

Veterinary Pet Insurance¹



Offering
employees
affordable
veterinary
insurance for
their pets.

The growing need for pet insurance.

Americans love their pets. According to one estimate, approximately 85% of all dog owners and 73% of all cat owners regularly take their pet to a veterinarian.¹

The question is, how can everyone afford this? MetLife makes it easier. Both for you and your employees. And by offering this popular benefit, you can help show your employees that your organization cares for every member of their household including family pets.

With veterinary pet insurance, you'll be helping employees obtain financial assistance toward the cost of a pet's veterinary care.



We've done the groundwork.

Finding a leading veterinary pet insurer could take some research. Fortunately, we've done it for you.

As a result, your employees can have access to veterinary pet insurance, made available through Veterinary Pet Insurance Company (VPI)², covering accidents and illnesses for cats, dogs, birds, ferrets, rabbits, reptiles and other exotic pets.

Veterinary pet insurance is available in all 50 states and the District of Columbia.

Filling a need of employees with pets.

For your employees, this new voluntary benefit can help give them peace of mind. Policies cover a wide spectrum of medical problems and conditions for dogs and cats, ranging from minor ailments such as ear infections, cuts and skin rashes to critical afflictions such as cancer, broken bones and heart disease.

Veterinary pet insurance helps pay for office calls, prescriptions, treatments, lab fees, x-rays, surgery and hospitalization for covered medical problems and conditions (subject to policy terms). VPI is very proud of its rapid claims turnaround time, which now averages one week or less.

Pet owners can select any licensed veterinarian, veterinary specialist and animal hospital in the world.

Pets from 6 weeks and up.

Coverage is available for dogs and cats from six weeks of age and up, and there is no age limit. Birds must be a minimum of 3-months at the time of enrollment and must have

been in the owner's possession for a minimum of 60 days. Rates for dogs and cats are based on the age of the pet and the plan type selected.

A variety of plan options.*

The premium, the amount each plan pays for approved claims and the benefit maximums are the only differences between VPI's Superior Plan and VPI's Standard Plan. The VPI Superior Plan reimburses nearly double that of the VPI Standard Plan.

Coverage is also available for birds, rabbits, ferrets, reptiles and other exotics with the VPI Avian & Exotic Pet Plan.

The popular "Vaccination & Routine Care Coverage" is available for dogs and cats and provides benefits for routine care treatments. Supplement Routine Care is available for birds.

To find out more about veterinary pet insurance, contact your broker, consultant, or MetLife representative.

MetLife[®] Voluntary Benefits

www.metlife.com/business

1-877-METBtoB

1-877-638-2862

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1. Over a 24-month period. *U.S. Pet Ownership and Demographic Source Book*, published by the American Veterinary Medical Association, copyright © 1997. 2. Veterinary Pet Insurance is underwritten by National Casualty Company, Madison, Wisconsin, an A+15 rated company in all states except California. In California, policies are underwritten by Veterinary Pet Insurance Company, Inc., Brea, California. These companies are not affiliated with Metropolitan Life Insurance Company. © 2001 Metropolitan Life Insurance Co., NY, NY.

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* Not all plan designs are available in all states. The states not yet approved for new and standard plans are as follows: Louisiana, New York and Oklahoma. Please note Louisiana is still using the 1994 rates for the Gold and Advantage Plans.