Vets Pets
Nurture. Aspire. Lead.

2026 Employee Benefit Guide

Plan Year: January 1 , 2026 to December 31, 2026
(Full-time Staff) Guide

Vets Pets
Nurture. Aspire. Lead.

Table of Contents

This booklet is a brief summary of your benefits as of 01/01/2026 and is not considered "Evidence of Coverage." Please refer to your policy/plan documents for a complete description of the controlling terms, coverage, exclusions, limitations, and conditions of your coverage. In case of discrepancy between this information and the actual plan documents, the actual plan documents will prevail.

We recognize that benefits are an integral and valuable component of your employment with Vets Pets. To that end, we have assembled a comprehensive, high quality and affordable employee benefits program competitive with industry standards. Please take a moment to read through this brochure to familiarize yourself with the benefits available to you as an employee of Vets Pets.

Eligibility

All regular, full-time employees working 30 hours or more per week are eligible to participate in the Vets Pets Employee Benefits Program.

New hire coverage becomes effective on the 1st day of the month following 30 days of (full-time) employment.

You may also enroll your eligible dependents in the Vets Pets Employee Benefits Program. Eligible dependents include your legal spouse, your registered domestic partner and your dependent children, whether natural, adopted, stepchildren, foster, or those for whom you have legal custody by court decree up to the age of 26. You may also cover your mentally or physically disabled child beyond the age of 26 (continuing proof of disability required).

When can I make changes?

Open enrollment is the only time of the year you can switch plans or make changes to your coverage without a qualifying life event (QLE). Open enrollment occurs once a year just prior to the renewal date. If you miss this annual open enrollment, you will need to wait until the next annual open enrollment period to make non-qualifying life event changes.

If you have a change in status, you must notify Human Resources within 30 days of the event. You will be able to make changes that are consistent with the status change you've experience.

Enrollment takes place within the Paylocity system.

Other Reminders

- *Guaranteed Issue*: Keep in mind some of these benefits offer guaranteed issue coverage (no medical questions asked) at initial enrollment only. Late enrollment in disability, life insurance, or critical illness requires evidence of insurability for approval.
- Update your address and phone number, if applicable.
- Review your emergency contacts, dependent information, and beneficiaries annually.

- ***Note**: The descriptions included are meant to be a brief summary and are not considered Evidence of Coverage. Please refer to the policy/plan documents for a complete description of the controlling terms, coverages, exclusions, limitations and conditions of coverage. In case of any discrepancy between this information and the policy/plan documents, the policy/plan documents will prevail.*

Healthcare Reform Update

If you are eligible for our coverage, you may not be eligible for any credits or subsidies through the Health Insurance Marketplace (Exchange).

Your tools for a happier, healthier life.

Spring Health is available at no cost to all Vets Pets employees and their household members of all ages.

Spring Health provides personalized care and resources to support you through any of life's challenges.

Spring Health can support your mental health with easy access to:

Therapy and coaching

Get support when it's convenient for you. Each member gets 6 free therapy sessions and 6 free coaching sessions per year.

Dedicated guidance

Your Care Navigator can walk you through your care plan, help you find the right therapist, and provide support whenever you need it.

Wellness exercises

Moments is a library of self-guided exercises that can help you manage stress, calm anxiety, beat burnout, improve sleep and be more mindful.

Personalized care

Take a short online assessment and get care recommendations to support your immediate needs and long-term goals.

Medication management

If needed, 2 of your covered therapy sessions can be used for a medication management consultation with a doctor.

Work-life services

Access expert guidance and resources to navigate legal or financial matters, childcare, elder care, pet care, travel, household services, and more.

PRIVACY.FLOWCODE.COM

Visit vetspets.springhealth.com or download the Spring Health mobile app
Work-life code: vetspets

Contact Spring Health

springhealth.com/support

1-855-629-0554

General support: M-F, 8am-11pm EST
Crisis support: 24/7 (press 2)

Spring Health is available at no cost to all Vets Pets employees and their household members of all ages.

Your care with Spring Health is private and confidential.

Medical & Rx Benefits

Healthgram: https://members.healthgram.com/main/login, 866-904-9081

Vets Pets offers two health plan options – an HSA Plan and PPO Plan. The chart below shows in-network benefits with benefit shown at the ***member's*** cost perspective. The plans are administered by Healthgram and utilize the Cigna Provider Network and Express Scripts Pharmacy Benefit Manager.

