

Pet Insurance



L5446012exp0628All States and All Territories

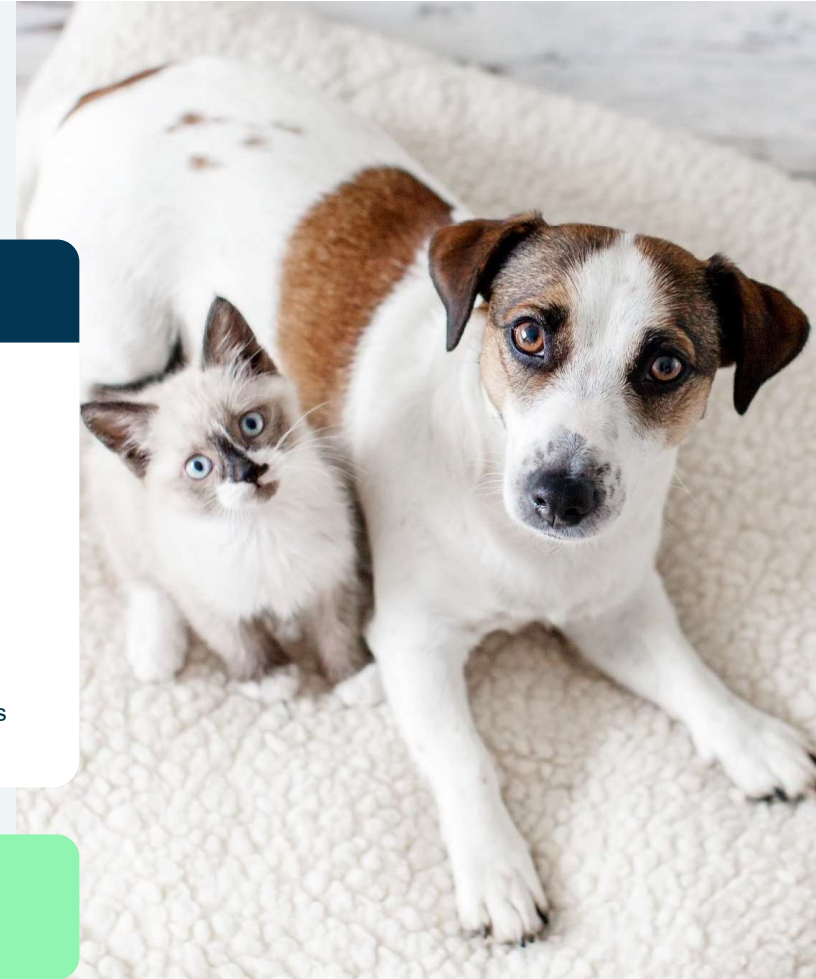
Pet Insurance

Key Features

MetLife Pet Insurance gives pet parents the power of choice—with broad, inclusive coverage, flexible options and the freedom to fully customize.

- No breed or age exclusions^{P3}
- No initial exam or previous vet records needed to enroll
- Pre-existing conditions covered (if covered by previous pet insurance provider)^{P4}
- Reimbursement options of up to 90%^{P3}
- Freedom to visit any licensed vet in the U.S.
- Optional preventive care coverage for dogs and cats
- Discounts of up to 30%^{P5} and additional offers on pet care, where available
- 24/7 access to live vet chat^{P6}—because accidents and illnesses don't always wait for your vet to be open

Policyholders also have access to the **MetLife Pet App**, where they can easily review their policy details, manage claims and so much more.



Plan highlights

Flexibility to select various levels of coverage, including optional preventive care coverage for dogs and cats, while also providing among the shortest wait period for accident and illness coverage.^{P7}

\$500–unlimited

Annual limit options^{P3}

\$0–\$2,500

Deductible options^{P3}

50%, 70%, 80%, 90%

Reimbursement options^{P3}

What's covered under an accident & illness policy?

