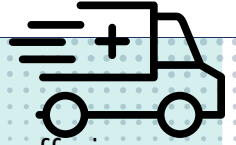


Ancillary Benefits: MASA Medical Transportation



MASA: Your Lifeline for Medical Transportation Services

Medical Air Services Association (MASA) provides emergency transportation services, offering additional peace of mind for its members. MASA's importance lies in its comprehensive coverage for both air and ground ambulance transportation, ensuring members face no out-of-pocket expenses in critical times.

MASA Plans

Emergent Plan

- Emergency Air & Ground Ambulance
- Hospital to Hospital Ambulance
- Repatriation to Hospital Near Home

Platinum Plan

- Emergent Plan coverage...
 - Emergency Air & Ground Ambulance
 - Hospital to Hospital Ambulance
 - Repatriation to Hospital Near Home
- Plus additional comprehensive benefits:
 - Patient Return Transportation
 - Companion Transportation
 - Hospital Visitor Transportation
 - Minor Return Transportation
 - Vehicle & RV Return Coverage
 - Pet Return Transportation
 - Organ Retrieval & Recipient Transportation
 - Mortal Remains Transportation

Employee Cost per Pay Period:

- Emergent Plan Single & Family: **\$7.00**
- Platinum Plan Single: **\$12.09**
- Platinum Plan Family: **\$16.25**

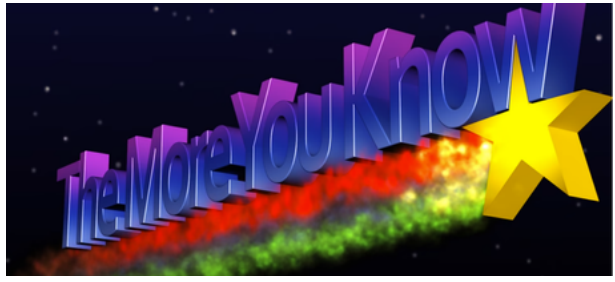
Example: How Does MASA Work?

Susan is in a car accident while on vacation in Texas and requires immediate ground transportation to a trauma center.

- Emergent Plan: Covers all out-of-pocket expenses for Susan's ambulance transport to the nearest trauma center. She pays only her monthly premium with no additional costs.
- Platinum Plan: In addition to Susan's ambulance costs, her spouse can use Companion Transportation Coverage to fly to Texas and support her during recovery, with all expenses covered.

Things to Note

- You can enroll in these plans at any point, including during the Open Enrollment period. You may also opt out of the plan at any time.
- Employee who reside in New Jersey, New York, Alaska, North Dakota, and Washington are ineligible for this benefit.
- Deductible Contribution: Bills paid by MASA for the use of their services will count toward meeting your Medical (Cigna) deductible.



Ancillary Benefits: Total Pet Plan Savings Program

Your pets are part of your family, and their care should be both high-quality and affordable. That's why InspereX is offering the Total Pet Plan to help you save on the products and services your pets need.

Key Benefits of the Total Pet Plan:

- Discounts on Products & Prescriptions: Save up to 40% on essential pet products like prescriptions, preventatives, food, toys, and more. Plus, enjoy free shipping and same-day pickup for most human-grade prescriptions.
- Discounts on Veterinary Care: Receive an instant 25% off in-house medical services at participating veterinary clinics. There are no exclusions based on your pet's age, health, pre-existing conditions, or type of pet.
- 24/7 Pet Telehealth: Access real-time veterinary support whenever you need it, even outside of regular vet hours. Get unlimited help with your pet's health, wellness, and behavior questions.
- Lost Pet Recovery Service: A durable ID tag is provided to help reunite you with your pet quickly, often faster than using a microchip. Easily update your contact details online without needing a new tag.
- Additional Savings: Enjoy even more discounts at popular pet retailers and service providers through the PBS Perks Program.

How Does it Work?