	HSA Plan	PPO Plan
Benefit Provision	**In-Network**	**In-Network**
Deductible (Jan. 1 – Dec. 31)		
Individual	$3,400	$1,500
Family	$6,800	$3,000
Out of Pocket Maximum (Jan. 1 – Dec. 31)		
Individual	$8,000	$6,000
Family	$14,000	$12,000
Coinsurance	80% (Healthgram) / 20% (Member)	80% (Healthgram) / 20% (Member)
Office Visits – Primary Care Physician	20% after deductible	$25 copay
Office Visits – Specialist	20% after deductible	$50 copay
Virtual Visit (Teladoc)	**$0 copay**	**$0 copay**
Preventive Care	Covered 100%	Covered 100%
Inpatient – Facility	20% after deductible	20% after deductible
Outpatient – Facility	20% after deductible	20% after deductible
Emergency Room	20% after deductible	$500 copay
Urgent Care	20% after deductible	$75 copay
Prescription Drug *(30-day retail supply)*	**Express Scripts – Pharmacy Benefit Manager**	
Tier 1 (Generic)	20% after deductible	$10 copay
Tier 2 (Non-preferred Brand)	20% after deductible	100% up to $100 max
Tier 3 (Preferred Brand)	20% after deductible	100% up to $100 max
Tier 4 (Specialty)	20% after deductible	100% up to $300 max*

Wellness Employee Costs (bi-weekly)	HSA Plan	PPO Plan
Employee Only	$27.50	$68.75
Employee & Spouse	$191.90	$282.66
Employee & Child(ren)	$110.14	$295.57
Employee & Family	$334.47	$521.27

*Specialty Rx may qualify for $0 member cost if using ScriptSourcing program.

Non-Wellness Employee Costs (bi-weekly)	HSA Plan	PPO Plan
Employee Only	$52.50	$93.75
Employee & Spouse	$216.90	$307.66
Employee & Child(ren)	$135.14	$320.57
Employee & Family	$359.47	$546.27

Wellness Incentive Program

healthgram

Vets Pets cares about you!

Vets Pets cares about the health and wellbeing of our employees and offers a wellness incentive program to encourage healthy behaviors and habits.

Premium discounts are provided based on your participation each year!

Vets Pets continues to provide the opportunity for a financial incentive towards your health insurance costs in the (next) plan year for employees who satisfy the program requirement during the (current) plan year.

To be eligible for a premium incentive in the 2027 plan year, Employees AND Spouses/Domestic Partners on the health plan must complete one of the following wellness program compliance requirements between **September 1, 2025 – August 31, 2026.**

1. Complete an annual physical visit with your primary care provider.

   OR

2. Complete an age and gender appropriate preventive care screening such as:
   - Well Woman Exam
   - Preventive Mammogram
   - Cervical Cancer Screening
   - Preventive Colonoscopy

You may track your compliance with these items within the Healthgram portal.

Why is this important? Establishing a relationship with your primary care provider helps you identify health risks, seek immediate care for any newly identified health issues, and provide a plan of care for on-going health issues.

Is the Program Mandatory? Participation is completely voluntary but highly encouraged. Participation is required to be eligible for the financial premium incentives in the 2027 plan year. Note – this program applies to employees and spouses/domestic partners participating on the Vets Pets health plans; **no** requirements or rewards available for children participating on the plans.

New Hires: For new hires with date of hire between January 1, 2026, and December 31, 2026, you will be grandfathered into the incentive for the 2026 plan year but will be required to participate in the following year for future incentive rewards.

**Disclosure: Vets Pets will receive a report from Healthgram showing completion of program requirements only – no personal information is shared.*

Medical & Rx Helpful Hints

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Medical insurance is administered by Healthgram. Benefits & Eligibility are confirmed through Healthgram.

- Healthgram has an agreement with Cigna to use Cigna's network to identify in-network doctors and facilities. **Healthgram is your insurance provider.**
- *Cigna does complete precertification; however, providers are routed through Healthgram for this process*

  www.Healthgram.com
  866.904.9081

After hours, providers are able to verify eligibility and benefits 2 different ways:

1) They can call Healthgram via the phone number on the ID card and request a faxback of benefit and eligibility information.
2) They can create an account within Healthgram's Provider Portal to obtain benefit and eligibility information (providers.healthgram.com).

The back of your ID card also provides both the phone number for requesting a faxback as well as the URL to the Provider Portal.

