#

Scan the QR code for exotic pet species and breed list.

Enroll at metlife.com/getpetquote54 or call 877-591-1021

MetLife | Pet Insurance

Know what your plan covers...

MetLife Pet Insurance helps cover the costs of vet visits, accidents, illness and more



Get regular checkups to help protect your pet

Be better prepared for unexpected accidents

Help cover the costs of unplanned illness

Your benefit in action

Take advantage of how simple it is to get—and use—MetLife Pet Insurance:

Choose the coverage that's right for you and your pet, and download our mobile app

Visit any U.S. licensed veterinarian or emergency clinic

Pay the bill within 90 days and send it with your claim documents to us via our mobile app, online portal, email, fax or mail

Get a percentage of your money reimbursed‡ by check or direct deposit if the claim expense is covered under the policy

Enroll at metlife.com/getpetquote54 or call **877-591-1021**

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Have more fun and less worry with MetLife Pet Insurance

Product overview	Pet Insurance can help reimburse you for covered vet visits, accidents, illness and more. Plus, it can help keep your pet safe and healthy with preventive care coverage (optional) for dogs and cats.
Why is it needed?	With MetLife Pet, you have the power of choice to customize your pet insurance to meet both your pet's needs and your budget.
Flexible coverage	Choose the plan that works for you and your pet. Options include: • Annual limit options from $500 to unlimited‡ • Deductible options from $0–$2,500‡ • Reimbursement options of 50%, 70%, 80% and 90%‡
What is covered under an accident and illness policy?	• Accidental injuries • Illnesses • Exam fees • Surgeries • Medications • Ultrasounds • Hospital stays • X-rays and diagnostic tests • Hereditary conditions • Congenital conditions • Alternative therapies • And more!
What is covered under a preventive care policy (optional) for dogs and cats?	• Vaccinations • Flea/tick medications • Wellness visits • Teeth cleaning • Deworming • And more!
What is covered under an exotic pet policy?#	• Exam fees (primary, specialty, emergency) • Lab work • Urinalysis • MRIs/CT scans • Ultrasounds • Surgeries • Hospital stays • Physical therapy • And more!
Added value	• Coverage for vet-prescribed food, supplements or holistic treatments • Loss or theft coverage for dogs and cats • Automatic annual limit increase** • And more!

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Frequently asked questions

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.

Can I still use my vet?

A. Yes, you can visit any U.S.-licensed veterinarian, emergency clinic or specialist. You and your chosen veterinarian can determine the best treatment plan and medical course of action for your pet.

What does it not cover?

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**.

When does coverage start?

A. MetLife Pet Insurance offers some of the shortest wait periods for accident and illness coverage.†† Direct Bill policies become effective the day after the application date.‡‡ 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.

How much will it cost?

A. Each pet's premium will be unique based on the age, breed, location and selected coverage amount. **You will be automatically eligible for a 10% Employer Group Discount§§,** and additional discounts may be available†. Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by $50.‖‖

How does the MetLife Pet app work?

A. Our MetLife Pet app allows you to manage your pet insurance account from anywhere. **Plus, we make it easy to:**

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

How do I pay for my coverage?

A. You can set up an automatic payment via credit/debit card or ACH (electronic bank-to-bank-transfer). If you need to update your payment method, credit and debit card changes can be made online or by contacting the MetLife Pet Call Center. ACH payment updates must be completed through the MetLife Pet Call Center. For assistance, call 866-937-7387.

* This example is for illustrative purposes only. Based on a policy with a $250 deductible and 90% reimbursement. The pet policy issued by Metropolitan General Insurance Company is the governing document with respect to all matters of insurance. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy to determine coverage in each individual case.

† When combining discounts, restrictions apply. Must be eligible for applicable discounts. Each discount may not be available in all states.

‡ Restrictions apply.

§ 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.

‖ 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.

Not available in all states.

** 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.

†† Based on a January 2026 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.

‡‡ Rhode Island policies become effective the second day after the application date.

§§ Must be eligible for applicable discount. Not available in TN. In MN, Discount is called an "Employee Affinity Discount".

‖‖ Your policy deductible decreases by $50 each policy year that you don't receive a claim reimbursement other than preventive care. Restrictions apply.

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 policy administrator MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet operates under an alternate or fictitious name in NY and MN (MetLife Pet Insurance Services LLC) and in IL (MetLife Pet Insurance Solutions Agency LLC).

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