

OPEN ENROLLMENT BENEFITS AT A GLANCE

2024



**WORKSITE
RESOURCES, LLC**

Prepared for :

ARHS



CHANGES FOR THE 01/01/2024 PLAN YEAR

Each year all employees are given the opportunity to review their voluntary insurance benefits and make any necessary changes. Once benefits are selected, they cannot be changed during the year under the Section 125 plan, unless the change is due to a qualifying event such as birth, death, adoption, marriage, divorce, or change in spouse's employment.

This year we are changing our Voluntary Benefits insurance companies. The new companies will be better in both benefits and prices. Steve and Matt Worgan, with Worksite Resources, LLC will still be our broker and will continue to work with you on both enrollment and service.

Here are a few things you should know:

- The new company, replacing Guardian and American Fidelity, will be Met Life. We are adding Pet Insurance.
- All employees covered on the vision, cancer, disability, and accident policies will still need to fill out the enrollment form provided by Steve and Matt to transfer current benefits.
- The new policies will be offered to all employees and new hires on a guaranteed issue basis during our open enrollment. Those opting not to get them this year can choose to get them later but will have to be insurable and can be declined.



BENEFITS AT A GLANCE



This guide is intended to provide a summary of the benefit programs available to all benefit eligible employees. It is only an overview, to review specific plan brochures and plan documents for full program details, limitations and exclusions please request materials from Steve, Matt, or our office.

INSTRUCTIONS

Application Instructions

1. Carefully and thoroughly complete the enrollment form provided.
2. Select the correct option for each line of coverage. **All prices are listed on the enrollment form. Some rates may need to be calculated, please see Steve or Matt for more information.**
3. Sign and date.

Basic Life Insurance

For being a full-time employee ARHS provides you with \$20,000 of life insurance. ARHS also provides \$10,000 for your spouse and \$5,000 for a dependant child between the ages of 14-26.

Guardian Dental



PPO plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are based on a percentile of the prevailing fee data for the dentist's zip code

Coverage Type:	In-Network % of Negotiated Fee	Out-of-Network % of R&C Fee
Type A - Preventive	100%	100%
Type B - Basic Restorative	80%	80%
Type C - Major Restorative	50%	50%
Deductible	\$25 Per Family Member	\$25 Per Family Member
Individual	\$25	\$25
Family	\$75 Max	\$75 Max
Annual Maximum Benefit		
Per Individual	\$1000	\$1000

Type A - Preventive

- Cleanings
Frequency: Once Every 6 Months
- Fluoride Treatments
Limits: Under age 19
- Oral Exams
- Sealants (per tooth)
- X-rays

Type B - Basic Restorative

- Anesthesia
- Fillings
- Root Canal
- Simple Extractions
- Surgical Extractions

Type C - Major Restorative

- Bridges and Dentures
- Inlays, Onlays, Veneers
- Perio Surgery
- Periodontal Maintenance
Frequency: Once Every 6 Months
- Repair & Maintenance of Crowns, Bridges, & Dentures
- Sealing and Root Planning
- Single Crown

Monthly Premiums

Employee Only	\$0
Employee + Spouse	\$29.85
Employee + Children	\$40.36
Family	\$76.42

MET Vision



With your Vision Preferred Provider Organization Plan, you can:

- Go to any licensed vision specialist and receive coverage. Just remember your benefit dollars go further when you stay in network.
- Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical, Walmart, Sam’s Club and Visionworks.

Type of Service (Once every 12 months)	In-Network	Out-of-Network*
<u>Exams</u>	\$10 Copay	Up to \$45 Allowance
<u>Eyewear Frame</u>	\$130 Allowance \$150 allowance on featured frames	\$70 Allowance
<u>Standard corrective lenses</u>	\$25 Copay	Up to \$100 Allowance
<u>Standard lens enhancements</u>	\$25 Copay	Applied to the allowance for the applicable corrective lens
<u>Contact fitting & evaluation</u>	Covered in full with max copay of \$60	Applied to the allowance for the applicable corrective lens
<u>Elective lenses</u>	\$130 Allowance	Up to \$105 Allowance
<u>Necessary lenses</u>	Covered in full after eyewear copay	Up to \$210 Allowance

*If you choose an out-of-network provider, you will have increased out-of-pocket expenses, pay in full at time of service, and file a claim for reimbursement.

Monthly Premiums

Employee Only	\$8.40
Employee + Spouse	\$14.14
Employee + Children	\$14.41
Family	\$22.82

Short Term Disability



If anyone has ever missed an extended period of time at work you will know that money can get tight at home. Even though an employee is not working that doesn't mean bills don't have to get paid. A disability policy is a way to cover your bills in the even you miss work. The MET Life Short and Long Term Disability policy will pay 60% of your monthly salary up to \$1500 a week. As long as your doctor tells you that your unable to work the policy will pay out its benefit.