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



Additional plan options

Optional preventive care for dogs and cats

Want additional coverage for routine exams and prescription medications? Pet parents can add optional preventive care to their plan for help covering expenses such as:

Vaccinations

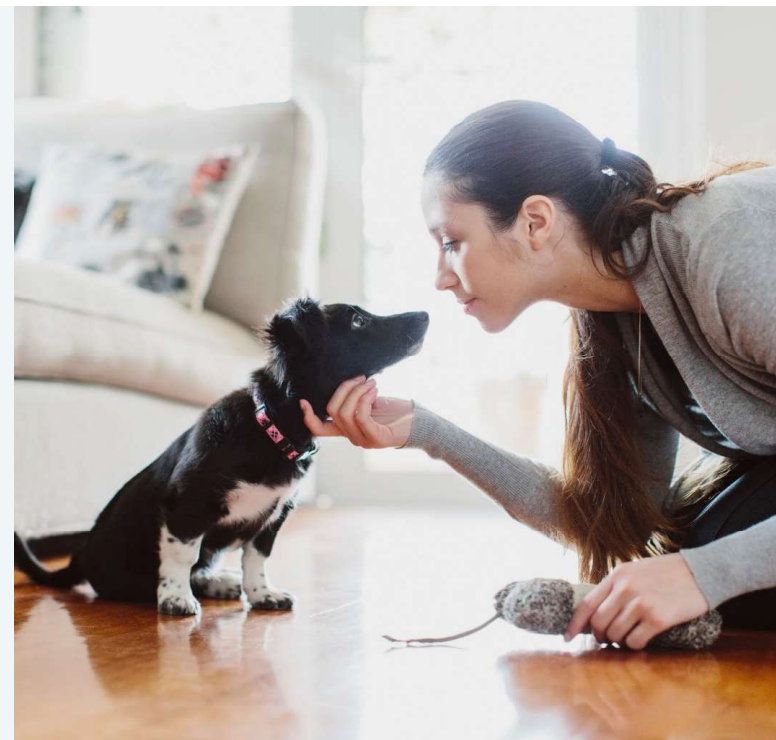
Flea/tick
medications

Wellness visits

Teeth cleaning

Deworming

And more!



Cover the whole pack!

Have multiple pets? Only MetLife Pet Insurance offers a Family Plan^{P3} that covers up to three dogs and cats on the same policy, with one shared deductible.

Exotic coverage

Coverage for exotic animals, including birds, reptiles, guinea pigs and rabbits^{P*}

What's covered under an exotic pet policy?

Exams fees
(primary, specialty, emergency)

Lab work

Urinalysis

MRIs/CT scans

Ultrasounds

Surgeries

Hospital stays

Physical therapy

And more!



Exotic Pet Species and Breed List



Avians

- African grey
- Amazon
- Avian:
 - Large: 301 grams – 10 kilograms
 - Medium: 50 – 300 grams
 - Small: 1 – 49 grams
- Canary
- Chicken
- Cockatiel
- Cockatoo
- Conure
- Dove
- Duck
- Falcon
- Finch
- Goose
- Hawk
- Heron
- Kestrel
- Lory
- Lovebird
- Macaw
- Mynah
- Parakeet
- Parrot
- Parrotlet
- Pigeon
- Toucan
- Turkey



Other Exotics

- Chinchilla
- Gerbil
- Goat
- Guinea pig
- Hamster
- Hedgehog
- Mini pig
- Mouse
- Opossum
- Pot belly pig
- Rat
- Sugar glider



Rabbits

- Rabbit



Reptiles

- Amphibian
- Bearded dragon
- Chameleon
- Frilled dragon
- Gecko
- Iguana
- Lizard
- Monitor lizard
- Skink
- Snake
- Tegu
- Toad
- Tortoise
- Turtle
- Uromastyx
- Water dragon



Ferrets

- Ferret

Easy claims process



Select the coverage

that's best for you and your pet, and enroll



Download our mobile app



Take your pet to the vet



Pay the bill



Send the bill

and your claim documents for reimbursement via our mobile app, online portal, email, fax or mail



Receive reimbursement^{P3}

by **check or direct deposit** if the claim expense is covered under the policy—**most claims are processed within 5-10 days**

Need help along the way? Our experienced and passionate pet advocates are available online or over the phone to assist with any questions you may have.

