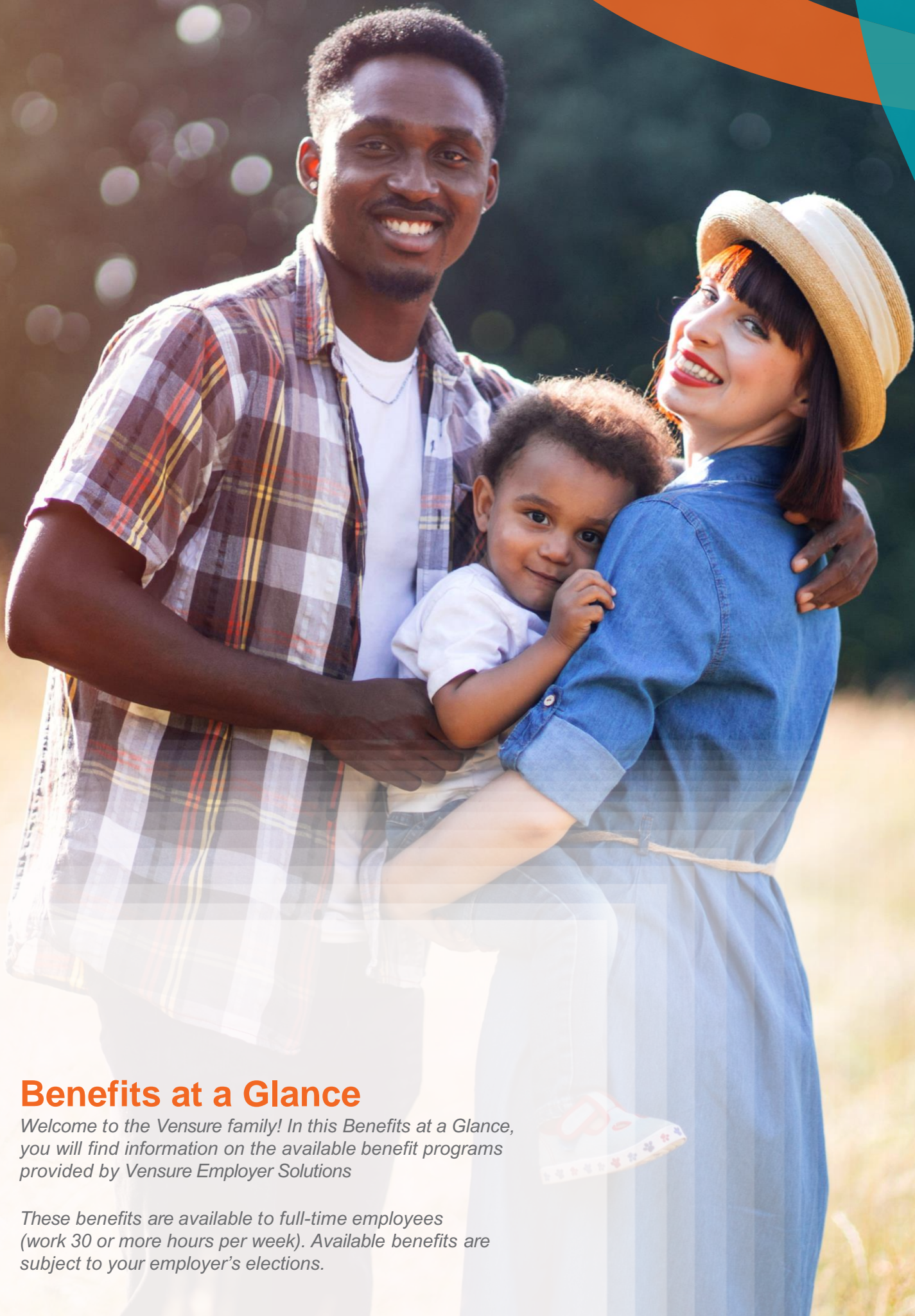




2025/2026 Benefits at a Glance





Benefits at a Glance

Welcome to the Vensure family! In this Benefits at a Glance, you will find information on the available benefit programs provided by Vensure Employer Solutions

These benefits are available to full-time employees (work 30 or more hours per week). Available benefits are subject to your employer's elections.