EXPRESS SCRIPTS®

Effective 1/1/2026, Vets Pets Pharmacy Benefits are administered by Express Scripts (ESI)

As a best practice in using your prescription drug benefits:

- Present the pharmacist with your insurance card and ask them to verify that they have your most up-to-date insurance information.
- If any issues arise, have the pharmacy call Express Scripts directly at **800-334-8134** to speak with a customer service representative.
- If you have further questions, you may also contact:
  - **Vets Pets' Nurse/Plan Member Advocate Kim Foland, RN, BSN at 980-264-1545**

Pharmacy information effective 1/1/2026:

RXBIN: 610014
RXGRP: RXBTRXC
PCN: No PCN
Pharmacy Help Desk: 1-800-922-1557
RX Customer Service: 1-800-334-8134
Website: https://express-scripts.com

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Healthgram Portal

https://members.healthgram.com/main/login

Tracking your health and wellness is easier than ever before. With helpful applications and mobile friendly layouts, your Healthgram portal gives you everything you need to manage your care online.

1) Health Plan: View benefits plans and status
2) Portal Alerts: Stay informed of compliance requirements, document due dates, and health alerts from your dashboard.
3) Health Risk Assessment: complete to determine personal health risks.
4) Find a doctor: Search for an in-network provide at the click of a button.
5) Health Record: View lab results, care action plans, and health resources.
6) Preventive Care: Track and receive alerts regarding your recommended screenings.

Healthgram Connect:

Call 866.904.9081
AskHealthConnect@healthgram.com

One number connects you to an expert Advisor. Your Advisor is ready to answer questions about your health plan, sort out billing problems, help you save money on healthcare costs, and support you every step of the way. It's everything you need to manage your health, just a call away.
As a member, our Connect Advisors can help you:

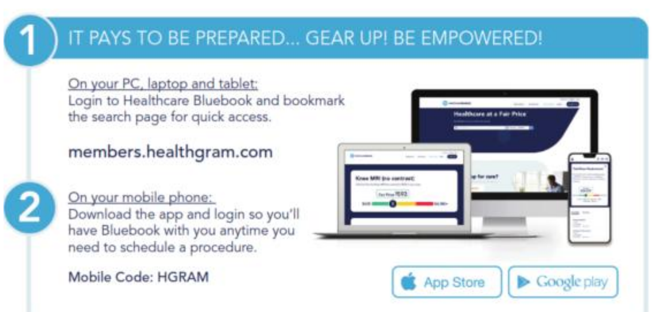
- Find the right doctor, hospital and facility
- Ensure providers are in-network
- Resolve claim and billing questions
- Find low-cost facilities
- Understand benefits and coverage
- Earn monetary rewards
- Estimate pricing for certain procedures
- Know the pre-certification process

Your Advisor will outreach to you when they receive a pre-certification for a procedure. They will go over benefits, pricing and lower-cost options if available, and check status of pre-cert.

Healthcare Bluebook

Access via Healthgram member portal: https://members.healthgram.com/main/login

You're probably overing paying for care and don't even know it. Prices for the same procedure can vary up to 500% depending on where you go – It's true! With Healthcare Bluebook you can see price information on hundreds of procedures in your area with a simple search. Plus, you can earn rewards for using **Fair Price** (green) facilities. Get paid to save… It's easy!



healthgram

Healthgram Rewards

https://members.healthgram.com/main/login

Did you know? You can save money on healthcare costs and **earn cash rewards** by visiting fair price providers for select services. Finding a fair price provider is easy! Before any planned medical procedure, call the Healthgram Connect team to see if you qualify for rewards and discuss your provider options.

Rewards are available for the following services:

Reward	Services
$200	Knee & Shoulder Arthroscopy
$150	Colonoscopy, Upper GI Endoscopy, Laparoscopic Cholecystectomy, Lithotripsy
$100	Sleep Study, Removal of Tonsils & Adenoids, Cataract Surgery, Ear Tubes
$75	Heart Perfusion Imaging
$50	Transthoracic Echocardiogram (TTE), Most CTs, Most MRIs

To start earning rewards,

Call: 1.866.904.9081; Chat: members.healthgram.com; or Email: askConnect@healthgram.com

ScriptSourcing:

Phone: 1.410.902.8811
save@scriptsourcing.com

scriptsourcing

ScriptSourcing is a program designed to offer affordable medications for you and your covered family members. They provide outreach, ongoing monitoring and identification of savings opportunities.

If you are prescribed an expensive name brand or specialty medication, ScriptSourcing will attempt to source these at a significant savings to you (typically 50-75%).