MetLife Pet app key features

Manage your pet's health and wellness all in one place

Designed for pet parents, by pet parents,
our personalized app makes it easy to:

Review your
policy details

Access your
pet's health
records

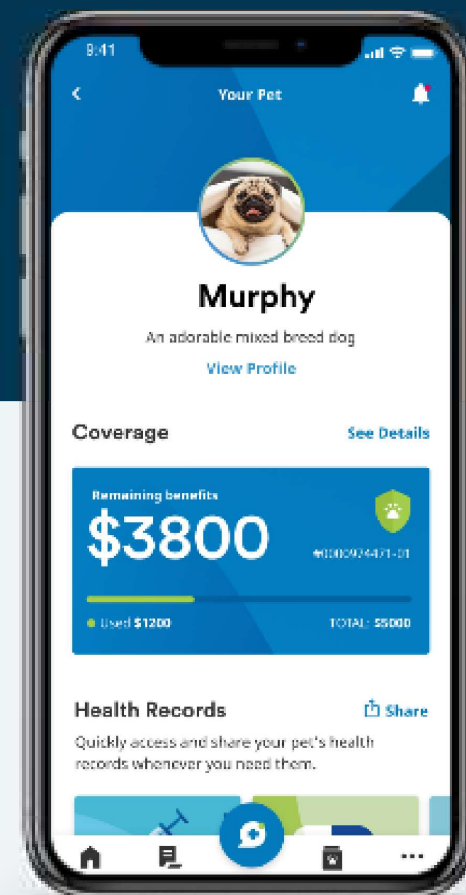
Get 24/7
support via
vet chat^{P6}

Read
personally
recommended
articles

Find nearby
pet services



[Click to view the app](#)



MetLife Pet Perks Program

Everyone loves a deal. Our MetLife Pet Perks offer exclusive everyday savings for Pet Parents.

Exclusive savings for pet parents at a variety of places they shop everyday.

Access to perks is automatically linked to policyholders' MyPets account. Up to 25 offers will be available at any time.

Deals are updated regularly, and there's no limit to how many you can redeem.

Pet Perks are available to all policyholders and provide access to savings across a variety of categories.



MetLife Pet

An easy 3-step enrollment process

**Tell us about
your pet**

Species, age, breed,
and location.

**Choose
Coverage**

Create the plan that's
right for you and
your pet.

**Complete
Enrollment!**

Enroll now.