Coverage amount	60% of salary to maximum \$1500/week
Maximum payment period: Maximum length of time you can receive disability benefits.	26 Weeks
Accident benefits begin: The length of time you must be disabled before benefits begin	Day 15
Illness benefits begin: The length of time you must be disabled before benefits begin	Day 15
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement may be required
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period	We Guarantee Issue \$1500 in coverage.
Pre-existing conditions: A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 / 12 for new applicants

Estimated Monthly Premiums

Short Term Disability (per \$10 covered weekly Benefit)	Annual Income	\$30,000	\$40,000	\$50,000	\$60,000
Less than 30	\$0.80	\$27.80	\$37.06	\$46.33	\$55.59
30-34	\$0.85	\$29.42	\$39.23	\$49.04	\$58.85
35-39	\$0.77	\$26.52	\$35.35	\$44.19	\$53.03
40-44	\$0.82	\$28.45	\$37.94	\$47.42	\$56.91
45-49	\$1.01	\$34.86	\$46.48	\$58.10	\$69.72
50-54	\$1.25	\$43.17	\$57.55	\$71.94	\$86.33
55-59	\$1.53	\$53.07	\$70.75	\$88.44	\$106.13
60-64	\$1.81	\$62.65	\$83.54	\$104.42	\$125.31
65+	\$2.18	\$75.46	\$100.62	\$125.77	\$150.92

Long Term Disability



Coverage amount	60% of salary to maximum \$6,000 a Month
Maximum payment period: Maximum length of time you can receive disability benefits.	To Age 65
Accident benefits begin: The length of time you must be disabled before benefits begin	6 Months
Illness benefits begin: The length of time you must be disabled before benefits begin	6 Months
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement may be required
Pre-existing conditions: A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	12/ 12 for new applicants

Estimated Monthly Premiums

Long Term Disability (per \$100 covered Monthly Benefit)	Annual Income	\$30,000	\$40,000	\$50,000	\$60,000
Less than 35	\$0.16	\$3.90	\$5.20	\$6.50	\$7.80
35-39	\$0.46	\$11.48	\$15.30	\$19.13	\$22.95
40-44	\$0.64	\$15.93	\$21.23	\$26.54	\$31.85
45-49	\$0.86	\$21.55	\$28.73	\$35.92	\$43.10
50-54	\$1.16	\$28.88	\$38.50	\$48.13	\$57.75
55-59	\$1.33	\$33.28	\$44.37	\$55.46	\$66.55
60-64	\$0.99	\$24.85	\$33.13	\$41.42	\$49.70
65+	\$0.35	\$8.78	\$11.70	\$14.63	\$17.55



TransAmerica Cancer

Receiving a cancer diagnosis can be one of life’s most frightening events. Unfortunately, statistics show you probably know someone who has been in this situation.

With Cancer insurance from TransAmerica, you can rest a little easier. Our coverage pays you a cash benefit to help with the costs associated with treatments, to pay for daily living expenses – and more importantly – to empower you to seek the care you need.

Here’s How It Works

You choose the coverage that’s right for you and your family. Our Cancer insurance pays cash benefits for cancer and 23 specified diseases to help with the cost of treatments and expenses as they happen. Benefits are paid directly to you unless otherwise assigned. With the cash benefits you can receive from this coverage, you may not need to use the funds from your Health Savings Account (HSA) for cancer or specified disease treatments and expenses.

Benefit Amounts

Hospital Confinement/Related Benefits

Continuous Hospital Confinement (daily)

Plan 1

\$100

Plan 2

\$200

Monthly Premiums Plan 1

Radiation/Chemotherapy/Related Benefits

Radiation/Chemotherapy Up to
for Cancer (every 12 months)

Plan 1

\$5,000

Plan 2

\$10,000

Employee Only \$15.32

Single Parent Family \$17.90

Family \$28.28

Surgery/Related Benefits

Surgery Inpatient
Outpatient

Plan 1

\$2,000

\$3,000

Plan 2

\$3,000

\$4,500

Monthly Premiums Plan 2

Employee Only \$22.40

Single Parent Family \$25.69

Family \$40.75

Additional Rider Benefits

Cancer Initial Diagnosis Level Benefit (1 time benefit)
Fixed Wellness Benefit

Plan 1

\$2,000

\$100

Plan 2

\$2,000

\$100

MET Accident

MetLife Accident Insurance can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose. Accident Insurance provides features that could be valuable to your employees, including:

