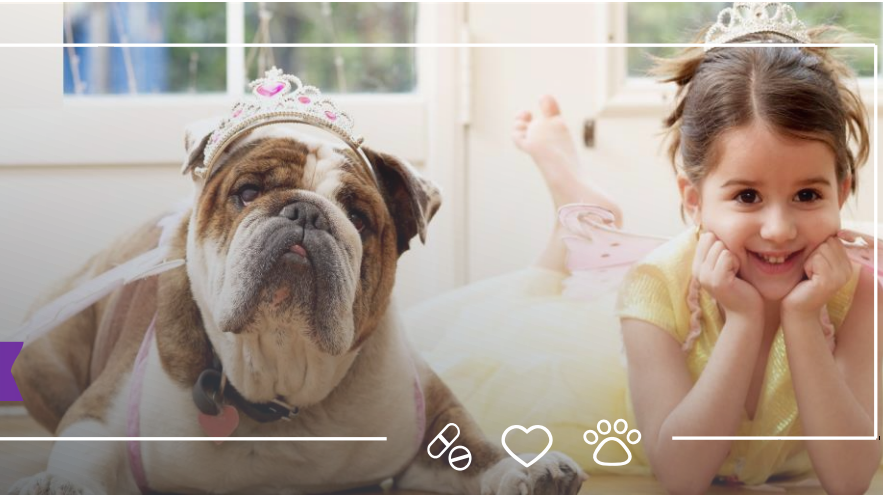




If he's always
down to play
dress up,

he deserves to be insured.



Whether playing the role of sidekick, copilot, or closet companion, pets make our family complete. Help protect them when the unexpected occurs with MetLife Pet Insurance.

Q. What is Pet Insurance?

A. Similar to how other types of insurance work, such as health insurance for you and your family, pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs.

Q. Why MetLife Pet Insurance?

A. With MetLife, pet parents have the power of choice to customize their Pet Insurance to meet their needs. You can take advantage of benefits like:

- flexible coverage with up to 90% reimbursement¹ and freedom to visit any U.S. licensed vet
- only provider to offer family plans², covering multiple cats and dogs on one policy
- optional Preventive Care coverage³
- 24/7 access to Telehealth Concierge Services
- discounts up to 30%⁴ and additional offers on pet care, where available
- MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.

Q. 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 your claim documents to us. You can file by using our mobile app, online portal, email, fax or mail, and we'll process your claim within 10 days. Then, you'll receive reimbursement¹ by check or direct deposit if the claim expense is covered under the policy.

Q. When does coverage start?

A. MetLife Pet Insurance provides among the shortest wait periods for accident and illness coverage.² Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

Get a quote or enroll today.

Visit www.metlife.com/getpetquote

Under Employer- enter in **Vancouver Fire Fighter's Union**

Call 1-800-GET-MET8

Scan the QR code



Pet Insurance

Pet Insurance can help reimburse you for covered unexpected veterinary expenses for your pet.

Q. What does it cover?

A. Coverage includes:

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests

And our coverage also includes:

- hip dysplasia
- hereditary conditions
- congenital conditions
- holistic care
- chronic conditions
- alternative therapies
- and much more!

Q. What does it not cover?

A. Previously covered pre-existing conditions may not be covered — to learn more about what's not covered, visit metlifepetinsurance.com/coverage-exclusions.

Q. Can I still use my vet?

A. You can visit any U.S. licensed vet, emergency clinic or specialist and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to us and we will process your claim for reimbursement¹ if the claim expense is covered under the policy.

Q. How much Pet Insurance do I need?

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

- levels of coverage from **\$500–unlimited**⁵
- **\$0–\$2,500** deductible options⁶
- reimbursement percentages from **50%–90%**¹

Q. How much will it cost?

A. Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select.⁷ Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.⁸

Q. Are there any discounts?

A. Yes, a variety of discounts are available, including:

- [Employer Benefit Discount⁹/Affinity Group Discount⁹]
- Internet Purchase Discount¹⁰
- Military, Veteran, First Responder, and Healthcare Workers Discount¹¹
- Animal Care Discount¹²

Q. 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. [Payroll deduction may be available.]

Q. How does the MetLife Pet mobile app work?

A. When you download our app, you can 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 Telehealth Concierge Services
- Find nearby pet services

Q. Is my coverage portable if I leave my [employer]?

A. Yes. You can take your policy with you. [If your [employer] was deducting premiums, you will now be responsible for paying them directly to MetLife Pet Insurance.] Also, if you receive a group discount due to signing up for Pet Insurance through your [employer], that discount will not carry over into your next policy renewal.

1. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only. Pet age restrictions may apply.

2. Based on a January 2023 review of publicly available summary information. 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.

3. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.

4. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

5. Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. There is also a \$500 annual limit option for MetGen policies. Unlimited benefit option subject to availability. Pet age restrictions may apply.

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

7. For IAIC policies, premium is also based upon pet gender.

8. Your pet's deductible automatically decreases by \$25 (IAIC policies) or \$50 (MetGen policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.

9. Discount is not available in MN or TN. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife Pet to offer pet insurance. (IAIC policies, the discount is 10% for Groups > 1000 lives and 5% for Groups 51-999 lives. MetGen policies, this discount is 10% for Employer Groups and 5% for Associations).

10. When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

11. Discount may not be available in all states. A discount is available to Healthcare Workers, First Responders, and serving and retired members of the Armed Forces.

12. A discount is applicable to staff/owners of animal care facilities. Not available in NY.

Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, and Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 11333 N Scottsdale Rd, Ste 160, Scottsdale, AZ 85454. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting review. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for complete details. MetLife Pet is the policy administrator. The entity may operate under an alternate, assumed, or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).