



# MetLife Pet Insurance Transition

## Frequently Asked Questions

### General

#### Why did MetLife acquire PetFirst Healthcare, LLC (“PetFirst”)?

MetLife is a market-leader in U.S. group benefits and is focused on providing products and services to meet our customers’ needs.

The acquisition aligns with MetLife’s broader strategy to build a robust voluntary benefits program and enhances our leading position in the group Benefits space.

#### Who is PetFirst?

Founded in 2004, PetFirst has been a fast-growing pet health insurance administrator, helping pet owners purchase insurance coverage to pay for veterinary care expenses.

PetFirst currently administers insurance on more than 45,000 pets with an established footprint across the U.S. and has licenses which enable PetFirst to sell insurance and adjust claims in all 50 states and Washington, D.C.

PetFirst has a strong track record of delivering outstanding service and maintaining trust through its emphasis on community and support of local humane societies and shelters.

It is distinguished in the pet health insurance industry by providing:

- Simplified, comprehensive coverage with customizable plan options
- Strong track record of customer service
- Caring and passionate pet advocates serving pet parents and communities for more than 15 years

#### Why is MetLife offering a new pet insurance product?

Our new pet insurance offering allows us to better serve our customers by providing a product with a simple, straightforward pricing structure, flexible coverage and the caring and passionate service you and your employees expect from MetLife.

This includes the flexibility to provide a full benefits experience through employees’ MyBenefits website.

## **If payroll deduction is available, why can MetLife no longer offer this option to existing policyholders with pet insurance policies fulfilled by Nationwide?**

While it has and continues to be our intent to administer payroll deduct for existing policyholders, Nationwide has terminated its relationship with MetLife. As a result, as of October 2020 MetLife will no longer be authorized to take payroll deductions for Nationwide's pet insurance policies.

## **About the new pet insurance offered by MetLife**

### **What type of pets are covered by the new pet insurance offered by MetLife?**

Pet insurance offered by MetLife covers dogs and cats only. There are no breed exclusions or age limitations to enroll into pet insurance offered by MetLife.

### **What are the program benefits of this new Pet Insurance offering by MetLife?<sup>1</sup>**

Pet insurance offered by MetLife provides the following unique features:

- Flexible plans with various levels of coverage from \$1,000-Unlimited. Also includes a routine wellness care rider option.
- Straightforward pricing and options with customizable limits, discounts on premiums, and deductible savings.
- No initial exam or previous vet records required to enroll, and no per-incident or lifetime limits apply.
- Quick 3 step enrollment with option for payroll deduction.
- Hassle free claims experience with most claims processed within 10 days.
- Among the shortest wait periods in the pet insurance industry for accident and illness coverage.

### **Will employees get the same rate with MetLife's new pet insurance offering?**

No, MetLife's new pet insurance rates are different from those offered in the past when the program was fulfilled by Nationwide.

MetLife offers competitive rates with flexible plans and include attractive discounts including a Group discount.

MetLife's pet insurance policies are priced individually according to pet type (dog or cat), age, gender, breed and location (zip code) of the pet.

MetLife's new pet insurance pricing is designed to be simple and customized so that we can offer pricing that is customized to the pet's risk profile.

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

Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments

Reimbursement options include: 65%, 70%, 80%, 90% and 100%

80% of claims are processed within ten days or less

MetLife plans provide your employees the flexibility to choose the level of coverage that is best suited to their needs.

*Note:* Group Discount is not available in Tennessee. Discount is only available for individuals who purchase a policy through an employer group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).

**Will employees receive a discount when they enroll into pet insurance offered by MetLife?**

Yes. Employees can obtain a Group discount when they enroll into pet insurance offered by MetLife.

*Note:* Group Discount is not available in Tennessee. Discount is only available for individuals who purchase a policy through an employer group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).

**Does the new pet insurance offered by MetLife cover more than one pet? Are there multi-policy discounts?**

Yes. MetLife offers an additional 5% off the second policy and 10% off 3+ policies. Policyholders have the availability to receive up to an additional 15% off premiums through our comprehensive discount offerings.

MetLife also provides the unique feature of a Family Plan. In a Family Plan, a policyholder can enroll up to three pets onto the same policy such that they share the same annual limits and coverages on the single policy. This feature is limited to pets under the age of 10 and allows policyholders more flexibility when considering enrolling multiple pets. As this is considered a single policy, a multi-policy discount is not available when enrolling into a Family Plan.

**Does MetLife offer a Wellness plan?**

Yes. MetLife offers multiple options for wellness/routine care riders that can be added to a policy at additional cost.

**If payroll deduction is available, will it continue to be available with MetLife's new pet insurance offering?**

Yes.

**What is the effective date of the new pet insurance offered by MetLife?**

Policies will be effective October 1, 2020 or later depending on your organization's specific payroll deduction payment cycle.

## **Employers / Group Customers**

**If payroll deduction is available, when will it cease for existing policyholders?**

While it has and continues to be our intent to administer payroll deduct for existing policyholders, Nationwide has terminated its relationship with MetLife. As a result, as of October 2020 MetLife will no longer be authorized to take payroll deductions for Nationwide's pet insurance policies.