- Portability through Continued Insurance with Premium Payment which gives employees the ability to keep their existing coverage when their employment status with the employer changes.[1]
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary;
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life’s twists and turns

Some of your benefits include:

Health Screening Benefit (1 time per calendar year)

Off-Job-Coverage

\$75

Accidental Death or Dismemberment Employee

\$50,000

Spouse

\$25,000

Children

\$10,000

Broken Bones, fractures, dislocations,
burns, lacerations Up to

\$10,000

(Per accident)

Off-the-job only coverage

Monthly Premiums

Employee Only \$14.08

Employee + Spouse \$22.63

Employee + Children \$23.45

Family \$32.00

MET Critical Illness



MetLife Critical Illness Insurance can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as mortgage payments, college tuition, hiring household help, or treatment not covered by your medical plan. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose. Critical Illness Insurance provides features that could be valuable to your employees, including:

- Eligibility for portability through the Continued Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary.
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life's twists and turns

Covered Conditions

- Initial Benefit means the benefit that is payable for a covered condition the first time that it occurs while coverage is in effect. The Initial Benefit amount is expressed as a percentage of the elected Benefit Amount.
- Recurrence Benefit means the benefit that is payable for another occurrence of the same covered condition for which MetLife has already paid a benefit. The Recurrence Benefit amount is expressed as a percentage of the Initial Benefit amount.

Some of your benefits include:

Health Screening Benefit (1 time per calendar year)

\$50

Benefits amount options

\$5,000, \$10,000, \$15,000, \$20,000, \$25,000

Some of your covered conditions:

Heart attack, stroke, kidney failure, organ transplant

Monthly (12) Premium Rates

Uni-Tobacco

Premium per \$1,000 of Coverage

Attained Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse and Child(ren)
<30	\$0.39	\$0.98	\$0.84	\$1.23
30 - 39	\$0.45	\$1.09	\$0.90	\$1.34
40 - 49	\$0.77	\$1.37	\$1.06	\$1.62
50 - 59	\$1.41	\$1.88	\$1.37	\$2.13
60 - 69	\$2.41	\$2.78	\$1.91	\$3.04
70+	\$4.97	\$5.01	\$3.37	\$5.26

Multiply the per \$1,000 rates shown above by the benefit amount divided by \$1,000 (e.g., 15 for \$15,000 of coverage) and round to two decimals to calculate rates for the quoted benefit amounts. Note that the per \$1,000 rates are only applicable to the benefit amounts shown in this C&B. Final implemented rates may vary slightly due to rounding.

TransElite Life Insurance

TransElite Life Insurance is a voluntary product available to all full time employees. With TransElite Life Insurance from TransAmerica, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Employee, spouse and children term rider policies are available.

Long term care rider included.

TransElite HCV - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML

Non-Tobacco

Death Benefit Option: A



Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			18.85	2,134		16
17	N/A†			N/A†			19.41	2,437		17
18	N/A†			N/A†			20.00	2,754		18
19	N/A†			N/A†			20.60	3,046		19
20	N/A†			N/A†			21.41	3,306	18,270	20
21	N/A†			N/A†			22.44	3,637		21
22	N/A†			N/A†			23.15	3,913		22
23	N/A†			N/A†			23.91	4,197		23
24	N/A†			N/A†			25.07	4,503		24
25	N/A†			N/A†			25.91	4,754	17,663	25
26	N/A†			N/A†			26.80	5,015		26
27	N/A†			N/A†			27.74	5,265		27
28	N/A†			N/A†			28.89	5,510		28
29	N/A†			N/A†			30.30	5,735		29
30	N/A†			N/A†			31.42	5,967	17,005	30
31	N/A†			N/A†			32.77	6,189		31
32	N/A†			N/A†			34.41	6,394		32
33	N/A†			17.95	2,581		35.91	6,601		33
34	N/A†			18.67	2,720		37.34	6,794		34
35	N/A†			19.42	2,837	8,086	38.84	6,969	16,172	35
36	N/A†			20.41	2,943		40.82	7,113		36
37	N/A†			21.52	3,046		43.04	7,260		37
38	N/A†			22.68	3,147		45.36	7,390		38
39	N/A†			23.89	3,234		47.79	7,509		39
40	N/A†			25.29	3,284	7,421	50.59	7,550	14,843	40
41	N/A†			26.75	3,313		53.50	7,553		41
42	N/A†			28.15	3,368		56.29	7,607		42
43	17.85	1,700		29.74	3,371		59.49	7,567		43
44	18.73	1,723		31.21	3,382		62.43	7,533		44
45	19.66	1,744	3,887	32.76	3,378	6,471	65.51	7,469	12,939	45
46	21.02	1,807		35.03	3,454		70.05	7,572		46
47	22.42	1,856		37.37	3,506		74.75	7,635		47
48	23.89	1,897		39.81	3,541		79.63	7,660		48
49	25.41	1,920		42.35	3,552		84.70	7,635		49
50	27.00	1,930	3,432	45.00	3,542	5,719	90.00	7,573	11,438	50
51	28.66	1,927		47.76	3,507		95.52	7,462		51
52	30.38	1,906		50.63	3,448		101.27	7,307		52
53	32.18	1,872		53.63	3,366		107.27	7,102		53
54	34.06	1,823		56.76	3,257		113.52	6,846		54
55	35.77	1,744	2,654	59.62	3,105	4,424	119.24	6,506	8,848	55
56	38.41	1,525		64.02	2,716		128.04	5,694		56
57	41.15	1,250		68.58	2,235		137.15	4,696		57
58	43.99	1,001		73.32	1,798		146.65	3,795		58
59	46.95	752		78.25	1,363		156.49	2,890		59
60	50.20	505	905	83.66	930	1,509	167.32	1,994	3,017	60
61	53.56	321		89.27	606		178.53	1,316		61
62	57.22	118		95.37	246		190.74	571		62
63	61.17	0		101.95	0		203.90	0		63
64	65.42	0		109.04	0		218.08	0		64
65	68.26			113.77			227.54			65
66	73.00			121.66			243.33			66
67	77.94			129.90			259.81			67
68	83.11			138.52			277.04			68
69	88.54			147.56			295.12			69
70	94.26			157.10			314.19			70

Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			25.12	0		16
17	N/A†			N/A†			25.92	0		17
18	N/A†			N/A†			26.75	0		18
19	N/A†			N/A†			27.61	0		19
20	N/A†			N/A†			28.66	138	20,755	20
21	N/A†			N/A†			29.96	604		21
22	N/A†			N/A†			30.94	1,020		22
23	N/A†			N/A†			31.97	1,432		23
24	N/A†			N/A†			33.41	1,853		24
25	N/A†			N/A†			34.54	2,236	20,044	25
26	N/A†			17.86	206		35.73	2,617		26
27	N/A†			18.68	458		37.35	3,001		27
28	N/A†			19.60	679		39.19	3,358		28
29	N/A†			20.56	894		41.12	3,706		29
30	N/A†			21.50	1,111	9,590	42.99	4,049	19,180	30
31	N/A†			22.55	1,311		45.09	4,363		31
32	N/A†			23.58	1,501		47.17	4,668		32
33	N/A†			24.75	1,694		49.49	4,963		33
34	N/A†			25.89	1,868		51.79	5,230		34
35	N/A†			26.97	2,040	9,028	53.94	5,498	18,057	35
36	N/A†			28.24	2,196		56.47	5,730		36
37	17.90	889		29.83	2,332		59.66	5,937		37
38	18.86	991		31.43	2,448		62.86	6,097		38
39	19.90	1,079		33.17	2,559		66.33	6,248		39
40	20.95	1,157	4,890	34.92	2,641	8,151	69.84	6,355	16,308	40
41	22.09	1,236		36.82	2,728		73.63	6,456		41
42	23.24	1,290		38.73	2,773		77.47	6,499		42
43	24.48	1,347		40.80	2,830		81.59	6,539		43
44	25.73	1,375		42.89	2,849		85.78	6,520		44
45	26.83	1,439	4,255	44.71	2,906	7,084	89.43	6,590	14,178	45
46	28.48	1,544		47.46	3,047		94.92	6,808		46
47	30.18	1,629		50.31	3,159		100.61	6,983		47
48	31.96	1,701		53.27	3,248		106.53	7,104		48
49	33.81	1,754		56.35	3,299		112.70	7,164		49
50	35.74	1,786	3,783	59.57	3,324	6,306	119.13	7,165	12,610	50
51	37.75	1,800		62.92	3,317		125.84	7,111		51
52	39.85	1,799		66.42	3,285		132.83	6,998		52
53	42.03	1,778		70.05	3,221		140.09	6,829		53
54	44.43	1,735		74.04	3,122		148.09	6,594		54
55	46.66	1,663	2,894	77.77	2,977	4,823	155.55	6,265	9,648	55
56	49.55	1,430		82.58	2,565		165.16	5,401		56
57	52.54	1,148		87.56	2,070		175.12	4,377		57
58	55.64	910		92.73	1,649		185.46	3,503		58
59	58.88	681		98.13	1,247		196.27	2,664		59
60	62.27	462	1,020	103.79	861	1,700	207.58	1,858	3,401	60
61	65.94	282		109.90	541		219.80	1,191		61
62	69.75	83		116.25	191		232.50	460		62
63	73.69	0		122.81	0		245.62	0		63
64	77.75	0		129.58	0		259.16	0		64
65	81.98			136.63			273.27			65
66	87.32			145.54			291.08			66
67	92.87			154.79			309.58			67
68	98.67			164.46			328.91			68
69	104.76			174.60			349.20			69
70	111.17			185.28			370.56			70

