

My Pet Protection® — FAQs




90%
reimbursement
on vet bills²

1. What's new about My Pet Protection plans?

Coverage that's much easier for employees to use — that's what's new! The two levels of coverages are designed by Nationwide® to better fit the needs of your pet-owning employees. For example, the new plans provide coverage for dental diseases and behavioral treatments. And the wellness option now includes services like spaying/neutering,¹ dental cleaning, and more.



- Accidents and illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements
- Wellness exams
- Vaccinations
- Flea prevention
- Spay or neuter
- Preventative teeth cleaning
- And more



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2. How will my employees benefit from the new plans?

The new plans are designed to make it easier for your employees to get the help they need, when they need it. With no benefits schedule and a straightforward 90% reimbursement of their vet bills,² your employees can enjoy the simplicity their new plans provide.

3. When will the new plans be available to employees?

Starting July 1, 2018, employees will be able to enroll in the My Pet Protection plans.

4. How do employees enroll/change plans?

There is no change to how employees enroll today. Employees can simply visit www.metlife.com/mybenefits or call **800-GET-MET8** for more information.

For existing policyholders, they will have the opportunity to change plans at their plan's renewal. All plan changes are subject to underwriting approval.

5. Does this affect employees' current policies?

There are no changes to existing plans. Policyholders will have the opportunity to change to a My Pet Protection plan at their policy's renewal, if they choose. All plan changes are subject to underwriting approval.

6. Can employees still sign up for a Major Medical or Pet Wellness policy?

Yes, they may. If the new plans are not the right fit for an individual's needs, a customer service representative can offer these plan options. Only the new plan options will be available online.

7. Do employees still get a discount?

We are happy to share that group preferred pricing and multiple-pet discounts are still available to your employees with new plans.

8. Do the new plans apply to all pets?

Like the current offer, My Pet Protection plans only cover dogs and cats. Other animals like birds and exotic pets may be covered by Specialty Plans (Avian and Exotic Pets Plans).

9. Are pre-existing conditions covered?

Like all pet insurers, pre-existing conditions are not covered on any of our plans.

10. Where can employees get more information on their plans?

Your employees can visit www.metlife.com/mybenefits or call **800-GET-MET8** for more information.

11. How can I tell my employees about the new plans?

You can find a variety of My Pet Protection materials in the Plan Information section on metlife.petinsurancemediakit.com, or contact your MetLife representative for more information.

**We work with the right experts to better serve your employees' needs.
For more information, contact your MetLife representative today.**

1. Coverage for spaying/neutering is available only with My Pet Protection with Wellness.

2. Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.

metlife.com

Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

Pet Insurance is only available when offered alongside one or more of MetLife's Accident, Auto, Home, Critical Illness, Hospital Indemnity or Legal Services products. Metropolitan Life Insurance Company is the program administrator for pet insurance fulfilled by Nationwide®.

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Insurance plans are offered and administered by Nationwide through its subsidiaries and affiliates. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A+ rated company (2016); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2016). Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2017 Nationwide. These companies are not affiliated with Metropolitan Life Insurance Company or its affiliates.

