



MetLife

Pet Insurance



How It Works

1 Adopter takes pet to the vet

They can visit any licensed vet, emergency clinic or specialist in the U.S. There's no network of providers to worry about.

2 They send the claim to MetLife

The adopter pays their pet's vet bill and sends MetLife the claim along with vet records and invoice from the visit.

3 Adopter gets money back quickly

MetLife will follow up with their vet for any missing info. Claims are typically processed in less than 2 weeks.

NEW!

Questions You Can Answer

What is this?

This is a special offer for pet insurance. Pet insurance helps you cover future medical costs for your new pet. The screen shows you what your monthly cost would be. By adding this to your cart in your adoption checkout, you will be purchasing a new policy.

Does it cover [fill in the blank]?

See the next page for all the things that are covered.

Discounts for staff & volunteers!



Your staff and volunteers are eligible for a 10% animal welfare discount! Call (855) 693-1497 to sign up for a policy, and make sure to let them know that you work for an organization that uses Shelterluv.

Good for the Shelter

Fewer Abandoned Pets

Real data shows that coverage **reduced returns by 40%**! Instead of an adopter returning their new cat because of a URI within the first few days, they can go to the vet and get that cost reimbursed!



Good for the Adopter

No Waiting Period!

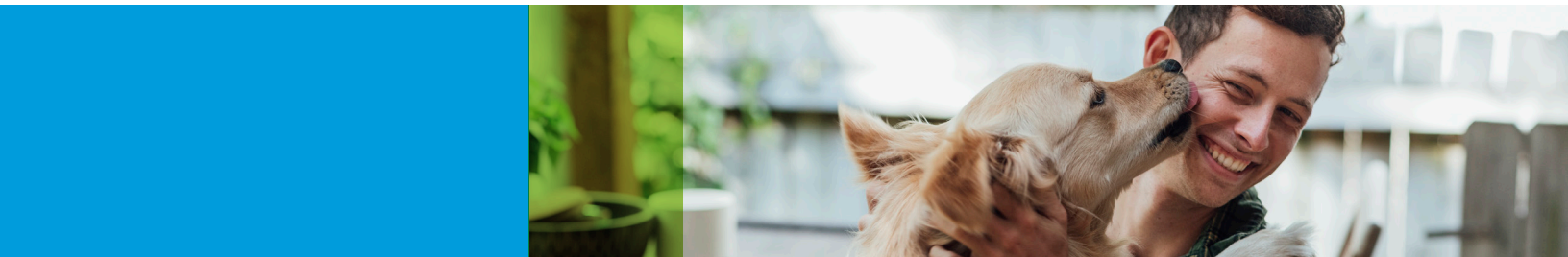
Pet insurance typically has a 14-30 day waiting period before a claim can be filed, but—as a special offer to adopters—their **policy will go into effect the night of purchase!**



SHELTERLUV

A Fetching Proposition: Introducing MetLife Pet Insurance¹

Underwritten and Issued by Independence American Insurance Company



Accident & Illness²

Enrollment Experience	
Covers* All Breeds & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
Accident Coverage Starts at Midnight ²	✓
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	✓
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Deductible Savings ³	✓
Pricing	
10% for Groups greater than 1,000 lives ⁴	✓
5% for Groups 50-999 lives ⁴	✓
Family Plan (Cover multiple pets on single policy)	✓
Multi-policy discount ⁵	✓
Premium	Customized to every pet
Deductible	Flexible (\$0 - \$2,500) ⁶
Annual Limit	Flexible (\$1,000 - Unlimited) ⁷
Reimbursement	Flexible (65% to 100%) ⁸

Accident & Illness²

Core Coverage*	
Exam Fee Coverage	✓
Prescription/Take Home Medication Coverage	✓
Hereditary Conditions	✓
Congenital Conditions	✓
Chronic Conditions	✓
Orthopedic Waiting Period	6 Months
Cruciate Repair	✓
Bi-Lateral Conditions	✓
Holistic/Alternative Therapy	✓
Periodontal Disease	✓
Vaccinatable Diseases	✓
Dermatological Conditions	✓
Injuries Caused By Housemates	✓
Aging Pet Ear & Eye Conditions	✓
Cremation Benefits	✓
Claims and Customer Experience	
Processing Time	<10 days ⁹
Multi-Channel Support	✓
2019 NPS	25
Mobile App for Claims	Under Development
Telehealth ¹⁰	Under Development

¹ Independence American Insurance Company (“IAIC”) is the insurance carrier for this product. IAIC, a Delaware insurance company, is headquartered at 485 Madison Avenue, NY, NY 10022. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC to offer and administer pet insurance policies. This entity was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. The entity may operate under an assumed name and/or fictitious name in certain jurisdictions as approved, including MetLife Pet Insurance Services LLC (New York and Minnesota), MetLife Pet Insurance Solutions Agency LLC (Illinois), and such other assumed names or fictitious names approved by certain jurisdictions.

² Accident coverage and wellness coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

³ With deductible savings, your pet’s deductible automatically decreases by \$25 each policy year that you don’t receive a claim reimbursement.

⁴ This discount is not available in Tennessee. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife to offer pet insurance to its eligible population (The discount is 10% for Groups > 1000 lives and 5% for Groups 50-999 lives).

⁵ Multi-policy discount is not available with Family Plans.

⁶ Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

⁷ Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments.

⁸ Reimbursement options include: 65%, 70%, 80%, 90% and 100%.

⁹ 80% of claims are processed within ten days or less.

¹⁰ May not be available in all states.

*Provided all terms of the policy are met. Like most insurance policies, insurance policies issued by IAIC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.

metlife.com

