MetLife | Pet Insurance

It's easy to help protect your pets with MetLife Pet Insurance

Get a free quote today!



Getting a quote is as simple as 1-2-3! Here's how it works:

1
Visit
metlife.com/getpetquote
or simply scan this QR code.

2
Provide
some basic information about your pet.

Type, gender, age, zip code



3
Choose
the plan that's right for you and your BFF.

Select your annual benefit, deductible, reimbursement rate and wellness option



Once you've chosen your coverage, we'll walk you through the last few steps.

Add another pet, discounts and your contact and billing information

For a quote or policy on your exotic pet, please call **855-972-7660**.*

Connect with us through our chat feature or by calling 855-972-7660.

Want to learn more?
Watch our video here.

*Not available in all states.

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 MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

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MetLife | Pet Insurance

From playtime to vet time

MetLife Pet Insurance is here for the expected and unexpected moments in your pet's life



MetLife Pet can help cover unexpected costs and routine care

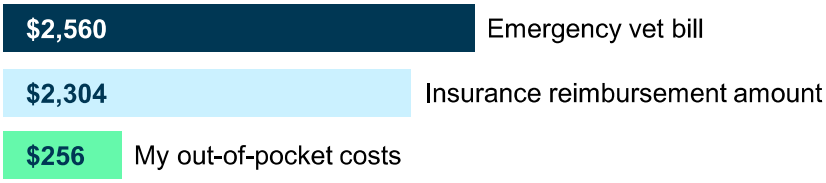
Visits to the vet can be unpredictable. According to the 2022 Pet Parent Pulse Poll Findings, most pet parents are facing rising care costs to keep their pets happy and healthy, with 54% of owners worried about being able to care for their pets in the future with economic uncertainties.

MetLife Pet can help protect your pet's health and your wallet.

How it works

Savings example when visiting a licensed veterinarian, specialist or emergency clinic in the U.S.

Bella, a two-year-old mixed-breed dog, needed emergency surgery after swallowing some small rocks. Bella pulled through, but not until incurring an emergency vet bill of $2,560. Since Bella was insured under a MetLife Pet Insurance policy, the pet parent received a 90% bill reimbursement after already meeting the deductible. Thanks to the smart decision to enroll, the pet parent saved $2,304 in out-of-pocket vet expenses.[1]



With MetLife Pet Insurance, you can get:

- Discounts of up to 30%[2]
- Up to 90% coverage if your pet becomes sick or injured—including exam fees[3]
- Freedom to visit any licensed vet in the U.S.
- No breed or age exclusions[4]
- 24/7 live chat with licensed vets—for when things come up after hours[5]
- And more!

2026 PET INNOVATION AWARD

Enroll at metlife.com/getpetquote or call 800-GET-MET8

MetLife | Pet Insurance

Know what your plan covers...

MetLife Pet Insurance helps cover the costs of vet visits, accidents, illness and more



Get regular checkups to help protect your pet

Be better prepared for unexpected accidents

Help cover the costs of unplanned illness

Your benefit in action

Take advantage of how simple it is to get—and use—MetLife Pet Insurance:

Choose the coverage that's right coverage for you and your pet, and download our mobile app

Visit any U.S. licensed veterinarian or emergency clinic

Pay the bill within 90 days and send it with your claim documents to us via our mobile app, online portal, email, fax or mail

Get a percentage of your money reimbursed[3] by check or direct deposit if the claim expense is covered under the policy

Enroll at metlife.com/getpetquote or call **800-GET-MET8**

MetLife | Pet Insurance

Have more fun and less worry with MetLife Pet Insurance

Product overview	Pet Insurance can help reimburse you for covered vet visits, accidents, illness and more. Plus, it can help keep your pet safe and healthy with preventive care coverage (optional) for dogs and cats.
Why is it needed?	With MetLife Pet, you have the power of choice to customize your pet insurance to meet both your pet's needs and your budget.
Flexible coverage	Choose the plan that works for you and your pet. Options include: • Levels of coverage from $500 to unlimited[6] • $0–$2,500 deductible options[7] • Reimbursement percentages of 50%, 70%, 80% and 90%[3]
What is covered under an accident and illness policy?	• Accidental injuries • Illnesses • Exam fees • Surgeries • Medications • Ultrasounds • Hospital stays • X-rays and diagnostic tests • Hereditary conditions • Congenital conditions • Alternative therapies • And more!
What is covered under a preventive care policy (optional) for dogs and cats?	• Vaccinations • Flea/tick medications • Wellness visits • Teeth cleaning • Deworming • And more!
Added value	• Coverage for vet-prescribed food, supplements or holistic treatments • Loss or theft coverage for dogs and cats • Automatic annual limit increase[8] • And more!

