MetLife | Pet Insurance

FOR THE FEDERAL FAMILY

The pet parents' guide to affordable coverage

MetLife Pet Insurance can protect your pet's health and your wallet with plan options and discounts that help cover the expected and the unexpected.

You asked. We answered.
Learn more about plan benefits.

What is pet insurance?

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?

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[1]
- Preventive care coverage (optional) for dogs and cats – For common routine wellness expenses
- Discounts of up to 30%[2]

How does MetLife Pet Insurance work?

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. Most claims are processed within 5 days.[3] Then, you'll receive reimbursement[4] by check or direct deposit if the claim expense is covered under the policy.

When does coverage start?

MetLife Pet Insurance wait periods are among the shortest for accident and illness coverage.[5] Accident coverage and optional preventive care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

What's covered?

Coverage includes:

- Accidental injuries
- Illness
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays and diagnostic tests
- Hereditary conditions
- Congenital conditions
- Chronic conditions
- Holistic therapies

and much more!

What's not covered?

Some of the services, conditions and items not covered include:

- Pre-existing conditions as defined in our policy
- Services performed by unlicensed veterinarians
- Services or supplies provided outside of the U.S.
- Illness or injury that results from preventable or intentional incidents such as neglect, organized fighting, and commercial activities such as racing exhibition, law enforcement and guarding
- Services or supplies which are not medically necessary such as cosmetic procedures and grooming

See metlife.com/federalpet for more details.

Can I still use my vet?

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.

How much pet insurance do I need?

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:

- Levels of coverage from $500–unlimited[6]
- $0–$2,500 deductible options[7]
- Reimbursement percentages of 50%, 70%, 80% and 90%[4]

How much will it cost?

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.[8] Plus, MetLife Pet offers an Automatic Policy Limit Increase.[9]

Are discounts available?

Yes. Your monthly rate can be discounted by up to 30%! You'll automatically receive a 10%[10] discount because of your affiliation with the federal government, and additional discounts may be available[2] including:

- Serving Military, Veteran, First Responder and Healthcare Discount of 10%[11]
- Animal Care Discount of 10%[11]

How do I pay for my coverage?

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 through MetLife Pet's call center.

How does the MetLife Pet App work?

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 live vet chat[12]
- Find nearby pet services

Is coverage portable if I leave my job and am no longer a Federal employee?

Yes. Your coverage will automatically continue without interruption if you leave your current employer.

Scan Now

Enroll at MetLife.com/FederalPet

Questions?
Call 1-888-865-6854

1. Coverage options may be limited for certain ages.
2. When combining discounts, restrictions apply. Must be eligible for applicable discounts. Each discount may not be available in all states.
3. Most claims are processed in 5-10 days, but processing may take longer in some cases.
4. Reimbursement options include: 50%, 70%, 80% and 90%. Restrictions apply.
5. 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.
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. 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.
9. 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.
10. Must be eligible for applicable discount. Not available in TN. In MN, Discount is called an "Employee Affinity Discount."
11. Must be eligible for discount. Not available in NY.
12. 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.

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).