Important Insurance Terms

Important Terms

Here are a few definitions of common insurance terms to better understand your benefit plan options.

Copay

A flat fee you pay whenever you use certain medical services, like a doctor visit, after you have paid the plan deductible. Copays count toward your out-of-pocket maximum.

Coinsurance

The percentage of covered expenses you continue to pay after you've met your deductible and before you reach your out-of-pocket maximum. Coinsurance counts toward your out-of-pocket maximum.

Network

A specific group of doctors, facilities, hospitals, and providers who contract with the insurance plan. Finding in-network providers ensure your lowest cost for care.

Deductible

The annual dollar amount you pay before your insurance begins paying deductible-eligible claims. Payments made toward your deductible also count toward your out-of-pocket maximum.

Out-of-Pocket Maximum

The most you will pay during the Calendar Year for covered expenses. Out-of-pocket maximum includes copays, deductibles, coinsurance, and prescription drugs.

Balance Billing

The amount you are billed to make up the difference between what your out-of-network provider charges and what insurance reimburses. Balance billing is in addition to and does not count toward your out-of-pocket maximum.





MetLife Contact Information

Phone Number: 800.638.5433

Website: www.metlife.com/



How to Find an In-Network Provider

Q. Who is a participating dentist?

- A. A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members. Negotiated fees typically range from 30% – 45% below the average fees charged in a dentist's community for the same or substantially similar services.

Q. How do I find a participating dentist?

- A. There are thousands of general dentists and specialists to choose from nationwide --so you are sure to find one that meets your needs. You can receive a list of these participating dentists online at www.metlife.com/mybenefits or call 1-800-942-0854 to have a list faxed or emailed to you.

Q. May I choose a non-participating dentist?

- A. Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist your out-of-pocket costs may be higher.



Plan Features	Enhanced Premier
In Network	
Calendar Year Deductible	Individual: \$50 Family: \$150
Preventive	100%
Basic	80%
Major	50%
Posterior Composite Fillings	Covered, Basic Service
Implants	Major
Orthodontia	50%
Annual Maximum	\$2,250
Orthodontia Lifetime Max	\$1,500
Claim Payment Basis	Negotiated Fee Schedule
Out of Network	
Calendar Year Deductible	Individual: \$50 Family: \$150
Preventive	100%
Basic	80%
Major	50%
Posterior Composite Fillings	Covered, Basic Service
Implants	Major
Orthodontia	50%
Annual Maximum	\$2,250
Orthodontia Lifetime Max	\$1,500
Claim Payment Basis	R&C 90th Percentile

**“R&C” fee refers to the Reasonable and Customary charge, which is based on the lowest of (1) the dentist’s actual charge, (2) the dentist’s usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

*The Maximum Allowable Charge (MAC) will be the lesser of the Dentist’s actual charges or an amount based on the Non-Participating Dentist fee schedule, referred to as the Table of Allowances, which Empire has established in their discretion, and which they reserve the right to modify from time to time after considering one or more of the following: reimbursement amounts accepted by similar Providers contracted with Empire, and other industry cost, reimbursement and utilization data.



MetLife Contact Information

Davis Vision Phone Number: 833.393.5433

Website: www.davisvision.com

VSP Vision Phone Number: 855.638.3931

Website: www.vsp.com



How to Find an In-Network Provider

1. Find a Vision provider at www.metlife.com/vision
2. Select your vision network (VSP or Davis Vision).
3. Click Find an eye care professional.
4. Enter location details so search for an in-network provider near you.