Enroll at metlife.com/getpetquote or call 800-GET-MET8

MetLife | Pet Insurance

Frequently asked questions

What is Pet Insurance?

A. Pet insurance works much like other types of insurance. For a monthly fee (also called a premium), you'll have coverage that can help reduce the financial impact of expected and unexpected veterinary care.

Can I still use my vet?

A. Yes, you can visit any U.S.-licensed veterinarian, emergency clinic or specialist. You and your chosen veterinarian can determine the best treatment plan and medical course of action for your pet.

What does it not cover?

A. Pre-existing conditions are not typically covered in pet insurance; to learn more about what's not covered, visit metlifepetinsurance.com/coverage-exclusions.

When does coverage start?

A. MetLife Pet Insurance offers some of the shortest wait periods for accident and illness coverage.[9] Direct Bill policies become effective the day after the application date. Accident/Optional preventive care coverage begins at midnight Eastern Time on the effective date of the policy. There is a 14-day waiting period on illness coverage once the policy becomes effective

How much will it cost?

A. Each pet's premium will be unique based on the age, breed, location and selected coverage amount.[10] **You will be automatically eligible for a 10% Employer Group Discount[10]/5% Affinity Group or Non-Employer Discount,[10]** and additional discounts may be available[2]. Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by $50.[11]

How does the MetLife Pet app work?

A. Our MetLife Pet app allows you to manage your pet insurance account from anywhere. **Plus, we make it easy to:**

- Submit and track claims
- Manage your pet's health records
- Talk to an expert with 24/7 live vet chat[5]
- Find nearby pet services

How do I pay for my coverage?

A. You can set up an automatic payment via credit card through the online portal or call center. ACH (electronic bank-to-bank payment) is available exclusively in our call center.

**Not available in all states.

***Rhode Island policies become effective the second day after the application date.

1. This example is for illustrative purposes only. Based on a policy with a $250 deductible and 90% reimbursement. Pet policy issued by Metropolitan General Insurance Company is the governing document with respect to all matters of insurance. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy to determine coverage in each individual case.
2. When combining discounts, restrictions apply. Must be eligible for applicable discounts. Each discount may not be available in all states.
3. Reimbursement options include: 50%, 70%, 80% and 90%. Restrictions apply.
4. Coverage options may be limited for certain ages.
5. 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.
6. Annual limit options range from $500 - $25,000 in $1,000 increments or unlimited benefit option also available. Restrictions apply.
7. Deductible options range include: $0 - $750 in $50 increments and $1,000, $1,250, $1,500, $2,000 and $2,500. Restrictions apply.
8. For policies with annual limits greater than $5,000 and at least $1,000 of unused benefits remaining at the end of policy year, the annual limit will be increased by $500 at no additional cost. Restrictions apply. May not be available in all states.
9. Based on a January 2025 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.
10. Must be eligible for applicable discount. Not available in TN. In MN, Discount is called an "Employee Affinity Discount".
11. Your policy deductible decreases by $50 each policy year that you don't receive a claim reimbursement. Deductible reverts on renewal if claim reimbursement for claims other than preventive care have been made. Restrictions apply.

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 MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

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MetLife | Pet Insurance

Ready to roam?

Unleash the power of pet insurance.



MetLife Pet Insurance can help cover the costs of unexpected accidents, illnesses and routine care. Help protect your pet's health and your wallet.

You asked. We answered.

Get the FAQs about MetLife Pet Insurance

What is pet insurance?

A. Pet insurance works much like other types of insurance. For a monthly fee (also called a premium), you'll have coverage that can help reduce the financial impact of expected and unexpected veterinary care.

Why MetLife Pet Insurance?

A. With MetLife Pet, you have the power of choice to customize your pet insurance to meet both your pet's needs and your budget. You can take advantage of benefits like:

- **The freedom to visit any U.S. licensed vet, emergency clinic or specialist –** Exam fees are covered for accidents and illnesses.
- **Flexible coverage with no breed exclusions.**
- **Family plans –** One policy covers up to three dogs and cats with one shared deductible.†
- **Preventive care coverage (optional) for dogs and cats –** For common routine wellness expenses.

How does MetLife Pet Insurance work?