### **What will happen to existing policyholders currently direct billed by Nationwide?**

There will be no changes for Nationwide pet insurance policyholders that are directly billed currently.

However, existing policyholders wishing to switch to pet insurance offered by MetLife can do so by visiting [petfirst.com/switch2met](https://petfirst.com/switch2met) or calling us at 866-792-4638.

MetLife will make available a window between July 6 and September 15, 2020 for employees enrolled through Nationwide to switch to pet insurance offered by MetLife.

For those employees who enroll during this special enrollment period, conditions previously identified and covered for an employee's pet under such employee's current Nationwide policy will continue to be covered under that employee's new pet policy offered by MetLife (for that new policy term). All conditions which were identified as pre-existing conditions under an employee's Nationwide policy and therefore not covered under that policy will also be considered non-covered pre-existing conditions with the employee's new Pet Insurance policy offered by MetLife.<sup>2</sup>

All limitations and exclusions under the pet policy offered by MetLife will still apply.

Policyholders should retain their Nationwide certificate to provide proof at time of claim submission.

MetLife will also be waiving the one-time enrollment fee<sup>3</sup> for existing policyholders wishing to switch to pet insurance offered by MetLife.

### **Do I need implement any technology changes?**

No, MetLife will continue to use the same file layout and process for sending bills and receiving confirmation files and payment.

Your first bill file for October deductions will include stop transactions for Nationwide policies and start transactions for pet insurance policies offered by MetLife.

### **Do I need a new payroll slot?**

No, a new payroll slot is not required.

### **Do I need to send a new eligibility file?**

No, you will not need to send a new eligibility file. However, if you wish to share an updated file, we will process it.

### **Is a formal implementation process required to switch to the new pet insurance offered by MetLife?**

No.

### **If I currently do not offer payroll deduction for pet insurance fulfilled by Nationwide, can I offer it in the future?**

Yes. Contact your Service representative if you would like to learn more about this feature.

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<sup>2</sup> As defined under the Nationwide policy, "Pre-existing condition" means any condition that began or was contracted, manifested, or incurred up to twelve months before the effective date of this policy or during any waiting period, whether or not the condition was discovered, diagnosed, or treated. A chronic condition is a pre-existing condition unless it began after the effective date of this policy."

<sup>3</sup> The one-time fee of \$12 that is normally charged for new enrollments will be waived for those individuals who switch to pet insurance offered by MetLife. Policyholders will continue to pay a monthly installment fee of \$3.

### **How should I be communicating this pet insurance transition to my employees?**

You may wish to communicate this to your employees so that they understand that they will need to arrange to pay Nationwide directly if they wish to keep that coverage in force. For all dog and cat coverage, they also have the opportunity to enroll in a policy from MetLife. MetLife has developed communication materials that you can use to inform your employees of this change and MetLife's new product.

If you wish, MetLife can communicate directly to participants with a direct communication on your behalf.

No matter how you wish to communicate this change, contact your Service representative for information and assistance.

### **What will be my employees' MyBenefits experience - what will they see when they go to their MetLife website?**

As of July 16, 2020, MetLife will have links updated to support online enrollments.

## **Existing Policyholders**

### **I am an existing policyholder and still would like to keep my pet insurance policy fulfilled by Nationwide. How can I do this?**

You can call Nationwide at 1-800-874-0651 and request to switch to direct billing.

However, if you would like to switch to pet insurance offered by MetLife, you can visit [petfirst.com/switch2met](https://petfirst.com/switch2met) or call 866-792-4638.

We urge you to compare plans and prices before making your decision

For those employees who enroll during this special enrollment period, conditions previously identified and covered for an employee's pet under such employee's current Nationwide policy will continue to be covered under that employee's new pet policy offered by MetLife (for that new policy term). All conditions which were identified as pre-existing conditions under an employee's Nationwide policy and therefore not covered under that policy will also be considered non-covered pre-existing conditions with the employee's new Pet Insurance policy offered by MetLife.

All limitations and exclusions under the pet policy offered by MetLife will still apply.

### **What will happen if I don't take action?**

If you do not take action to have your policy moved to direct billing through Nationwide, your policy will lapse and as a result you will risk losing pet insurance coverage.

### **If I retain my pet insurance policy fulfilled by Nationwide, can I continue to bill via payroll deduction?**

No, you will not be able to maintain payroll deduction if you retain your pet insurance policy fulfilled by Nationwide.

### **What should I do if I already have Direct Billing with Nationwide?**

You do not need to do anything at this time and can continue to retain your policy.

If you would like to switch to pet insurance offered by MetLife, you can call 866-792-4638 or visit [petfirst.com/switch2met](https://petfirst.com/switch2met) to learn more.

### **Can I enroll my new pet prior to 10/1/2020?**

Yes, if you have a pet for which you wish to obtain a new pet insurance policy, you may do so by calling 866-792-4638 a service representative will explain your plan and billing options, including the availability to utilize payroll deduction on October 1, 2020 if you wish.

All standard limitations and exclusions will apply, including pre-existing conditions.