<https://www.metlife.com/getpetquote>

Phone: 888-438-6388

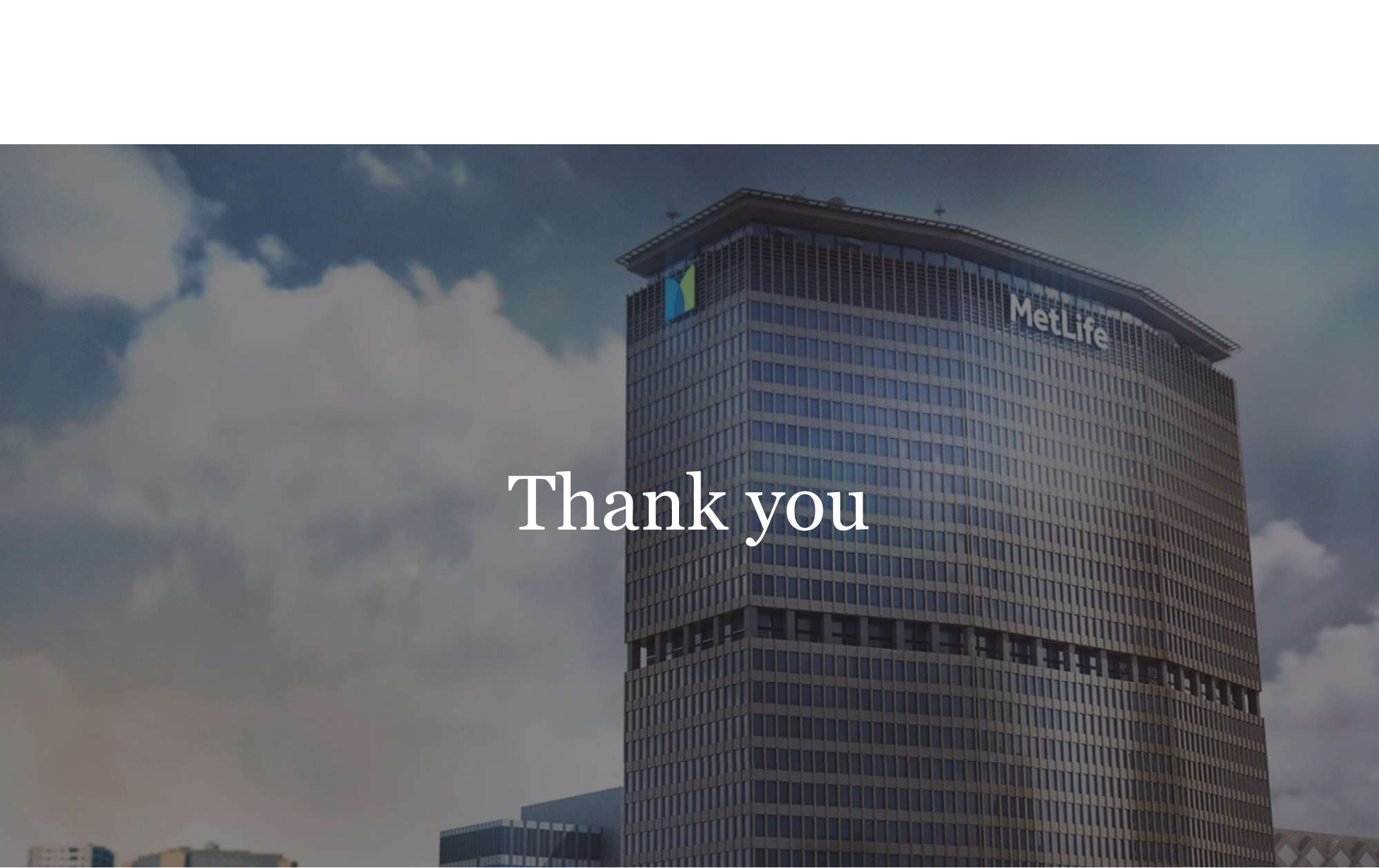
Mondays – Fridays 8 a.m. – 9 p.m.

Saturdays – Sundays 10 a.m. – 7 p.m.

