



HEALTH
COVERAGE
FOR YOUR
FURRY
FAMILY

READY SEAFOOD

PIN PAWS PET CARE

ABOUT PIN PAWS PET CARE



WHAT MAKES PIN PAWS PET CARE DIFFERENT FROM OTHER PET INSURANCE COMPANIES?



- 🐾 Coverage for Cats and Dogs of All Ages & Breeds³
- 🐾 No Initial Exam/Past Vet Notes Required
- 🐾 Accident Coverage Starts at Midnight
- 🐾 Customizable Deductible and Out-of-Pocket Max
- 🐾 Annual Max Payouts as Opposed to Per Incident
- 🐾 Choose Your Reimbursement Percentage
- 🐾 Multiple Value-Added Benefits Included
- 🐾 Routine Care Option Available with Customized Plans⁵
- 🐾 Available in All 50 States

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PLAN OPTIONS & COVERAGE DETAILS



PLAN OPTIONS			
ANNUAL BENEFIT	DEDUCTIBLE	REIMBURSEMENT	*ROUTINE CARE RIDER (RCR)
\$2,000	\$50	70%	Add to ANY plan for an additional cost.
\$5,000	\$100	80%	Review coverage details on the RCR slide.
\$10,000	\$250	90%	
-	\$500	-	
-	-	-	

PIN PAWS PLUS BENEFITS INCLUDED



PLAN PRICING

- ▶ Variable pricing based on:
- ▶ Breed, Age, Zip Code

COVERAGE DATES

- ▶ Accidents Covered at Midnight
- ▶ 14-Day Waiting Period on Illness



ROUTINE CARE RIDER

ROUTINE CARE RIDER



ALL NEW STANDARD WELLNESS RIDER

- ▶ Includes preventive and wellness care prescribed and/or provided by a licensed veterinarian.
- ▶ **No schedule of benefits or capped dollar amounts for certain items**
- ▶ Reimbursement is subject to the annual benefit limit, annual deductible and reimbursement percentage.
- ▶ Commonly covered items:
 - ▶ Flea, Tick and Heartworm Medication
 - ▶ Spay or Neuter
 - ▶ Vaccinations
 - ▶ Teeth Cleaning
 - ▶ Wellness Exam
 - ▶ Blood Panel
 - ▶ FeLV Test
 - ▶ Fecal Test
 - ▶ Heartworm Test
 - ▶ Health Certificate and much more!

Available in All States **Except: HI & NV**

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HOW IT WORKS

- ▶ MetLife Pet Insurance¹ allows you to get your dog or cat the care they need without worrying about the expensive cost of veterinary care.
- ▶ Reimbursement based on what you're actually paying at the vet's office, not what we think the treatment for specific conditions should be.



Take your dog to the vet

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



Send us your claim

Pay your pet's vet bill, and send us your claim along with vet records and invoice from the visit.



Get money back quickly

We will follow-up with your vet for any missing info. Most claims are processed in less than 2 weeks.³

¹ Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen's policies are available. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC 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 alternate, assumed, 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 alternate, assumed, or fictitious names approved by certain jurisdictions.

³ Approximately 80% of claims are processed within 10 days or less.

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WHAT'S COVERED²

- ✓ Accidents
- ✓ Illnesses (including hereditary, congenital & chronic conditions)
- ✓ Hospitalizations
- ✓ Surgeries
- ✓ Diagnostic Tests
- ✓ Exam Fees
- ✓ Cruciate Ligaments⁶
- ✓ Anterior Cruciate Ligament (ACL)⁶
- ✓ Medial Cruciate Ligament (MCL)⁶
- ✓ X-rays
- ✓ Ultrasounds
- ✓ Medications
- ✓ Holistic Care & Alternative Therapies
- ✓ Emergency Care
- ✓ Routine wellness & preventive care⁵
- ✓ Pet food, special diet (available with preventive care coverage)⁵
- ✓ Parasite prevention and parasite treatment (available with preventive care coverage)⁵
- ✓ Intervertebral Disc Disease (IVDD)⁶
- ✓ Posterior Cruciate Ligament (PCL)⁶
- ✓ Cranial Cruciate Ligament (CCL)⁶
- ✓ And Much More!

² Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MetGen contain certain deductibles, co-insurance, 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.

⁵ Can be purchased at an additional cost.

⁶ For policies issued by IAIC, coverage for these conditions is subject to a 6-month wait period. Please review your policy for complete details.

WHAT'S NOT COVERED

- ✗ Elective Procedures
- ✗ Expression or removal of anal glands or anal sacculitis
- ✗ Breeding or conditions related to breeding
- ✗ Vitamins, mineral supplements
- ✗ Grooming costs and bathing (incl. medicated baths)
- ✗ Illness or injury which arises out of racing, coursing, commercial guarding, or organized fighting of your pet
- ✗ Organ Transplants

Pre-existing conditions may not be covered

Pre-existing conditions include conditions, illnesses, injuries or symptoms that manifested prior to the coverage date and/or any applicable waiting period. Please see the policy for complete details.

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⁴ All costs are based on MetLife internal claims data.

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