## **Switching to pet insurance offered by MetLife**

### **When can I switch to the new pet insurance offered by MetLife?**

MetLife will make available a window between July 6 and September 15, 2020 for employees enrolled through Nationwide to switch to pet insurance offered by MetLife.

### **Will Avian, Exotic and Reptile coverage switch to the new pet insurance offered by MetLife?**

No, pet insurance offered by MetLife is available for dogs and cats only. There are no breed restrictions or age limitations.

### **Can I keep my current rate if I switch to the new pet insurance offered by MetLife?**

No, the plans and rates in the new pet insurance offering by MetLife are different from those offered in the past when the program was fulfilled by Nationwide.

We offer competitive rates with flexible plans and include attractive discounts including a Group discount.

The pet insurance policies offered by MetLife are priced individually according to pet type (dog or cat), age, gender, breed and location (zip code) of the pet.

The pricing for the new pet insurance offering by MetLife is designed to be simple and customized so that we can offer pricing that is customized to the pet's risk profile.

The plans for the new pet insurance offering by MetLife provide your employees the flexibility to choose the level of coverage that is best suited to their needs.

MetLife urges you to compare plans and prices before making your decision.

*Note:* Group Discount is not available in Tennessee. Discount is only available for individuals who purchase a policy through an employer group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).

### **Will pre-existing conditions be covered if I switch to the new pet insurance offered by MetLife?**

For those employees who enroll during this special enrollment period, conditions previously identified and covered for an employee's pet under such employee's current Nationwide policy will continue to be covered under that employee's new pet policy offered by MetLife (for that new policy term). All conditions which were identified as pre-existing conditions under an employee's Nationwide policy and therefore not covered under that policy will also be considered non-covered pre-existing conditions with the employee's new Pet Insurance policy offered by MetLife.

All limitations and exclusions under the pet policy offered by MetLife will still apply.

Policyholders should retain their Nationwide certificate to provide proof at time of claim submission.

**If my Employer offers Payroll deduction, will it be available if I switch to the new pet insurance offered by MetLife?**

Yes. Pet insurance offered by MetLife is available for you to bill via payroll deduction effective 10/1/2020.

**If I am direct billing with Nationwide, but switch to pet insurance offered by MetLife, can I still Direct Bill with MetLife?**

Yes, you can continue to direct bill with MetLife.

**Can I switch to the new pet insurance offered by MetLife bill but also switch to Direct Billing with MetLife?**

Yes, you can switch to direct bill with MetLife.

Direct billing is process requires payment in advance while payroll deductions allows payment in arrears. This means that by moving to direct billing from payroll deduction will necessitate an extra month's premium be paid.

**How can I switch to the new pet insurance offered by MetLife?**

You can visit [petfirst.com/switch2met](http://petfirst.com/switch2met) or call 866-792-4638.

**Do I need to cancel my policy with Nationwide if I switch to pet insurance offered by MetLife?**

Yes. Once you switch to pet insurance offered by MetLife, you must call Nationwide at 1-800-874-0651 to cancel your policy with a cancellation date effective 10/1/2020.

**Is there a call center number I can call to get more information?**

You can call 866-792-4638 to learn more about how to switch to pet insurance offered by MetLife.

## Claims

**I have an active claim with Nationwide. Will MetLife honor this claim?**

No. All active claims need to be settled with Nationwide. However, this should not preclude you from switching to pet insurance offered by MetLife.

**Will MetLife honor past denied claims with Nationwide?**

Unfortunately, MetLife will not be able to honor past denied claims with Nationwide.

**If I switch to pet insurance offered by MetLife, when can I submit a claim?**

When you switch to pet insurance offered by MetLife, the effective date of your policy will be 10/1/2020.

You will be able to submit a claim to MetLife after 10/1/2020 for services rendered on/after this date.

**I forgot to submit a claim with my Nationwide policy. Can I now submit it to MetLife?**

If you have a claim under an active Nationwide policy, you may continue to submit this claim to Nationwide.

When you switch to pet insurance offered by MetLife, the effective date of your policy will be 10/1/2020.

You will only be able to submit a claim to MetLife if that claim is incurred after the effective date (10/1/2020) of the new pet insurance policy offered by MetLife.

## **New Enrollments**

**When will new enrollments into pet insurance fulfilled by Nationwide cease?**

Employees will no longer be able to enroll into pet insurance fulfilled by Nationwide through MetLife after July 15, 2020.

**If an employee enrolls into pet insurance fulfilled by Nationwide now, can the employee pay their bill via payroll deduct if it is offered by their Employer?**

Yes, but for a limited time. MetLife will no longer administer payroll deductions after September 30, 2020 owing to Nationwide's termination of its relationship with MetLife.

**When will pet insurance offered by MetLife be available for new enrollments?**

Pet insurance offered by MetLife will be available for effective dates beginning October 1, 2020.

Starting July 6, 2020 employees can visit [petfirst.com/switch2met](https://petfirst.com/switch2met) or call 866-792-4638 to enroll into pet insurance offered by MetLife.

**Can employees pay premium via payroll deductions for the new pet insurance offered by MetLife?**

Yes, provided this option is made available by their employers.