For questions on if your medication qualifies, you may reach out to ScriptSourcing directly or work through our nurse advocate (Kim Foland) for assistance.

Plan Member Advocate
Kim Foland, RN, BSN
PHONE: 980-264-1545
Email: kimf@synergyhealthcare.com

Day to Day Services available to you:

- Help navigate our complex Health Care System and insurance coverage
- Find in-network Primary Care Physician or a Specialist that matches your needs in your area.
- Explain medical and prescription drug coverage available to you and assist you in cost savings on your prescription and medical expenses
- Provide Physical Therapy Program information.
- Identify and coordinate treatment and care providers, including facilities.
- Assist with provider bills to ensure you are not overcharged for services
- Research the benefit of a second opinion and identify appropriate providers.
- Help with prescription drug approvals and pharmacy issues.
- You may receive a call from Kim to provide any support needed while you are accessing care, or you may call or email her directly with your concerns.

Vets Pets employees and your dependents have access to a **Plan Member Advocate through Synergy Healthcare** to help navigate the Healthgram Insurance Program and the Health Care System.

Our Advocate, Kim Foland, is independent of any insurance company or medical provider and can offer help and recommendations based on your individual situation. She is a Registered Nurse, and her objective is to improve employees' total health care experience. Vets Pets will not receive any individual health information from Synergy Healthcare.

SPECIALIZED SUPPORT:
Autoimmune Support Program:

Vets Pets also has a program specifically designed to help support members living with or experiencing symptoms of specific autoimmune disease such as Rheumatoid Arthritis, Psoriasis, Psoriatic Arthritis Ulcerative Colitis, Crohn's Disease and other autoimmune diseases.

You will work one-on-one with a Board-Certified Functional Medicine team. The team includes board-certified family medicine/functional medicine physicians and a board-certified Health & Wellness Coach. While most services under this program are not covered by insurance, Vets Pets is covering the cost of services for any plan participants.

To register for this program, please contact our plan advocate, Kim Foland.

Paylocity - Login to HR & Payroll, navigate to "Spending Accounts"

You are eligible for this benefit if you have enrolled in the Healthgram HSA Medical Plan (see additional IRS eligibility criteria below).

A Health Savings Account (HSA) is a personally-owned bank account used in conjunction with a high-deductible health insurance policy that allows people to save money tax-free in order to pay for eligible health-related expenses. Eligible health-related expenses include medical, dental, and vision expenses for yourself and/or your qualified dependents, regardless of whether they are covered on your plan. You can also use the money in your account to pay for COBRA or Medicare premiums.

All contributions made to your HSA roll over from year to year and grow tax-free. As the account holder, all the funds belong to you even if you change plans or employers at any time.

Eligibility:

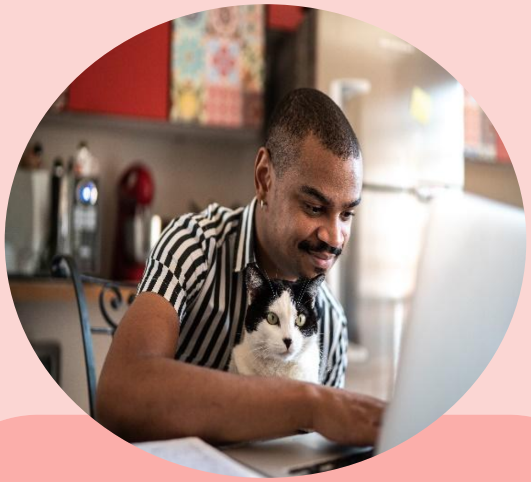
The IRS defines who is eligible to contribute to an HSA account. For example:

- You must be enrolled on a qualified HDHP (such as our HSA plan being offered through Healthgram).
- You cannot be covered on your spouse's non-qualified HDHP (PPO plan with copays).
- You and/or your spouse cannot be enrolled in a medical Flexible Spending Account (FSA)
- You cannot be enrolled in Medicare, Medicaid, or military benefits.

Contributions:

The maximum amount that can be contributed to an HSA is updated by the IRS each tax year:

- ✓ **2026 Maximums: $4,400** for individual coverage or **$8,750** for family coverage.
- ✓ If you are age 55 or older you are eligible to contribute an additional $1,000 as a catch-up contribution.