Plan Features	VSP Vision
In Network	
Eye Exams	Once per calendar year
Exams	\$10 copay
Materials	\$25
Lenses	Once per calendar year
Lens: Single Vision	\$0 after materials copay
Lens: Bifocal	\$0 after materials copay
Lens: Trifocal	\$0 after materials copay
Lens: Lenticular	\$0 after materials copay
Contact Lenses	Once per calendar year
Elective Allowance (in lieu of complete set of glasses)	\$200 allowance
Frames	Once every other calendar year
Allowance	80% of amount over \$200
Out of Network	
Eye Exams	Once per calendar year
Exams	\$45 allowance
Materials	\$25
Lenses	Once per calendar year
Lens: Single Vision	\$30 allowance
Lens: Bifocal	\$50 allowance
Lens: Trifocal	\$65 allowance
Lens: Lenticular	\$100 allowance
Contact Lenses	Once per calendar year
Elective Allowance (in lieu of complete set of glasses)	\$105 allowance
Frames	Once every other calendar year
Allowance	\$70 allowance

Master Ancillary: MetLife Short-Term Disability (STD) and/or Long-Term Disability (LTD)



MetLife Contact Information

STD Phone Number: 800.638.5433

LTD Phone Number: 800.638.5433

Website: www.metlife.com/insurance/disability-insurance/





Plan Features	Option 1 - ER STD 60%/\$2,500 7/7 25 wks
Benefit Percentage (of Base Weekly Gross)	60%
Maximum Weekly Benefit	\$2,500
Benefit Duration	25 weeks
Illness	Begins Day Eight
Accident	Begins Day Eight
Definition of Disability	Own Job
Pre-Existing Limitation	None
Claims Filing	Online or by phone
Return to Work	Zero Day Residual, greater of direct reduction or proportionate loss
Rehab Services	Worksite employee has opportunity to earn up to 110% of prior benefit amount
Coverage Type	Non-occupational



Plan Features	Option 6 - Vol LTD 60%/\$10,000 180 Day EP
Benefit Percentage (of Base Weekly Gross)	60%
Monthly Benefit Maximum	\$10,000
Monthly Benefit Minimum	\$100
Elimination Period	180 days
Disability Definition	Two-Year of Benefits Own Occ, Any Occ Thereafter; Income Recovery Benefit Included
Social Security Integration	Family
Survivor Benefit	3 months
Benefit Duration	RBD w/ SSNRA
Pre-Existing	3 months prior / 12 months after exclusion
Mental/Nervous/Substance	24 months
Return to Work	Zero Day Residual, Greater of direct reduction or proportionate loss. Includes 12-month work incentive
Interruption Period	Unlimited number of days
Rehab Services	When deemed appropriate, participation is mandatory, entitling worksite employee to 110% of prior benefit amount
Coverage Type	24 hours

Master Ancillary: MetLife Voluntary Life & AD&D



MetLife Contact Information

Voluntary Life & AD&D Phone Number: 800.638.5433

Website: www.metlife.com/insurance/life-insurance/





Plan Features	Voluntary Life
Employee Life Benefit Amount	\$10,000 to \$500,000 in \$10,000 increments
Benefit Minimum	\$10,000
Benefit Maximum	\$500,000
Waiver of Premium	If disabled, insurance will continue until age 65 or until no longer disabled
Guarantee Issue (Employee)	\$300,000
Spouse Life Benefit Amount	\$5,000 to \$250,000 in \$5,000 increments, not to exceed 50% of worksite employee's amount
Guarantee Issue (Spouse)	\$25,000
Age Reduction (Employee & Spouse)	Reduces to 65% at age 65, and to 50% at age 70
Child(ren) Life Benefit Amount	14 days to 26 years (26 if a full-time student) subject to state limitations
Infant	Birth to 14 days
Infant Benefit Amount	\$500
Guarantee Issue (Child)	\$10,000
AD&D Benefits	100% of Life Benefit to a maximum of \$500,000
Portability	Included without Evidence of Insurability
Conversion	Included
Accelerated Benefits	80% of the death benefit; minimum of \$10,000; maximum of \$500,000, subject to state limitations
Common Carrier	Included

Employees must elect coverage in order for spouse and dependents to be eligible. Rates are based on age and amount of elected coverage.