Let's say you have a dog named Bella, who needs her annual vaccinations, flea and tick preventatives, and prescription food.

- Annual Vaccinations: Normally \$200. With the Total Pet Plan's 25% discount, you pay \$150 (savings of \$50).
- Flea & Tick Preventative: Typically \$90. With up to 40% off, your cost is \$54 (savings of \$36).
- Prescription Food: Usually \$75. With 40% off, you pay \$45 (savings of \$30).

Total Cost Without Program: \$365

Total Cost With Program: \$249

Total Savings: \$116

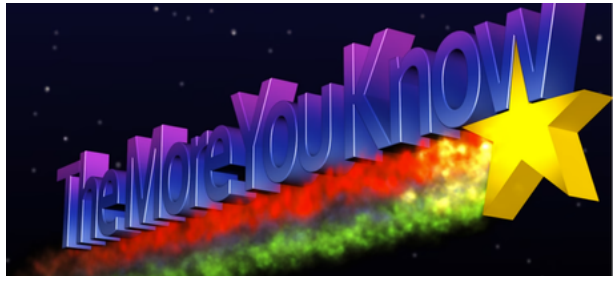
Plus, you get 24/7 telehealth access and lost pet recovery service.

Other Program Details

Premiums per pay period:

- **\$5.88** for one pet
- **\$9.25** for multiple pets
- You can enroll in this program year-round, including during our Open Enrollment period
- You can opt out of the plan whenever you choose.
- More information available at: www.petbenefits.com





Ancillary Benefits: Wishbone Pet Wellness & Accident/Illness Insurance

Comprehensive Pet Wellness: Your Pet's Health Covered Year-Round

We are excited to introduce two new plans designed to meet your pet's needs. Your pet deserves the best care, and with Wishbone, it's now easier than ever to provide it! Whether you need coverage for accidents and illnesses or routine wellness care, Wishbone has you covered every step of the way.

Accident & Illness Plan

- Reimbursement: 80% on eligible accidents and illnesses.
- Annual Deductible: \$250.
- Annual Coverage Limit: \$10,000.
- What's Covered: Exam fees, diagnostics, and treatment for accidents and illnesses (pre-existing conditions are not covered).
- Telehealth Access: 24/7 pet telehealth consultations.
- Easy claims submission and a 30-day free look period.

As Accident & Illness premiums are based upon location, breed and age, reach out to Wishbone directly for a personalized quote:

<https://www.wishboneinsurance.com/insperex>

Wellness - Essential Plan

Monthly premium: **\$14/month**

This plan covers basic wellness services for your pet. The following benefits are included:

- Wellness Exam: 1 per year, reimbursed up to \$50
- Vaccination/Titer: 2 per year, up to \$50 total
- Routine Bloodwork: 1 per year, up to \$100
- Fecal Test: 1 per year, up to \$50
- Urinalysis: 1 per year, up to \$50
- Preventatives and Dental Cleaning: Not included in this plan

Total potential annual benefit for this plan: \$300.

Wellness - Premium Plan

Monthly premium: **\$25/month**

This plan provides a more comprehensive level of coverage, with higher reimbursements and additional services. Benefits include:

- Wellness Exam: 2 per year, reimbursed up to \$100
- Vaccination/Titer: 3 per year, up to \$75 total
- Routine Bloodwork: 1 per year, up to \$100
- Fecal Test: 1 per year, up to \$50
- Urinalysis: 1 per year, up to \$50
- Preventatives: Reimbursed up to \$100 per year
- Dental Cleaning: Reimbursed up to \$100 per year

Total potential annual benefit for this plan: \$575.

Key Features of Wishbone Plans:

- Flexibility: Use at any veterinary facility, including specialty and emergency clinics.
- Eligibility: Dogs older than 8 weeks and cats older than 10 weeks. No upper age limit.
- Multi-Pet Discount: 5% discount for families with multiple pets.
- Premiums are paid by the member directly to Wishbone (exclusive discount for InspereX employees).