Health Equity Flexible Spending

A healthcare FSA lets you use tax-free money to pay for eligible medical expenses. FSA's help members realize significant savings on healthcare cost. Don't think of it as money deducted from your paycheck- think of it as money added to your wallet.

Common Eligible Medical Expenses:

- Pain relievers
- Doctor visits
- Dental cleaning
- Sleep aids
- Eyeglasses/contacts
- Col/cough medicine
- Chiropractic care
- Insulin testing supplies

Some of your Benefits Include

- Access to annual contribution on day 1
- Fast, hassle-free payments and reimbursement
- Pay for your spouse and dependents too
- Dependent care spending account
- Annual tax saving potential of \$610

IRS Annual Contribution Limit for 2024

\$3,200

U.S. Legal and ID Theft Insurance



The features listed below are just a small sample of benefits that are covered under the U.S. Legal and ID theft protection plans. Please see Steve or Matt Worgan for a list of all benefits included in these plans.

Monthly Premiums

Family Defender	\$18.75
Identity Defender	\$12.95
Family and Identity Defender	\$28.70

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Identity Theft Defense • Identity Restoration Services 	<ul style="list-style-type: none"> • Negotiations with Creditors • Personal Bankruptcy 	<ul style="list-style-type: none"> • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Purchase/Sale of Primary Residence • Deeds 	<ul style="list-style-type: none"> • Mortgages • Refinancing 	<ul style="list-style-type: none"> • Real Estate Disputes • Neighbor Disputes
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies • Living Wills 	<ul style="list-style-type: none"> • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Spousal Support • Annulments • Paternity Action • Child Support/ Custody 	<ul style="list-style-type: none"> • Immigration Assistance • Post-Decree Enforcement Action • Post-Decree Modification Action 	<ul style="list-style-type: none"> • Pre/Postnuptial Agreement • Domestic Violence • Elder Law Matters • Equitable Distribution of Marital Assets
Civil Litigation	<ul style="list-style-type: none"> • Administrative Hearings • Plaintiff or Defendant 	<ul style="list-style-type: none"> • Small Claims • Name Change • Civil Injunctions 	<ul style="list-style-type: none"> • Landlord/Tenant Matters as Tenant
Document Prep and Review	<ul style="list-style-type: none"> • Demand Letters • Quit Claim Deeds 	<ul style="list-style-type: none"> • Promissory Note • Bill of Sale 	<ul style="list-style-type: none"> • Lease Agreement • Personal Affidavit
Traffic & Other Matters	<ul style="list-style-type: none"> • Moving Traffic Violations • First Offense DUI 	<ul style="list-style-type: none"> • Misdemeanor Defense • License Suspension • Habeas Corpus 	<ul style="list-style-type: none"> • Juvenile Defense • Trial Coverage up to \$15,000
Identity Protection Features	<ul style="list-style-type: none"> • Personal Monitoring (Dark Web) • Credit Monitoring • Lost Wallet Protection 	<ul style="list-style-type: none"> • Social Media Monitoring • Fraud Alerts • SSN Tracker 	<ul style="list-style-type: none"> • Lost Wallet Recovery • \$25k Ransomware Reimbursement • \$1 Million Identity Theft Insurance

MET Pet Insurance



No matter what unpredictable antics your furry family member gets into, your family isn't complete without them. With MetLife Pet Insurance,¹ you can feel confident that their health and your wallet are protected if you're faced with an unexpected trip to the vet.

Why choose MetLife Pet Insurance:

- Flexible coverage with up to 100% reimbursement² and freedom to visit any U.S. licensed vet
- Available optional Preventive Care coverage³
- 24/7 access to Telehealth Concierge Services⁴
- Access to discounts and offers on pet care⁴
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness

What's Covered

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- x-rays and diagnostic tests

Coverage also includes

- hip dysplasia
- hereditary conditions
- congenital conditions
- chronic conditions
- alternative therapies
- holistic care
- and much more!

To get a quote or enroll, visit www.metlife.com/getpetquote or call 1-800-GET-MET8.

Or scan the QR code with your smartphone camera to get started.



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