Master Ancillary: MetLife Accident



MetLife Contact Information

Accident Phone Number: 800.638.5433

Website: www.metlife.com/insurance/accident-health/accident-insurance/



MetLife



Plan Features	Premier	Advantage	Value
Hospital Admission	\$1,000	\$750	\$500
Concussions	\$500	\$400	\$250
Diagnostic Exam (Major)	\$200	\$150	\$100
Dislocations	Schedule up to \$3,000	Schedule up to \$2,000	Schedule up to \$1,000
Emergency Room Treatment	\$250	\$150	\$75
Fractures	Schedule up to \$4,000	Schedule up to \$3,000	Schedule up to \$2,000
Eye Injury	\$300	\$200	\$200
Family Care	\$30/day up to 30 days	\$20/day up to 30 days	\$20/day up to 30 days
Laceration	Schedule up to \$400	Schedule up to \$300	Schedule up to \$200
X-Ray	\$50	\$40	\$30
Outpatient Therapies	\$50/day up to 10 days	\$35/day up to 10 days	\$50/day up to 10 days
Ambulance	\$400	\$300	\$200
Air Ambulance	\$1,250	\$1,000	\$750
Additional Benefits	See Certificate of Coverage	See Certificate of Coverage	See Certificate of Coverage
Accidental Death and Dismemberment			
Death Benefit (Employee / Spouse / Child)	\$50,000 / \$25,000 / \$10,000	\$50,000 / \$25,000 / \$10,000	\$50,000 / \$25,000 / \$10,000
Common Carrier	200% of AD&D	200% of AD&D	200% of AD&D
Common Disaster	200% of Spouse AD&D benefit	200% of Spouse AD&D benefit	200% of Spouse AD&D benefit
Additional Benefits	See Certificate of Coverage	See Certificate of Coverage	See Certificate of Coverage
Dismemberment			
Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
Seatbelts and Airbags	Seatbelts: \$10,000 or Seatbelts & Airbags: \$15,000	Seatbelts: \$10,000 or Seatbelts & Airbags: \$15,000	Seatbelts: \$10,000 or Seatbelts & Airbags: \$15,000
Additional Benefits	See Certificate of Coverage	See Certificate of Coverage	See Certificate of Coverage

Master Ancillary: MetLife Critical Illness



MetLife Contact Information

Critical Illness Phone Number: 800.638.5433

Website: www.metlife.com/insurance/accident-health/critical-illness-insurance/





Plan Features	Critical Illness
Guarantee Issue (Employee / Spouse / Child)	\$30,000 / \$15,000 / \$15,000
Benefit Options	Employee: \$10,000, \$20,000, \$30,000 Spouse & Children: 50% of employee coverage
Dependent Age Limits	Varies by state. Please contact MetLife
Benefit Reduction	50% reduction at age 70
Pre-Existing Condition	N/A
Wellness Benefit (Employee, Spouse, & Child)	\$50
Portability	Included
Covered Conditions	Occurrence
Stroke	1st Occurrence : 100% 2nd Occurrence : 50%
Heart Attack	1st Occurrence : 100% 2nd Occurrence : 50%
Heart Failure	1st Occurrence : 100% 2nd Occurrence : 50%
Organ Failure	1st Occurrence : 100% 2nd Occurrence : 50%
Kidney Failure	1st Occurrence : 100% 2nd Occurrence : 50%
Invasive Cancer	1st Occurrence : 100% 2nd Occurrence : 100%
Skin Cancer	1st Occurrence : \$250 per lifetime 2nd Occurrence : Not Covered
Addison's Disease	1st Occurrence : 30% 2nd Occurrence : Not Covered
ALS (Lou Gehrig's Disease)	1st Occurrence : 100% 2nd Occurrence : Not Covered
Alzheimer's Disease	1st Occurrence : 50% 2nd Occurrence : Not Covered
Coma	1st Occurrence : 100% 2nd Occurrence : Not Covered
Loss of Hearing	1st Occurrence : 100% 2nd Occurrence : Not Covered
Loss of Sight	1st Occurrence : 100% 2nd Occurrence : Not Covered
Loss of Speech	1st Occurrence : 100% 2nd Occurrence : Not Covered
Multiple Sclerosis	1st Occurrence : 30% 2nd Occurrence : Not Covered
Parkinson's Disease	1st Occurrence : 100% 2nd Occurrence : Not Covered
Additional Covered Conditions	See Certificate of Coverage

