MetLife | Pet Insurance

Thank you for choosing MetLife Pet Insurance. Prioritizing your pet's health just got easier.

This is an important step in your pet parent journey, and we're here to support you. Below, you'll find all the information you need to know to get your pet's claim processed smoothly, and what to expect along the way.

How do I file a claim?

Provide us the following items to ensure your claim is processed quickly:

- **Veterinary Medical Records (SOAP Notes)** from Incident.
- **Itemized Invoice** from Incident.
- **If this is your first claim,** we'll also need the **last 12 months of medical records** for your pet

If this is your first claim AND your policy has a Pre-Existing Conditions Waiver, please **ALSO** send in proof of prior coverage for your pet. Proof of prior coverage can be one of the following:

- **Explanation of Benefits (EOB)** from your prior insurer showing reimbursement for the condition.
- **Declarations Page** from your prior insurer that shows Excluded Conditions from your prior policy.
- **If these documents can't be provided,** you can provide us with a Declarations Page from your prior insurer showing dates your policy was in effect **and** supporting doctor's SOAP notes that indicate the condition wasn't pre-existing to those effective dates.

What happens after I submit my claim?

1. **Once we receive your documents**, we queue them to confirm their contents and send a receipt to you at the email address used to submit the document.
    - We'll also display a banner notification to confirm successful submission when you send claim documents to us via the MetLife Pet Insurance Mobile App or MyPets portal.
2. **To track the progress of your claim**, we'll provide regular updates on the status in the MetLife Pet Insurance Mobile App and MyPets portal.
    - During this stage, we'll show the claims status as: REVIEWING
3. **Once we have assigned your claim documents to your policy**, we'll send an email* to the address on your policy stating that your claim has been received.
    - During this stage, we'll show the claims status as: PROCESSING

What happens if my claim is missing information?

If we're unable to make a decision on your claim based on documents received, we'll request additional information via a series of four email communications to you and your vet over a period of 10 days.

- During this stage, we will show the claims status as: PROCESSING ON HOLD

At the end of the 10-day period, if we were unsuccessful in collecting the requested information, we'll close your claim due to missing information, send an email to the address on your policy notifying you of this decision and send a full Explanation of Benefits (EOB) to you via mail.

- During this stage, we'll show the claims status as: COMPLETED

Important: Your closed claim can be reopened upon receipt of requested information.

Fun Fact: **Did you know that roughly 25% of claims are received with missing information?** However, through the communication series designed by MetLife Pet Insurance, which connects our team with you and your vet, **fewer than 2% of claims are closed due to missing information.**

How will I know that a decision was made on my claim?

Once we've made a decision on your claim, we'll email the outcome (approved, denied or applied to your deductible) to the address on your policy. Additionally, you'll receive a full Explanation of Benefits (EOB) through email and mail, accessible on the MyPets Portal.

- During this stage, we'll show the claims status as: COMPLETED

Want to talk to a MetLife Pet Advocate about the claims process?

Please call **1-800-GET-MET8 (1-800-438-6388)**.

**All the above email communications will come from MetLife Pet Insurance < pet_info@pets.metlife.com >, be sure to check spam folders if you are not receiving these communications.*