



Pet Insurance Comparison

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Insurance Provider	MetLife Pet Insurance ¹	Nationwide: My Pet Protection	Healthypaws	Petplan	Trupanion	Lemonade
Underwriter	MetGen	Nationwide	Chubb	AXA XL	Trupanion	N/A
Enrollment						
Covers ² All Breeds & Ages	✓	✓	Up to 14 Years Old	✓	Up to 13 Years Old	✓
No Initial Exam/Past Vet Notes Required	✓	×	×	✓	×	×
No Cancellation Fee	✓	✓	✓	✓	✓	✓
No Time Restrictions on Starting Treatment	✓	×	✓	×	✓	×
No Annual Care Requirements to Keep Coverage	✓ ³	✓	×	×	×	✓
No Neuter/Spay Requirements	✓	✓	✓	✓	×	×
Benefits & Limits						
No Schedule of Benefits	✓	✓	✓	✓	✓	✓
No Lifetime Limit	✓	✓	✓	✓	✓	✓
No Per-Incident Limit	✓	✓	✓	✓	✓	✓
No Diagnostic Test Limit	✓	✓	✓	✓	✓	✓
No Customary Charge Restrictions	✓	×	×	✓	✓	✓
Healthy Pet Incentive/Vanishing Deductible	✓ ⁴	×	×	×	×	×
Vet Direct Pay	×	×	✓	✓	✓	×

Insurance Provider	MetLife Pet Insurance ¹	Nationwide: My Pet Protection	Healthypaws	Petplan	Trupanion	Lemonade
Automatic Annual Limit Increases	✓ ⁵	×				
Pre-Approves Claims	×	×	×	✓	✓	×
Core Coverage²						
Exam Fee Coverage	✓	✓	×	✓	×	Optional
Telemedicine Visit Coverage	✓	✓		✓		
Prescription	✓	✓	✓	✓	✓	✓
Prescription Food Coverage	✓	✓		×	✓	×
Hereditary Conditions	✓	12 Month	✓	✓	✓	✓
Congenital Conditions	✓	✓	✓	✓	✓	✓
Chronic Conditions	✓	✓	✓	✓	✓	✓
Hip Dysplasia	6 Month	12 Month	12 Month	6 Month	30 Days	✓
Cruiate Wait Period	6 Month	12 Month	15 Day	6 Month	30 Days	6 Month
Bi-Lateral Conditions	✓	✓	✓	✓	✓	✓
Holistic/Alternative Therapy	✓	×	✓	✓	Rider	Optional
Periodontal Disease	✓	✓	×	✓	✓	×
Vaccinatable Diseases	✓	×	×	✓	✓	×
Orthopedic Waiting Period	None	12 Month	15 Day	6 Month	30 Days	×
Optional Wellness Coverage (Preventive Care)	✓	✓	×	×	×	Rider (Allotment)
Dermatological Conditions	✓	✓	✓	✓	✓	✓
More than One Foreign Body Ingestion	×	✓	✓	✓	✓	✓
Injuries caused by Housemates	✓	✓	✓	✓	✓	✓
Aging Pet Ear & Eye Conditions	✓	✓	✓	✓	✓	✓
Experimental & Investigational Treatments	✓	×	×	×	✓	×
Boarding Fees While You're Hospitalized (when human is hospitalized for at least 48 hours)	✓	✓	×	✓ (96)	×	×
Advertising and Reward Benefit	✓	✓	×	✓	×	×
Loss Due to Theft or Straying	✓	✓	×	✓	×	×
Cremation Benefits	✓	✓	×	×	×	×
Burial Benefits	✓	✓	×	×	×	×
Mortality Benefit	✓	✓	×	✓	×	×
Species Covered	Dogs and Cats	Dogs, Cats, Avian and Exotics)			Dog/Cat	Dog/Cat

Insurance Provider	MetLife Pet Insurance ¹	Nationwide: My Pet Protection	Healthypaws	Petplan	Trupanion	Lemonade
Wait Periods						
Accident	Midnight EST Following Activation	14 Days after approval	15 Days	5 Days	5 Days	2 Days
Illness	14 Days	14 Days after approval	15 Days	15 Days	30 Days	14 Days
Claims and Customer Experience	10-14 Days	15-30 Days	3-10 Days	15-30 Days	15-30 Days	
Processing Time	<10 Days ⁵	Data not available to MetLife	<99 2 days	1 day		
Multi-Channel Support	✓	✓				
Mobile App for Claims	✓	✓	✓	✓	×	✓
Telehealth Concierge Service	✓	✓			×	×
Grief Counseling Upon the Death of Your Pet.	✓	×			×	×

¹ Metropolitan General Insurance Company ("MetGen") is the insurance carrier for this product. Availability across all 50 states is subject to pending regulatory approvals. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by MetGen to offer and administer pet insurance policies. 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

² Provided all terms of the policy are met. Like most insurance policies, insurance policies issued by 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.

³ Accident coverage and Preventive Care coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

⁴ With the Healthy Pet Incentive, your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

⁵ If a policy's annual limit is at least \$5,000 and the policyholder has at least \$1,000 of unused benefits remaining at the end of the policy year, then upon renewal MetLife will automatically increase the annual limit by \$500 for the renewal policy at no additional cost. The automatic annual limit increase will not apply if changes are made to the renewed policy.