Master Ancillary: MetLife Hospital Indemnity



MetLife Contact Information

Hospital Indemnity Phone Number: 800.638.5433

Website: www.metlife.com/insurance/accident-health/hospital-indemnity-insurance/





Plan Features	Highest	High	Low
Hospital/ICU Admission	\$2,000 per admission to a max of 4 admissions per year, per insured	\$1,000 per admission to a max of 4 admissions per year, per insured	\$500 per admission to a max of 4 admissions per year, per insured
Hospital/ICU Confinement	\$200 per day to a max of 30 days per year, per insured	\$100 per day to a max of 30 days per year, per insured	\$100 per day to a max of 30 days per year, per insured
Child(ren) Age Limits	Children age birth to 26 years	Children age birth to 26 years	Children age birth to 26 years
Age Reduction	25% for age 65-69; 50% for age 70+	25% for age 65-69; 50% for age 70+	25% for age 65-69; 50% for age 70+
Treatment of Normal Pregnancy	Routine, vaginal delivery of a child or children or delivery by non-emergency C section are covered	Routine, vaginal delivery of a child or children or delivery by non-emergency C section are covered	Routine, vaginal delivery of a child or children or delivery by non-emergency C section are covered
Pre-Existing Conditions Limitation			
Treatments Covered	Sickness and Injury	Sickness and Injury	Sickness and Injury
Additional Coverage			
Deductibles & co-pays	Covered	Covered	Covered
Travel to and from hospital for treatment	Covered	Covered	Covered
Childcare service assistance while recovering	Covered	Covered	Covered

Master Ancillary: Health Advocate EAP



Health Advocate Contact Information

Phone Number: 877.240.6863

Website: www.healthadvocate.com

HealthAdvocateSM

Health Advocate: Employee Assistance Program

Health Advocate's Employee Assistance Program (EAP) helps its members:

- › Identify emotional and mental health issues and strategies to cope
- › Develop a plan to help you feel more in control
- › Build skills to address a variety of emotional well-being needs
- › Locate the right support resources, such as childcare and eldercare
- › Connect with specialists for help with work-life balance, legal, and financial issues
- › Offer more long-term help from a qualified professional, if needed
- › Access to webinars, online courses, and articles on a variety of emotional health topics, as well as checklists and self-assessments to learn more about issues that impact members

Building Mental Health Strength and Resilience

EAP gives you confidential access to a Licensed Professional Counselor who will provide short-term assistance with issues that are having an impact on your life and well-being. Clinical counseling options are available via face to face, telephone, video, text, or chat. You may be referred to the appropriate professional for in-depth, long-term help.

Boosting Work-Life Balance

Reach out to a work/life specialist for help with managing your time, locating resources, and connecting you to experts for help to balance work and life. Health Advocate takes a “whole family” approach, offering services to employees' spouses, dependents, parents, and parent-in-laws at no extra cost to the insured.

Master Ancillary: HealthEquity Commuter Benefits



HealthEquity Contact Information

Phone Number: 866.735.8195

Website: www.healthequity.com

HealthEquity®

HealthEquity: Commuter Benefits

From public transport (i.e., bus, train, subway) to parking, save up to hundreds of dollars every year with HealthEquity's commuter benefits. With the largest commuter catalog in the country, HealthEquity provides employers 7.65% FICA tax savings on every eligible dollar your employees spend.

HealthEquity commuter benefits features include:

- › **Easy Payment Options:** Use a debit card, load a smart card, or have transit passes delivered to home.
- › **Configurable Subsidies:** Choose a fixed amount or percentage of spend.
- › **24/7 Support:** By phone or chat, our service team is dedicated to solving problems, not call times.
- › **Proprietary Platform:** Provided by HealthEquity, customizable user experience and visibility into program utilization.
- › **Optimized for Mobile:** Log in and manage from a mobile app.
- › **Prompt Onboarding:** Easy to transfer member files from any platform of payroll processor and integrate with your employer portal account.