Tax Advantages:

There are three major tax saving benefits to taking advantage of your HSA:

1. Reduce income taxes with pre-tax contributions via payroll deductions
2. Grow your account – long term savings: interest and investment earnings are tax-free
3. Withdraw funds tax-free for qualified healthcare expenses

Establishing the Account:

Vets Pets offers access through Paylocity to establish and administer your HSA Account. If you select and enroll into the qualified HSA medical plan, **you must take action** within the system to accept terms & conditions of the account and provide proof of identity if requested. Contributions are optional.

For questions or additional resources, please visit the Paylocity portal (login under HR & Payroll, and navigate to Spending Accounts)

Mutual of Omaha – www.mutualofomaha.com/dental 800.927.9197

Mutual of Omaha Dental Plan		
Type of Service / Expense Covered	**In-Network**	**Out-of-Network**
Annual Deductible (Per Person) - Calendar Year Waived for Preventive & Diagnostic Services	$50 Individual / $150 Family	
Annual Maximums - Calendar Year	$1,500 per covered member	
Preventive *2 exams / 2 cleanings per year* *X-rays; Fluoride treatments (up to age 16)*	100% of the Negotiated Fee, no deductible	100% of the Negotiated Fee, no deductible
Basic *Periodontal maintenance, Fillings, Stainless Steel Crowns*	80% of the Negotiated Fee, after the deductible	80% of the Negotiated Fee, after the deductible
Major *Simple Extractions, Oral Surgery, Endodontics, Dentures, Bridges, Surgical Periodontics*	50% of the Negotiated Fee, after the deductible	50% of the Negotiated Fee, after the deductible
Orthodontia - Children to age 19	50% of the Negotiated Fee, after the deductible $1,500 Lifetime maximum	

- *Out of Network providers may balance bill amounts above 'usual and customary' rate. To ensure you do not receive additional charges, visit an In-Network participating dentist.*
- *Policy does have a Late Entrant clause that applies to employees who do not enroll when first eligible, where services for Basic, Major, and Ortho services could be subject to a 12-month waiting period.*

Dental Rates	Employee Cost (bi-weekly)
Employee Only	$15.57
Employee & Spouse	$31.08
Employee & Child(ren)	$42.13
Employee & Family	$60.77

Mutual of Omaha – www.mutualofomaha.com/vision – 833.279.4358

Mutual of Omaha Vision (EyeMed Network)		
Type of Service / Expense Covered	**In-Network**	**Out-of-Network**
Exam	$10 copay	$37 allowance
Materials (Frames + Lenses/Contact Lens)	$25 copay	Allowance Varies
Frames (in lieu of contact lenses)	$150 allowance after copay, then 20% off amount over allowance	$66 allowance
Lenses (in lieu of contact lenses)	Lenses covered in full after copay Lens enhancements (20-25% discount)	
Single Lens		$20 allowance
Bifocal Lens		$36 allowance
Trifocal Lens		$64 allowance
Lenticular Lens		$64 allowance
Elective Contact Lenses (in lieu of eyeglass lenses and frames)	$150 allowance after copay (plus 15% discount on balance over allowance)	$120 allowance
Medically Necessary Contact Lenses (in lieu of eyeglass lenses and frames)	After copay, covered in full	$210 allowance
Contact Lens Fit & Follow-up	Member cost up to $40 copay	Not Covered
Frequency - Exam / Lenses / Frames	12 months / 12 months / 24 months Based on date of service – 1 per	

There are no waiting periods for services. Employees may only enter the plan during open enrollment, or under a qualifying event.

Vision Rates	Employee Cost (bi-weekly)
Employee Only	$2.65
Employee & Spouse	$6.09
Employee & Child(ren)	$6.75
Employee & Family	$10.30

Mutual of Omaha – www.mutualofomaha.com - 800.775.8805

All full-time active employees working at least 30 hours per week will have the opportunity to purchase Supplemental Life and AD&D insurance through Mutual of Omaha. Evidence of Insurability is required for employees and dependents requesting coverage outside of your initial eligibility window or when electing an amount over the guaranteed issue. This benefit is voluntary and subject to post-tax payroll deduction.

