

Understanding Pre-existing Conditions



What are pre-existing conditions?

A pet's medical condition is defined as 'pre-existing' if, prior to the accident or illness effective date of the policy,






- The pet received treatment, care or a diagnosis
- A veterinarian provided medical advice
- The pet displayed signs or symptoms consistent with the condition even if a diagnosis was not made yet.

Pre-existing conditions are excluded from coverage.

Can pre-existing conditions be waived?

Most pet insurance policies in the market do not cover pre-existing conditions. However, for MetLife Pet policies that are sponsored by an employer, the **exclusion can be waived if it was previously covered by another insurer.**

How do I apply for the pre-existing condition waiver?

-  At enrollment, inform MetLife that you have an active insurance policy for your pet with another provider.
-  The coverage between the MetLife policy and the other pet insurance policy must be continuous, without an in-between period where the pet was not covered by either plan.
-  The prior plan must be a pet insurance policy, not a discount program with a veterinarian.
-  When filing your first claim with MetLife, provide proof that the claim was covered by the prior insurance company, along with all other required claim documents (invoice, doctor's subjective, objective, assessment and vet visit 'SOAP' notes for the claim).
-  Proof of prior coverage can be one of the following:
 - Explanation of Benefits (EOB) from the prior insurer showing reimbursement for the condition.
 - Declarations Page from the prior insurer that shows 'Excluded Conditions' from the prior policy.
 - If these documents cannot be provided, a Declarations Page from the prior insurer showing dates the policy was in effect and supporting doctor's SOAP notes that indicate the condition was not pre-existing to those effective dates can replace them.

Want to talk to a MetLife Pet Advocate about pre-existing conditions or pet coverage?

Call 1-800-GET-MET8 (1-800-438-6388)

For more information on Pet insurance and Pre-existing Conditions, visit:

metlifepetinsurance.com/pre-existing-conditions/