Commuter Benefits	IRS Commuter Spending Limits (2025)
Transit	\$325 per Month
Parking	\$325 per Month



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If you have questions about setting up your account, please call Customer Care at 1.888.807.0407. Customer Care is available 7 a.m.-7 p.m. CT, Monday-Friday or visit <https://www.shieldbenefits.com/vensure/overview>

LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation or advice. See a plan contract for specific state of residence for complete terms, coverage, amounts and conditions.



Direct Access to a Dedicated Provider Law Firm

You will receive unlimited legal consultation and advice on personal legal matters. 100% of matters are covered in-network and your provider firm is even available for emergency situations.



Fast Response

An attorney will respond to your legal matter within four business hours or less.



Document Review And Preparation

An attorney can help you review and prepare common legal documents for Wills, Trusts, and more.



Court Representation

You will receive representation for legal matters such as traffic tickets and even house closings.



Letters And Phone Calls

Letters and phone calls can be made on your behalf to resolve legal matters such as warranty disputes or a dispute with a creditor.



Speeding Ticket Assistance

Your provider law firm will review your speeding ticket and even attend court on your behalf if required. You can easily upload your ticket using the LegalShield mobile app.



Mobile App

The LegalShield mobile app allows you to call your provider law firm directly and makes it easy to upload and prepare documents for fast legal review.

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 Family	<ul style="list-style-type: none"> › Bullying Protection › Post-Nuptial/Domestic Partnership Agreements › Gender Identifier Change › Elder Law Matters › Civil and Social Discrimination 	<ul style="list-style-type: none"> › Adoption › Paternity › Conservatorship › Domestic Violence Protection › Guardianship › Juvenile Court Proceedings › Name Change 	<ul style="list-style-type: none"> › Immigration Assistance › Administrative Hearing › Incompetency Defense › Juvenile Defense › Prenuptial Agreements › Reproductive Assistance › Pet Protection
 Home	<ul style="list-style-type: none"> › Contractor Disputes › Deeds › Eviction and Tenant Issues › Foreclosure › Neighbor Disputes/Easements 	<ul style="list-style-type: none"> › Refinancing › Purchase/Sale of House › Real Estate Contracts/ Financial Disputes › Small Claims Assistance 	<ul style="list-style-type: none"> › Zoning Applications › Mortgages › Boundary Title Disputes › Home Equity Loans › Property Tax Assessments
 Financial	<ul style="list-style-type: none"> › Consumer Credit Services › Affidavits › Bankruptcy › Consumer Protection › Contracts/ Financial Disputes › Debt Collection 	<ul style="list-style-type: none"> › IRS Audit Protection › Rental Agreements › Medicaid/Medicare Disputes › Habeas Corpus › Civil Litigation › Identity Theft 	<ul style="list-style-type: none"> › Promissory Notes › Small Claims Assistance › Personal Property Disputes › Tax Audit Protection › Veterans Benefit Disputes
 Estate Planning	<ul style="list-style-type: none"> › Living Wills/Wills › Probate 	<ul style="list-style-type: none"> › Living Trusts/Trusts › Power of Attorney 	<ul style="list-style-type: none"> › Codicils › Physician's Directive
 Auto	<ul style="list-style-type: none"> › Driver's License Restoration › Motor Vehicle Property 	<ul style="list-style-type: none"> › Damage › Moving Traffic Violations/ 	<ul style="list-style-type: none"> › Traffic Tickets › Property Damage Claims
 General	<ul style="list-style-type: none"> › Office Consultation › Telephone Advice › Document Review 	<ul style="list-style-type: none"> › Mobile App › 24/7 Emergency Legal Access › Demand Letters/Phone Calls 	<ul style="list-style-type: none"> › 25% Preferred Member Discount › Legal Forms

The following items are not included with the LegalShield legal plan service, including advice and consultation: business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense; matters or disputes between the participant and/or the employer, and/or provider attorney and/or LegalShield; any matter covered by any insurance policy; Native American legal issues; requested service that lacks merit, is frivolous or would violate any ethical rule or law; items related to patent, trademark, or copyright matters. Services outside the United States. For all other personal legal matters, advice and consultation is provided.