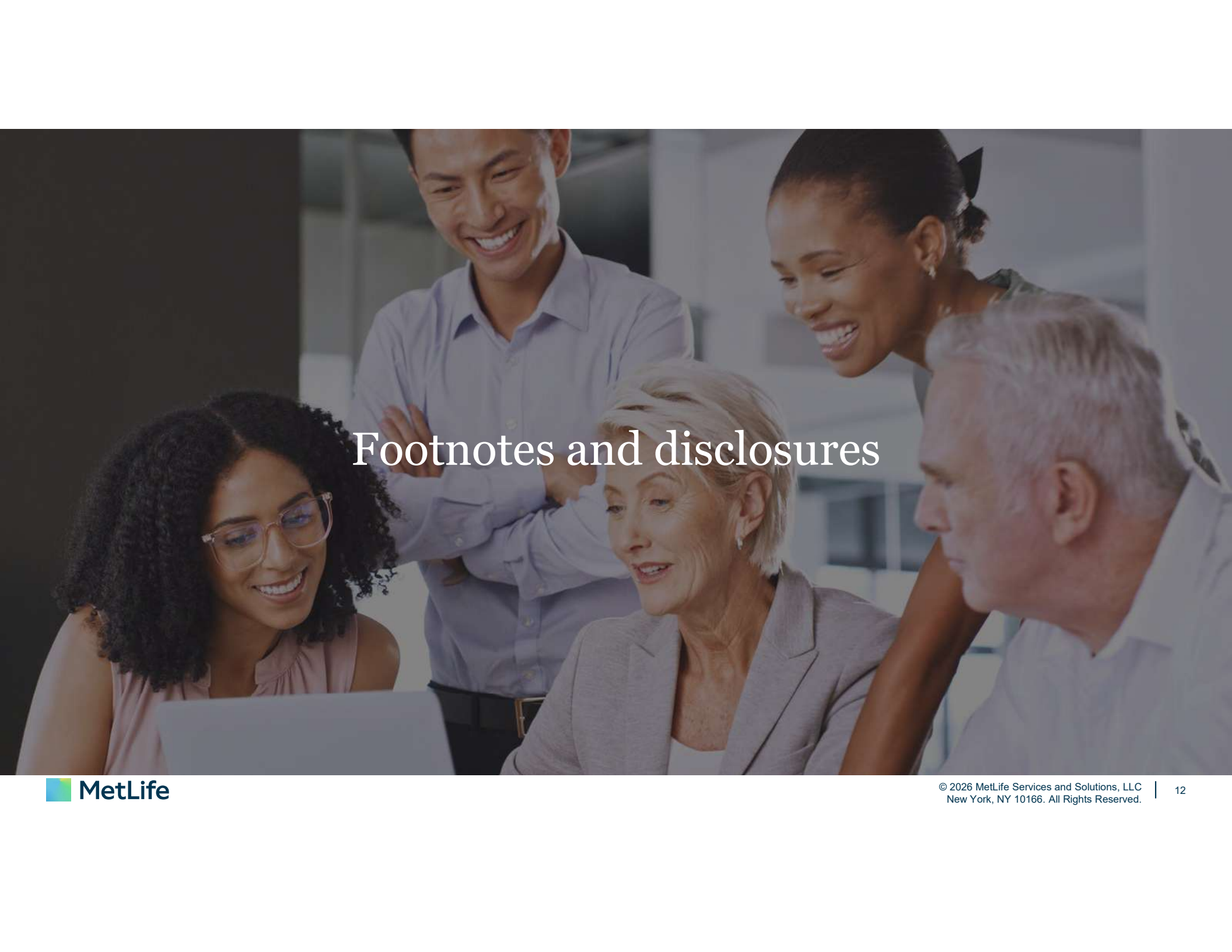


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A tall, modern skyscraper with a grid-like facade of windows, identified as the MetLife Tower. The building is set against a dramatic sky with dark, heavy clouds. The words "MetLife" are visible on the upper part of the building's facade.

Thank you



Footnotes and disclosures

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^{P1} American Pet Products Association, "Pet Industry Market Size, Trends & Ownership Statistics," <https://www.metlifepetinsurance.com/is-pet-insurance-worth-it/>. Last accessed April 2025.

^{P2} Fractl Data: MetLife The Profound Bond Between Americans and Their Pets; If Your Pet Were Human; MetLife Pet Insurance Research Summary PDF.

^{P3} Restrictions apply.

^{P4} 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.

^{P5} When combining discounts, restrictions apply. Must be eligible for applicable discounts. Each discount may not be available in all states.

^{P6} 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.

^{P7} 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.

^{P8} May not be available in all states. Where reward offers are available, terms and conditions may vary and are subject to state requirements.

^{P*} Not available in all states.

Product disclaimers: *Pet*

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).