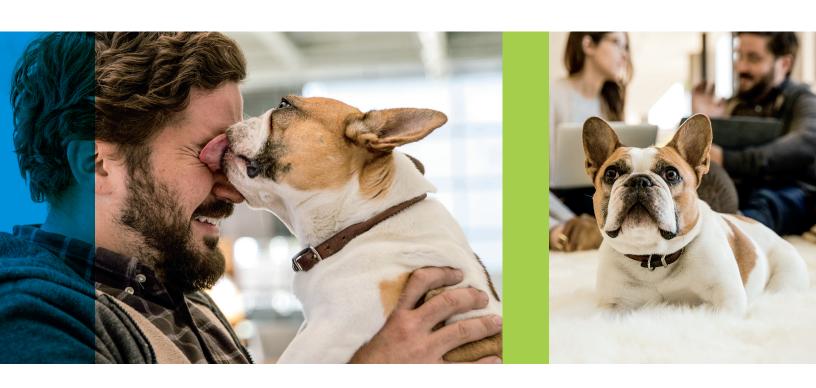
Pet Insurance offered by MetLife

Show employees with furry family members how much you care





Plan name	Accident & Illness ²		
Enrollment Experience			
Covers All Breeds & Ages	✓		
No Initial Exam/ Past Vet Notes Required	\checkmark		
No Cancellation Fee	\checkmark		
Accident Coverage Starts at Midnight ³	✓		
No Annual Care Requirements to Keep Coverage	\checkmark		
No Neuter/Spay Requirement	\checkmark		
Benefits and Limits			
No Schedule of Benefits	\checkmark		
No Lifetime Limit	\checkmark		
No Per-Incident Limit	\checkmark		
No Diagnostic Test Limit	✓		
No Customary Charge Restrictions	✓		
Deductible Savings⁴	✓		
Pricing			
Employee Benefits Discount ⁵ (10% for Groups > 1000 lives)	✓		
Employee Benefits Discount ⁵ (5% for Groups 50-999 lives)	✓		
Family Plan (Cover multiple pets on single policy)	\checkmark		
Multi-policy discount ⁶	√		
Structure	Customized to every pet		



Plan name	Accident & Illness ²		
Pricing Continued			
Deductible	Flexible (\$0 - \$2,500) ⁷		
Annual Limit	Flexible (\$1,000 - Unlimited) ⁸		
Reimbursement	Flexible (65% to 100%) ⁹		
Core Coverage			
Exam Fee Coverage	✓		
Prescription/Take Home Medication Coverage	\checkmark		
Prescription Food Coverage	×		
Hereditary Conditions	✓		
Congenital Conditions	✓		
Chronic Conditions	✓		
Orthopedic Waiting Period	6 months		
Cruciate	✓		
Bi-Lateral Conditions	✓		
Holistic/Alternative Therapy	✓		
Periodontal Disease	✓		
Vaccinatable Diseases	✓		
Dermatological Conditions	✓		
Injuries Caused By Housemates	✓		
Aging Pet Ear & Eye Conditions	\checkmark		



Plan name	Accident & Illness ²		
Claims and Customer Experience			
Standard Processing Time	<10 days ¹⁰		
Multi-Channel Support	✓		
2019 NPS	25		
Mobile App for Claims	Under Development		
Telehealth	Under Development		

- ³ Accident coverage begins midnight EST as of the day of enrollment compared to wait time of 2 to 15 days for many competitors. Illness coverage begins 14 days from the day of enrollment compared to 14 to 30 days for many competitors.
- ⁴ Deductible savings allows for deductibles to automatically decrease by \$25 each policy year a claim reimbursement is not issued
- ⁵ Group discount not available in Tennessee
- ⁶ Multi-policy discount is not available with Family Plans
- ⁷ Deductible options range include: \$0 \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.
- ⁸ Annual limit options range from \$1,000 \$25,000 in \$1,000 increments. Unlimited annual limit plans are also available
- 9 Reimbursement options include: 65%, 70%, 80%, 90% and 100%
- 10 80% of claims are processed within ten days or less

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¹PetFirst Healthcare, LLC, a MetLife company, is the program administrator authorized to offer and administer pet health insurance policies underwritten by Independence American Insurance Company, a Delaware Insurance Company, with its main office at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage, and a listing of approved states, please contact PetFirst Healthcare, LLC.

² Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

Plan name	Accident & Illness ²		
Non-Core Coverage			
Cremation Benefits	✓		
Routine Care	Schedule of Benefits		

Routine Care Coverage Detail:

Category	Routine Care \$125	Routine Care \$250	Routine Care \$400	Routine Care \$365	Routine Care \$575
	Limit per policy item				
Wellness exam	\$15	\$25	\$35	\$50	\$75
Vaccinations	\$25	\$50	\$75		
Vaccinations Flea/Tick, Heartworm meds				\$75	\$100
Heartworm test, Microchip ID, Flea/Tick	\$50	\$60	\$100		
Heartworm/Fe- cal/FeLV tests; Blood Panel				\$65	\$100
Behavior Train- ing	\$35	\$50	\$75		
Microchip/ Health Certifi- cate/Behaviroal				\$60	\$120
Spay/Neuter, Teeth Cleaning; Blood Panel	\$0	\$50	\$100		
Spay/Neuter or Teeth Cleaning				\$100	\$150
FeL/FIV, Fecal Tests	\$0	\$15	\$15		
Deworming				\$15	\$30