A. Our process is simple and straightforward. Take your pet to the vet and pay the bill, then send us your claim documents. You can file using our mobile app, online portal, email, fax or mail, and most complete claims are processed in 5-10 days. You'll receive reimbursement† by check or direct deposit if the claim expense is covered under the policy.

When does coverage start?

A. MetLife Pet Insurance wait periods are among the shortest for accident and illness coverage.§ Direct Bill policies become effective the day after the application date.ll. Accident/Optional preventive care coverage begins at midnight Eastern Time on the effective date of the policy. There is a 14-day waiting period on illness coverage once the policy becomes effective.

What's covered?

A. Coverage includes:

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

What's not covered?

A. Pre-existing conditions are not typically covered in pet insurance —to learn more about what's not covered, visit metlifepetinsurance.com/coverage-exclusions.

How much pet insurance do I need?

A. Every individual and their pet has unique needs—we provide the ability to customize your coverage. Coverage is flexible and customizable, so you can choose the plan that works for you. Options include:

- Annual limit options from $500–unlimited†
- Deductible options from $0–$2,500 deductible options†
- Reimbursement options of 50%, 70%, 80% and 90%†

How much will it cost?

A. Each pet's premium will be unique based on your pet's age, breed and location, as well as your selected coverage amount.

But how much can you save? If you're claim-free for a policy year, we'll automatically decrease your deductible by $50 with our healthy pet incentive.# Plus, MetLife Pet offers an Automatic Policy Limit Increase.**

Are there any discounts?

A. Yes, you will be automatically eligible for a 10% Employer Group Discount††/5% Affinity or Non-Employer Group Discount††. A variety of additional discounts may be available,‡‡ including:

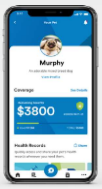
- Serving Military, Veteran, 1st Responder, Healthcare and Animal Care Workers Discount§§
- Multi-policy Discount‖‖ (5% for the 2nd pet policy and 10% for each additional policy)
- Internet Discount##

How do I pay for my coverage?

A. You can set up an automatic payment via credit/debit card or ACH (electronic bank -to-bank-transfer). If you need to update your payment method, credit and debit card changes can be made online or by contacting the MetLife Pet Call Center. ACH payment updates must be completed through the MetLife Pet Call Center. For assistance, call 866-937-7387.

Is my coverage portable if I leave my employer?

A. Yes. Your Pet Insurance policy will automatically remain in effect after you leave your employer and no **action will be necessary on your part to continue your policy.**



Access your pet insurance account anywhere, anytime with the MetLife Pet app

Download and use the app to easily:

- Submit and track claims
- Manage your pet's health records
- Talk to an expert with 24/7 live vet chat***
- Find nearby pet services

Get a quote or enroll today.
metlife.com/getpetquote

Call 800-GET-MET8
Scan the QR code

†Restrictions apply.

§ 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.

‖ Rhode Island policies become effective the second day after the application date.

Your policy deductible decreases by $50 each policy year that you don't receive a claim reimbursement other than preventive care. Restrictions apply.

** For policies with annual limits greater than $5,000 and at least $1,000 of unused benefits remaining at the end of policy year, the annual limit will be increased by $500 at no additional cost. Restrictions apply. May not be available in all states.

†† Must be eligible for applicable discount. Not available in TN. In MN, Discount is called an "Employee Affinity Discount".

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

§§ Must be eligible for discount. Not available in NY or TN.

‖‖ Multi-policy discount is not available with Family Plans.

Discount not available in all states. Applies during first year only.

*** 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.

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MetLife | Pet Insurance

The MetLife Pet App

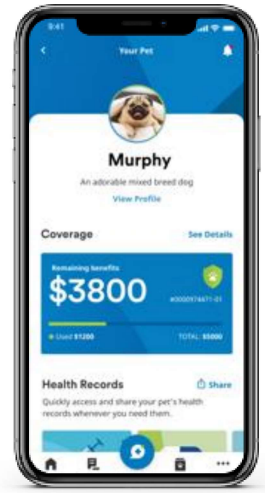
Designed by pet parents for pet parents.



With the MetLife Pet App, pet parents can manage their furry family member's health and wellness all in one location.

The MetLife Pet App makes these things easier for you:

- **Access your pet insurance policy:** submit and track claims
- **Manage your pet's health records:** upload and view health records and documents all in one location
- **Receive reminders and notifications about upcoming appointments**
- **Find nearby pet services:** emergency rooms or groomers
- **Live 24/7 vet chat*:** get answers and tips by licensed vets from your own home
- **Access personalized articles on topics recommended for you**



Download on the App Store

GET IT ON Google play

*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.

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