

If she never leaves

she deserves to be insured.

Help protect your pet from costly vet bills

More than ever, pets play such a huge role in our lives. We want to do everything 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.¹

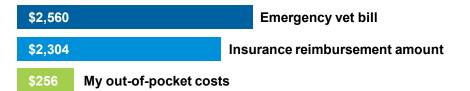
Visits to the vet can be unpredictable and expensive. Pet parents spend over \$31.4 billion on vet care annually.² 24% of pet parents have gone into credit card or personal loan debt as a result.³

A small monthly payment can help you prepare for those unexpected vet expenses down the road.

How it works:

Hypothetical 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 I had MetLife Pet Insurance, I was reimbursed for 90% of the bill once the deductible was met. Thanks to my smart decision to enroll, I saved \$2,304 in out-of-pocket vet expenses.⁵



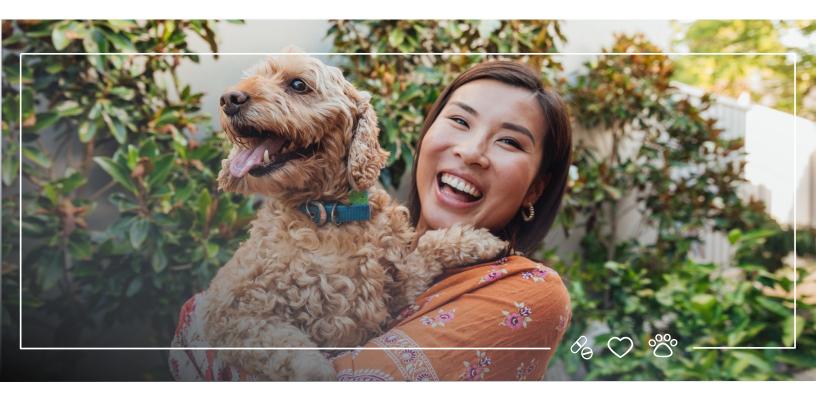


PET INSURANCE OF THE YEAR

Why MetLife Pet Insurance?

- Flexible coverage with up to 100% reimbursement⁴
- Optional Preventive Care coverage⁶
- 24/7 access to Telehealth Concierge Services
- Discounts and offers on pet care⁷
- Coverage of pre-existing conditions when switching providers¹⁶
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness

To enroll in these benefits, visit <u>www.metlife.com/getpetquote</u> or call **1-800-GET-MET8**.



Know what your plan covers... MetLife Pet Insurance¹ helps cover the costs of vet visits, accidents, illness and more.



Get regular checkups to help protect your pet



Be better prepared | Help cover the for unexpected accidents



costs of unplanned illness

Your benefit in action

Take advantage of how simple it is to get – and use – MetLife Pet Insurance¹:



Select and enroll in the coverage that's right for you and your pet and download our mobile app.



Take your pet to the vet and pay the bill; manage your pet's health and wellness using the app.



Send the bill and your claim to us and receive reimbursement⁴ by check or direct deposit if the claim expense is covered under the policy.

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 like X-rays and ultrasounds.	
Why needed	 Pet parents are spending more than \$4,500 annually on pet care¹² A small monthly payment can help plan for these expenses Pet Insurance may not cover pre-existing conditions, so now is the time to insure your furry family members 	
Flexible coverage	 Choose the plan that works for you and your pet. Options include: Levels of coverage from \$500–unlimited¹³ \$0–\$2,500 deductible options¹⁴ Reimbursement percentages from 50%–100%⁴ 	
What is Covered ¹⁵	 accidental injuries illnesses exam fees surgeries 	 medications ultrasounds hospital stays X-rays and diagnostic tests
Coverage ¹⁵ also includes	 hip dysplasia hereditary conditions congenital conditions chronic conditions 	alternative therapiesholistic careand much more
Additional value	 Take your pet to any licensed veterinarian, specialist or emergency clinic in the U.S. If you're claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.¹¹ Group discounts are available.¹⁰ 	

Frequently Asked Questions

Q. What is Pet Insurance?

A. Similar to health insurance for you and your family, Pet Insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs. With MetLife Pet Insurance, you may be able to receive reimbursement up to 100% of covered veterinary care expenses.

Q. Can I still use my vet?

- A. Yes, you can visit any licensed veterinarian or emergency clinic in the U.S., and you and your vet of choice can determine the best treatment plan and medical course of action for your pet.
- B. What does it not cover?

A. Pre-existing conditions may not be covered — to learn more about what's not covered, visit metlifepetinsurance.com/coverage-exclusions.

Q. How much will it cost?

A. Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select. Group discounts are available, and if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50

Q. When does coverage start?

A. MetLife Pet Insurance¹ provides among the shortest wait periods for accident and illness coverage. Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

Q. How does the MetLife Pet mobile app work?

A. With our MetLife pet mobile app, you can 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 Telehealth Concierge Services
- Find nearby pet services



Ready to enroll or have more questions?

Please call MetLife directly at **1-800-GET-MET8 1-800-438-6388** and speak with a licensed agent. Or visit MetLife.com/getpetquote