VOLUNTARY - SUPPLEMENTAL LIFE AND AD&D INSURANCE			
	For the Employee	For Your Spouse	For Your Child(ren)
Life/AD&D Amount (AD&D amount is equal to Life amount elected)	Lesser of 5x earnings up to $500,000 (in $10,000 increments)	100% of Employee amount up to $100,000 (in $5,000 increments)	$10,000 (increments of $2,500)
Guarantee Issue (When 1st eligible only)	5x earnings up to $150,000	100% Employee amount up to $30,000	$10,000
Overall Maximum	Lesser of 5x earnings up to $500,000	$100,000 (cannot exceed 100% of the employee amount)	$10,000
Reduction Schedule	Reduces to 65% at age 65, 50% at age 70	Coverage Terminates at age 70	N/A
Premiums based on	Employee's age	Employee's age	Fixed: (one rate covers all children in a family)
Conversion and Portability	Included	Included	Included

Rates for employee and spouse are based on the employee's age bracket and will be calculated for you within the online enrollment system. Premium changes based on reaching a new age bracket will be adjusted at renewal each year. The employee must be enrolled to cover dependents.

No eligible individual may be covered more than once under this plan. If a person is covered as an employee, he/she cannot be covered as a spouse or dependent. If an employee and spouse are employed by the same employer, their eligible dependents may be insured as dependents of only one employee.

Evidence of Insurability is required for approval if electing more than the Guarantee Issue and if you enroll after your Initial Eligibility period.

Mutual of Omaha – www.mutualofomaha.com- 800.877.5176

Short-Term Disability coverage is employer paid for those who have 5+ years of service. For employees with less than 5 years of service, this coverage is voluntary and available to elect at your own cost.

Disability coverage is an important employee benefit that provides income replacement for an employee in the event he/she becomes sick, injured or otherwise disabled and cannot work for a short period of time.

Pre-existing Conditions: A pre-existing condition is a sickness or injury, including all related conditions and complications, or pregnancy for which employees received medical treatment, consultation, care or service; or were prescribed or took prescription medications in the three (3) months prior to their effective date under the policy. Pre-existing conditions are excluded for the first six (6) months of coverage. Note - Mutual of Omaha will provide credit for coverage under a prior policy.

Evidence of Insurability required for approval of (voluntary) disability if enrolling after initial eligibility.

	Employer Paid (Employees with 5+ years of service)	Voluntary (Employees with less than 5 years of service)
Benefits Begin	On the 15th day following injury or sickness	On the 15th day following injury or sickness
Benefits Payable	Up to 26 weeks (2 week waiting period, 24 weeks paid)	Up to 26 weeks (2 week waiting period, 24 weeks paid)
Percentage of Income Replaced	60% of weekly earnings	60% of weekly earnings
Benefit Amount	Up to $1,500 per week	Up to $1,000 per week
Pre-Existing Condition Exclusion	None	3 months prior / first 6 months insured *(Note – credit provided for prior coverage)*
Costs	$0.00	Monthly = $0.79 per $10 of weekly benefit (Cost varies based on earnings level: refer to online enrollment system for your personalized cost, and the note below regarding salary adjustments mid-year)

Please note – earnings are updated once a year to determine benefit premiums. Salary increases provided mid-year will not reflect in updated premiums until the next policy anniversary (1/1). At the time a claim is filed, Mutual of Omaha requests current earnings to determine benefits payable. If current earnings are more than what was reported at the last policy anniversary, additional retroactive premiums may be due.

Mutual of Omaha – www.mutualofomaha.com - 800.775.8805

Vets Pets offers all full-time employees working 30 or more hours per week the option to purchase Group Accident coverage through Mutual of Omaha. This benefit provides a payment directly to employees that can be used to offset financial burdens when accidents occur (on or off the job).

Benefits are paid regardless of what is covered by workers compensation and/or medical insurance, and payments are made as a lump-sum benefit that employees can use while they work to regain their health. Enrollment in this coverage is guaranteed for all employees (not subject to medical underwriting) and the coverage can be continued if you leave the company.

The coverage also includes a **$100 Wellness Benefit** payable upon completion of routine wellness screenings each year. ***This benefit is payable once per each family member per calendar year.***

The Mutual of Omaha's Accident plan will pay each scheduled benefit for treatment, injury or services incurred by a covered person who is injured in an accident while insurance is in effect, subject to any plan limitations and exclusions. State specific variations may apply to the benefits shown below. For a FULL Schedule of Benefits, please see Plan Certificate.

