

Pet Insurance

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

Employees can enroll or cancel coverage at any time throughout the year by visiting [MetLife.com/getpetquote](https://www.MetLife.com/getpetquote) or by calling 800-GET-MET8 (800-438-6388)

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

Plan Features	
Covers All Breeds & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
No Annual Care Requirements to Keep Coverage	✓
No Neuter/Spay Requirement	✓
Benefits and Limits	
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
Family Plan - Cover multiple pets on single policy	✓
Multi-policy discount	✓
Internet Purchase Discount	✓
Healthcare Workers Discount	✓
Animal Care Discount	✓
Deductible	Flexible: \$0-\$2,500
Annual Limit	Flexible - \$500-Unlimited