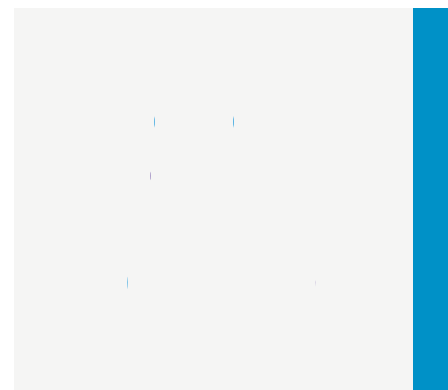


Protection for every family member ... even the furry ones

Pet ownership is on the rise.² With over 85 million families owning a pet,² a high percentage of your employees are likely to be pet parents. In fact, more than 2.4M pets were adopted in 2020³, alone, and many of your employees likely became pet parents. Raising a pet can be a joyous experience due to their loyal, unpredictable nature, but care can quickly become expensive. After all, pets are family and it can be emotionally and financial stressful when veterinary expenses begin to stack up.

MetLife Pet Insurance¹ is committed to helping pet parents experience the joys of parenthood by providing them the confidence to care for their pet. Pet insurance helps to reimburse pet parents for covered unexpected veterinary expenses for their furry family members. This will help to give your employees confidence that they can pay for treatment for their pets if they become sick or have an accidental injury.

With MetLife Pet Insurance¹, you can offer quality coverage that's affordable for pet parents and easy to customize.



Why is pet insurance important?



\$800 – \$1,500

Average cost of an emergency
vet visit for a dog⁴

1 in 3

Pets need emergency
veterinary treatment

Coverage that fits every pet and every pet parent

Pet parents will put their furry family members' well-being before their own:

73% of millennial pet parents would go into debt to provide for their pets' well-being⁶

62% of millennial pet parents say they would put their pet's health before their own⁷

56% of pet parents reported not being able to afford emergency care for their pets⁸

With MetLife, pet parents have the power of choice and coverage can be customized to best meet pet parents' and their pets' needs. Once the policy is effective, accident coverage begins at midnight and illness coverage begins after 14 days.

Flexible features

Pet parents can select from a range of annual limits, deductibles and coinsurance levels.

- Various levels of coverage from \$500–Unlimited⁹. Also includes optional wellness coverage (preventive care)¹⁰
- Straightforward pricing and options with customizable limits, no dog or cat breed exclusions, no upper age limits, discounts¹¹ and healthy pet incentive¹²
- New and innovative benefits, such as grief counseling for the loss of your furry family member, loss or theft coverage, automatic coverage limit increases annually¹³ and virtual vet concierge services
- No initial exam or previous vet records required to enroll and no per-incident or lifetime limits apply

Pet parents' cost

Every pet and pet parent is unique, so each pet's premium will be unique based on the species, breed, age, and ZIP code, as well as the coverage amount they select.

An illustrative example for a 2-year-old golden retriever



CHICAGO: ZIP 60601

Annual Benefit: \$2,000
Deductible: \$250
Reimbursement: 90%
Routine Care Benefit: None

Monthly Cost*

Recurring Monthly: \$28.40

ATLANTA: ZIP 30303

Annual Benefit: \$2,000
Deductible: \$250
Reimbursement: 90%
Routine Care Benefit: None

Monthly Cost*

Recurring Monthly: \$25.13

SAN DIEGO: ZIP 92110

Annual Benefit: \$2,000
Deductible: \$250
Reimbursement: 90%
Routine Care Benefit: None

Monthly Cost*

Recurring Monthly: \$31.65

*Monthly cost includes a 10% discount for 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 Employer Groups of all sizes)

Why is MetLife Pet Insurance¹ a unique breed?



Freedom of Comprehensive coverage

- . **Flexibility** to select various levels of coverage with no breed exclusions or upper age limits; ability to include multiple pets on one policy through our innovative family plans¹⁴
- . **Optional wellness coverage (preventive care)** included in annual limit¹⁰
- . **Competitive rates** with discounts,¹¹ healthy pet incentive¹² and the only provider offering family plans¹⁴ (i.e., multiple pets covered by one policy)
- . **Coverage of pre-existing conditions** when switching providers, no initial exam or previous vet records to apply



Simple and delightful experience

- . New mobile app experience that allows for easy claim submission & track claims with most claims processed within 10 days¹⁵
- . **Team of pet advocates** to assist with enrollment and service, **access to telehealth concierge service**
- . **No waiting period** for orthopedic coverage and among the industry's shortest wait period¹⁶ for accident and illness coverage¹⁷



Support for you

- . **Simple set up** with no additional costs to you and a seamless integration across MetLife benefits
- . Ongoing support with **customizable employee communications & tools**



Backed by MetLife's unmatched track record

- . A **dependable partner** with 100+ years of experience in benefits solutions. (That's more than 700 dog years!).
- . We are the largest single, non-medical group carrier in the U.S., with an experienced team of caring and passionate pet advocates who have been serving pet parents and their communities for more than 15 years¹⁸.

Plan design

Underwritten and Issued by

Metropolitan General Insurance Company

Enrollment Experience	
Covers ¹⁹ All Breed & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight	✓ ^{16, 17}
No Annual Care Requirements to Keep Coverage	✓
No Neuter/Spay Requirement	✓
Benefits and Limits	
No Schedule of Benefits	✓
No Lifetime Limit	✓
No Per-Incident Limit	✓
Optional Wellness Coverage (Preventive Care)	Included in annual limit ¹⁰
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Healthy Pet Incentive (previously Deductible Savings)	\$50 ¹²
Automatic Annual Limit Increase	✓ ¹³
Pricing	
Pricing Structure	Customized to every pet (varies by species, age, breed, zip code)
Employer Benefit Discount	10% for Employer Groups of all sizes ¹¹
Affinity Group Discount	5% for Associations of all sizes ¹¹
Family Plan (Cover multiple pets on single policy)	✓
Multi-policy discount	✓ ²⁰
Internet Purchase Discount	✓ ²¹
Military, Veteran & First Responder Discount	✓ ²²
Healthcare Workers Discount	✓ ²³
Animal Care Discount	✓ ²⁴
Deductible	Flexible (\$0-\$2,500) ²⁵
Annual Limit	Flexible (\$500-Unlimited) ⁹
Reimbursement	Flexible (50% to 100%) ²⁶

Plan design

Underwritten and Issued by

Metropolitan General Insurance Company

Core Coverage ¹⁹	
Exam Fee Coverage	✓
Telemedicine Visit Coverage	✓
Prescription Food Coverage	✓
Hereditary Conditions	✓
Congenital Conditions	✓
Chronic Conditions	✓
No waiting Period for Orthopedic Conditions	✓
Physical Therapy	✓
Crucial Repair	✓
Bi-Lateral Conditions	✓
Holistic/Alternative Therapy	✓
Periodontal Diseases	✓
Vaccinatable Diseases	✓
Dermatological Conditions	✓
Injuries Caused By Housemates	✓
Aging Pet Ear & Eye Conditions	✓
Value Adds	
Telehealth Concierge Service	✓
Boarding Fees While You're Hospitalized (When human is hospitalized for at least 48 hours)	✓
Advertising and Reward Benefit	✓
Loss Due to Theft or Straying	✓
Cremation Benefits	✓
Burial Benefits	✓
Mortality Benefit	✓
Grief Counseling Upon Death of Pet	✓