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Take Control of Your Digital Life

LIVE, WORK, AND SHARE CONFIDENTLY WITH ALLSTATE IDENTITY PROTECTION

Here's how we protect your identity: we detect, we resolve, we reimburse. Our proprietary monitoring tools help you identify threats to your data, credit, and identity and specialists are available 24/7 to manage your recovery and restore your identity. We'll cover the cost for many of your out-of-pocket expenses, lost wages, or legal fees.

Identity Monitoring	Connect	Connect+	Pro Plus
Allstate Digital Footprint SM	✓	✓	✓
Auto-on Monitoring*	✓	✓	✓
Rapid Alerts	✓	✓	✓
High-risk Transaction Monitoring	✓	✓	✓
Lost Wallet Assistance	✓	✓	✓
Dark Web Monitoring	✓	✓	✓
Human-sourced Intelligence	✓	✓	✓
Data Breach Notifications	✓	✓	✓
Mobile App with Biometric Authentication Security	✓		✓
Protection for Family (Everyone "Under Roof and Wallet")	✓		✓
Bank Account Transaction Monitoring		✓	✓
401(k) and HSA Account Monitoring		✓	✓
Social Media Monitoring		✓	✓
Student Loan Activity Alerts		✓	✓
Financial Transaction Monitoring		✓	✓
Deceased Family Member Coverage		✓	✓
Sex Offender Alerts			✓
Credit and Debit Card Monitoring			✓
IP Address Monitoring			✓
Compromised Credentials			✓

Credit	Connect	Connect+	Pro Plus
Credit Freeze Assistance	✓	✓	✓
Credit Fraud Alerts	✓	✓	✓
TransUnion Credit Monitoring			✓
Credit Score Tracking			✓
Unlimited TransUnion Credit Scores			✓
Tri-bureau Credit Monitoring			✓
Credit Lock (Audits and Minors)			✓
Annual Tri-bureau Report and Score			✓
Credit Report Disputes			✓

Remediation	Connect	Connect+	Pro Plus
Full-service, 24/7 Remediation Support	✓	✓	✓
Tap-to-call From Mobile App	✓	✓	✓
Up to \$1 Million Identity Theft Expense Coverage*	\$50k	\$1M	\$1M
Stolen Fund Reimbursement*		\$500k	\$1M
Tax Fraud Refund Advance*			✓
401(k)/HSA Fraud Reimbursement*			\$1M

Pricing (Member Voluntary)	Connect	Connect+	Pro Plus
Per Person/Month	\$4.95	\$10.95	\$11.95
Per Family/Month	\$11.95	\$18.95	\$21.95

Allstate Identity Protection is available in the Vfficient Mobile App on the Google Play Store and Apple App Store.

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Insurance for Your Favorite Furry Fluffy Friends.

It's estimated that Americans will spend more than \$109 billion on their pets this year.* With MetLife Pet Insurance¹ through VensureHR, you can protect yours with benefits that cover a variety of accidents and illnesses—including unexpected visits to the vet.

WHY CHOOSE METLIFE PET INSURANCE

- › Hassle-free Claims
- › Wide Range of Coverage Options
- › All Dog and Cat Breeds and Ages are Covered

INCLUDED IN YOUR COVERAGE²

- | | | |
|-------------------------|-------------------------|---------------|
| › Accidental Injuries | › Hereditary Conditions | › Medications |
| › Alternative Therapies | › Hip Dysplasia | › Surgeries |
| › Chronic Conditions | › Hospital Stays | › Ultrasounds |
| › Congenital Conditions | › Illnesses | › X-rays |
| › Exam Fees | | |

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Pay the Bill



Submit Paid Bill for Reimbursement



Get Paid



There's no better time than now to protect your furry family members. We offer flexible plans, quick enrollment, and multi-channel support with an experienced team of pet advocates. To get a quote or enroll today, call **855.527.1645** and enter referral code 21012.

*American Pet Products Association

1. Independence American Insurance Company ("IAIC") is the insurance carrier for this product. IAIC, a Delaware insurance company, is headquartered at 485 Madison Avenue, NY, NY 10022. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC to offer and administer pet insurance policies. This entity 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 assumed name 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 assumed names or fictitious names approved by certain jurisdictions.

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

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