

Pet Insurance

This Benefit is Directly Billed At Home between MetLife/Famers and the Employee

Flexible features

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

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

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 plans
- Optional wellness coverage (preventive care) included in annual limit
- Competitive rates with discounts, healthy pet incentive and the only provider offering family plans (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

Enrollment Experience	
Covers 19 All Breed & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight	✓
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
No Diagnostic Test Limit	
No Customary Charge Restrictions	✓
Healthy Pet Incentive (previously Deductible Savings)	\$5,012
Automatic Annual Limit Increase	✓
Pricing	
Pricing Structure	Customized to every pet - varies by species, age, breed, zip code
Employer Benefit Discount	for Employer Groups of all sizes 10%
Affinity Group Discount	for Associations of all sizes 5%
Family Plan (Cover multiple pets on single policy)	✓
Multi-policy discount	✓
Internet Purchase Discount	✓
Military, Veteran & First Responder Discount	✓
Healthcare Workers Discount	✓
Animal Care Discount	✓
Deductible	Flexible (\$0-\$2,500)
Annual Limit	Flexible (\$500-Unlimited)
Reimbursement	Flexible (50% to 100%) 26