Louisiana State University is pleased to announce that it has partnered with MetLife to offer Pet Insurance to the LSU Community starting January 1, 2023. The unpredictable nature of our pets makes life more interesting—and we wouldn’t have it any other way because they make our family complete. However, paying for the vet bills when the unexpected happens can be stressful. MetLife Pet Insurance helps provide a sense of relief for both you and your furry family member.

Here’s how it works:

1. **Enroll** – Select and enroll in the coverage that’s right for you and download our mobile app
2. **Care** – Take your pet to the vet when needed and pay the bill; manage your pet’s health and wellness using the app
3. **Cover** – Send the bill and your claim documents to us and receive reimbursement check or direct deposit if the claim expense is covered under the policy

Help protect your dogs and cats while enjoying flexible coverage and the freedom to visit any U.S. licensed vet, so you can offer protection to your family—including its furry members. Our options include:

- Levels of coverage from $500 – unlimited
- $0 – $2,500 deductible options
- Reimbursement percentages from 50% – 100%
Pet Insurance

Pet Insurance can help reimburse you for covered unexpected veterinary expenses for your pet.

1. Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen’s policies are available. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and 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. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. 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. Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% option for IAIC underwritten policies only.

3. Annual limit options range from $1,000 - $25,000 in $1,000 increments. In addition, there is also a $500 annual limit option for MetGen underwritten policies. Unlimited benefit option subject to availability.

4. Deductible options range include: $0 - $750 in $50 increments and $1,000, $1,250, $1,500, $2,000 and $2,500.

5. Approximately 80% of claims are processed within 10 days or less.