Schedule of Benefits (Partial) – See Certificate for FULL List

Express Benefit	Initial Notification of ANY Accidental Injury	$75
Emergency Care	Emergency Room / Urgent Care	$150 / $100
	Ambulance (Air / Ground)	$200 / $1,000
	Initial Physician Visit	$75
	Accident Follow-Up	$75 (up to 6 visits per accident)
	Diagnostic Test	Up to $200
	Appliance (Crutches, Brace, etc.)	$100
	Physical Therapy	$25 (up to 6 visits per accident)
Hospital	Admission / Confinement (per day)	$1,000 admission / $200 per day, up to 365 days
	ICU Admission / Confinement (per day)	$400 per day, up to 15 days
	Rehabilitation (per day)	$100 per day, up to 30 days
Dislocations	Varies (Surgical / Non-Surgical)	Up to $6,000 / Up to $3,000
Fractures	Varies (Surgical / Non-Surgical)	Up to $5,000 / Up to $2,500
Burns	Varies based on degree	Up to $10,000
Coma		Up to $12,500
Accidental Death	Employee	$25,000
	Spouse	$10,000
	Child(ren)	$5,000
Wellness Benefit Amount	**$100 (Payable once per insured per calendar year)**	

Accident Employee Costs (bi-weekly)

Employee Only	$5.11
Employee & Spouse	$8.08
Employee & Child(ren)	$8.58
Employee & Family	$13.50

Voluntary Critical Illness Insurance

Mutual of Omaha – www.mutualofomaha.com - 800.775.8805

Vets Pets offers all full-time employees working 30 or more hours per week the option to purchase Group Critical Illness coverage through Mutual of Omaha. Benefits are paid regardless of what is covered by medical insurance, and payments are made in one lump sum. The cash can be used for medical bills, income replacement/support, experimental treatment, household bills, vacation or any purpose the employee chooses.

****Pre-Existing Condition Limitation:*** Under the Critical Illness policy, illnesses that occur in the first twelve (12) months of coverage will be excluded if you were diagnosed or treated for the illness during the twelve (12) months preceding the effective date of coverage.

Guaranteed issue coverage is only available when first offered to you as a new hire. If you decline coverage when first offered, and elect later, late enrollment is subject to evidence of insurability. The coverage can be continued if you leave the company or retire. The coverage also includes a **$100 Wellness Benefit** payable upon completion of routine wellness screenings each year. ***This benefit is payable once per each family member per calendar year.***

Critical Illness coverage is voluntary and subject to post-tax payroll deduction. The rates for coverage are age-based and will be calculated in the online enrollment system for you based on your date of birth. Note: benefits reduce by 50% at age 70.

Schedule of Benefits (see cert for full details)

Employee Coverage Amount	$10,000 or $20,000
Spouse Coverage Amount	100% of employee amount up to $10,000
Dependent Child(ren) Coverage Amount to age 26	50% of employee amount up to $5,000
Guaranteed Issue Amount	Employee: $20,000 Spouse: $10,000 Children: $5,000
Pre-Existing Conditions Limitation	12 months prior / 12 months insured (*see note above for explanation)
Conditions Covered at 100%	Heart Attack, Heart Transplant, Stroke, ALS, Alzheimer's Disease, Parkinson's Disease, Major Organ Transplant, End-Stage Renal Failure, Cancer (Invasive)
Conditions Covered at 25% or less	Heart Valve Surgery, Coronary Artery Bypass, Aortic Surgery, Acute Respiratory Distress Syndrome, Carcinoma in Situ, Benign Brain Tumor
Childhood Diseases Covered at 100%	Cerebral Palsy, Cystic Fibrosis, Down Syndrome, Cleft Lip or Palate, Structural Congenital Defects, Genetic Disorders, Congenital Metabolic Disorders, Type 1 Diabetes
Wellness Benefit Amount	**$100** **(Payable once per insured per calendar year)**

Critical Illness Rate Chart

Age Band	Employee/Member Monthly Cost per $1,000 of benefit
<30	$0.390
30-39	$0.660
40-49	$1.330
50-59	$2.500
60-69	$4.910
70-70	$9.100
80-99	$13.020

Voluntary Hospital Indemnity Insurance

Mutual of Omaha – www.mutualofomaha.com - 800.775.8805

Vets Pets offers all full-time employees working 30 or more hours per week the option to purchase Hospital Indemnity insurance through Mutual of Omaha.

Hospital Indemnity insurance can be used in additional to your medical coverage to help pay for out-of-pocket costs associated with being hospitalized and can provide a financial safety net for expense brought on by a hospital stay.
The coverage also includes a **$50 Wellness Benefit** payable upon completion of routine wellness screenings each year. ***This benefit is payable once per each family member per calendar year.***

Hospital Indemnity Insurance Benefits

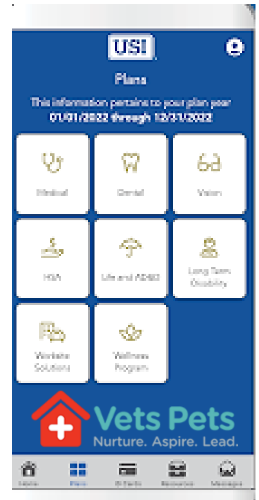
Type of Service	Schedule of Benefits
Pre-Existing Conditions Limitation	None
Inpatient Hospital Benefits	
Non-ICU Hospital Admission	$1,000
Non-ICU Hospital Confinement*	$100 per day
Intensive Care Unit Admission	$2,000
Intensive Care Unit Confinement*	$200 per day
**Combined total of up to 30 days*	
Newborn Nursery Care (2 days per confinement)	$75 per day
Benefit Reduction due to age	None
Wellness Benefit Amount	**$50 (Payable once per insured per calendar year)**

Hospital Indemnity - Employee Costs (bi-weekly)

Employee Only	$14.81
Employee & Spouse	$32.56
Employee & Child(ren)	$19.54
Employee & Family	$39.08

USI MyBenefits2GO Mobile App

FREE MOBILE BENEFITS APP



The USI MyBenefits2GO app gives you on-the-go access to Vets Pets benefit and insurance policy details, HR contact information, and more!
The mobile benefits app provides a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about our group plans. The app also offers the ability to take photos of ID cards to store on the phone, as well as a way to easily locate carrier and HR contact information—all in one place—24/7 and on the go. The USI MyBenefits2GO app is free and available for iPhone and Android platforms. App benefits include:

- **Staying Organized**
  The app gives you access to benefit plan information and ID cards—all in one place.
- **Lightening Wallets**
  The app allows you to take and access images of your ID cards. Images are stored on the phone itself; no personal health information is transmitted or saved.
- **Keeping Up-to-Date**
  The app automatically connects you with the most updated plan information.
- **Getting In Touch**
  The app provides you with a single location to find contact information for the Human Resources team and the Benefit Resource Center, as well as insurance carriers.

Vets Pets
Mobile App Access Code L50208
Download MyBenefits2GO mobile app to your smartphone.

Benefit Resource Center (BRC)

The **Benefit Resource Center (BRC)** is a team of Benefit Specialists who are experts in the field of claims resolution and member advocacy. As an extension of your management team the Benefit Resource Center supports you with:

- Benefit plan & policy questions
- Eligibility & claim problems with carriers
- Claim escalation, appeal & resolution
- Explanation of allowable Qualifying Life Events (QLEs)
- Allowable family status election changes
- Filing claims for out-of-network service
- Medicare basics with your employer plan
- Coordination of benefits
- Finding in-network providers
- Access to care issues
- Obtaining case management services

Benefit Resource Center
BRCSouth@usi.com | Toll Free: 855-874-0835
Monday through Friday 8:00am to 5:00pm EST

Contact Information

BENEFIT	VENDOR / WEBSITE	PHONE NUMBER
Medical – Eligibility and Claims Administration, Provider Info	Healthgram www.Healthgram.com	(800) 550-6214
Medical – Pharmacy Benefit Manager	Express Scripts customercare@rxbenefits.com	(800) 334-8134
Member Advocate	Kim Foland, RN, BSN Email: kimf@synergyhealthcare.net	(980) 264-1545
Health Savings Account (HSA)	Paylocity (HR & Payroll portal, Spending Accounts)	(800) 631-FLEX
Telehealth	Teladoc www.Teladoc.com	(800) 835-2362
Dental, Vision, Short Term Disability, Life	Mutual of Omaha www.mutualofomaha.com	(800) 775-6000
Accident, Critical Illness	Mutual of Omaha www.mutualofomaha.com	(800) 775-6000
Benefit Resource Center (BRC)	USI Insurance Services Email: BRCsouth@usi.com 8am-5pmEST	(855) 874-0835
Comprehensive Mental Health + EAP	Spring Health www.vetspets.springhealth.com Work-Life code: vetspets	(855) 629-0554

401(k) Information

Vets Pets offers the opportunity for 401(k) enrollment to full-time and part-time employees after 30 days of employment, with entry being first of the following month. Vets Pets offers a 100% match up to 3% and a 50% match from 3% to 5%.

ADP Retirement Services

401(k) Contact Information

Jason Cunningham,
Wealth Manager Cunningham Financial
112 N. Person Street, Raleigh NC, 27601
919-876-9449 (o), 919-875-1340 (f)
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www.cunninghamfinancial.net