Renaissance BENEFITS | RenSecureHealth

PREPARED ESPECIALLY FOR THE EMPLOYEES OF:
Humane World For Animals, Inc.

EFFECTIVE DATE: August 1, 2026

SUPPLEMENTAL HEALTH INSURANCE BENEFIT HIGHLIGHTS

What is RenSecureHealth?	RenSecureHealth is supplemental health insurance that pays a lump sum if you are diagnosed with any of 13,000+ covered conditions. RenSecureHealth pays cash benefits to help with health care expenses not covered by your major medical insurance or anything else you need on your road to recovery. This is an overview of the insurance offered by RenSecureHealth. A Certificate of Insurance will be available after you enroll to explain your coverage in detail.
When is coverage effective?	The initial effective date of this coverage is August 01, 2026, subject to any eligibility waiting period.
Who is eligible?	You are eligible for coverage if you are an active full-time employee working at least 30 hours per week. Your spouse and dependent child(ren) are also eligible for coverage. Dependent child(ren) must be under the age of 26. Children over 26 are eligible for coverage as long as they are incapable of self-sustaining employment due to a physical or mental disability and are chiefly dependent on you for support and maintenance.
How does RenSecureHealth work?	Injuries and illnesses vary in their severity. Some conditions are minor, while others can be more serious or potentially life-threatening. RenSecureHealth is structured as a single plan with three benefit categories designed to address a range of conditions. Covered conditions are classified into one of these categories, each with a specific payout amount, and all three categories are included in the plan.

MODERATE Condition Benefit	SEVERE Condition Benefit	CATASTROPHIC Condition Benefit
Injuries or illnesses that likely require a short visit to the ER or urgent care. Examples: simple fractures, lacerations, dehydration, and kidney stones	Serious conditions that require more intensive medical treatment and attention. Examples: compound fractures, appendicitis, pulmonary embolism, and torn ACL	Life-threatening conditions that require immediate medical intervention. Examples: malignant lung cancer, heart attack, stroke, and major organ failure

What are my coverage options?	You may choose one of the pre-configured packages listed below. If you or an insured dependent is diagnosed with a covered condition, the payout will equal the amount you elected for the benefit category in which the covered condition falls. For example, if you select the Enhanced Plan, any covered condition in the Severe Benefit category will pay a $1,000 benefit.

BENEFIT CATEGORIES	VALUE PLAN	ENHANCED PLAN
Moderate Conditions	$200	$300
Severe Conditions	$500	$1,000
Catastrophic Conditions	$1,000	$2,000

Am I guaranteed coverage?	This insurance is offered without having to provide information about your health. This is called guaranteed issue. In addition, all dependent coverage, if elected, is guaranteed. If you do not enroll during your open enrollment period, you may enroll later but your coverage will be subject to a 60-day benefit waiting period. No benefits are payable during the benefit waiting period.
I already have insurance. Why do I need this too?	Costs associated with unexpected health issues can pile up even with health insurance. Once treatment for an injury or illness begins, health insurance cost-sharing (such as deductibles, copays, and/or coinsurance) may quickly lead to significant out-of-pocket costs. RenSecureHealth is designed to help cover these costs or any other expenses during your recovery.

SUPPLEMENTAL HEALTH INSURANCE BENEFIT HIGHLIGHTS CONTINUED

Can I still enroll in RenSecureHealth if I'm not covered by my company's plan?	Yes! RenSecureHealth coverage is available for you (and your eligible dependents) even if you haven't enrolled in your employer's primary health insurance plan. Note: RenSecureHealth is a limited benefit policy and is not a substitute for major medical insurance or essential health benefits coverage as defined under federal law
How many times will the policy pay?	RenSecureHealth will pay a benefit if you or your insured dependent(s) is diagnosed with a covered condition. You may receive a benefit more than once as noted below, subject to a defined separation period. **MODERATE CONDITION BENEFIT:** A Moderate Condition Benefit is only payable once per insured person in a 14-day period. If the same insured person is diagnosed with another Moderate Condition within a 14-day period, it isn't covered. There is no limit to the number of times an insured person may receive a Moderate Condition Benefit. **SEVERE CONDITION BENEFIT:** A Severe Condition Benefit is only payable once per insured person in a 30-day period. If the same insured person is diagnosed with another Severe Condition within a 30-day period, it isn't covered. There is no limit to the number of times an insured person may receive a Severe Condition Benefit. **CATASTROPHIC CONDITION BENEFIT:** A Catastrophic Condition Benefit is only payable once per insured person in a 90-day period. If the same insured person is diagnosed with another Catastrophic Condition within a 90-day period, it isn't covered. An insured person may only receive this benefit up to 3 times for the same or related condition during the insured person's lifetime.
Will my coverage ever be reduced?	The benefit amounts in each benefit category will be reduced by 50% once you attain age 70. The benefit amounts for dependent coverage will also be reduced by 50% once the dependent attains age 70.
Can I keep this insurance if I leave my employer?	No. This coverage terminates when you are no longer an active employee.
How much does RenSecureHealth Cost?	Your **monthly premium costs** are illustrated below.

FOR MORE INFORMATION VISIT:
RENAISSANCEBENEFITS.COM

EXCLUSIONS:
[Benefits will not be payable for an injury or sickness that is contributed to, caused by, or resulting from the following: (1) commission of or attempt to commit a felony, or voluntary participation in a riot or insurrection; (2) incarceration or imprisonment following conviction for a crime; (3) seeking non-emergency treatment during travel or activity outside the United States, Mexico, or Canada; (4) active duty service or training in the military (naval force, air force or National Guard/Reserves or equivalent) for service/training extending beyond 180 days of any state, country or international organization (5) involvement in any declared or undeclared war or act of war (not including acts of terrorism), while serving in the military or an auxiliary unit attached to the military, or working in an area of war whether voluntarily or as required by an employer; (6) a chronic condition, except as specifically provided by a rider; (7) a mental illness, except as specifically provided by a rider; (8) a maternity condition except as specifically provided by a rider; (9) a condition considered "not covered" as listed in the conditions list provided with your certificate of insurance.]

VALUE PLAN

Moderate: $200
Severe: $500
Catastrophic: $1,000

AGE	EE	EE + SP	EE + CH	EE + FAM
<25	$5.99	$11.98	$10.78	$17.97
25-29	$7.91	$15.82	$14.24	$23.73
30-34	$10.95	$21.91	$19.72	$32.86
35-39	$14.33	$28.67	$25.80	$43.00
40-44	$18.33	$36.65	$32.99	$54.98
45-49	$23.18	$46.37	$41.73	$69.55
50-54	$30.46	$60.92	$54.82	$91.37
55-59	$37.88	$75.77	$68.19	$113.65
60-64	$47.31	$94.62	$85.16	$141.93
65-69	$63.13	$126.26	$113.64	$189.40
70+	$38.94	$77.87	$70.08	$116.81

ENHANCED PLAN

Moderate: $300
Severe: $1,000
Catastrophic: $2,000

AGE	EE	EE + SP	EE + CH	EE + FAM
<25	$10.60	$21.21	$19.09	$31.81
25-29	$14.12	$28.25	$25.42	$42.37
30-34	$19.77	$39.53	$35.58	$59.30
35-39	$26.12	$52.24	$47.02	$78.36
40-44	$33.73	$67.45	$60.71	$101.18
45-49	$43.06	$86.11	$77.50	$129.17
50-54	$56.93	$113.85	$102.47	$170.78
55-59	$71.04	$142.08	$127.88	$213.13
60-64	$89.03	$178.06	$160.26	$267.09
65-69	$119.34	$238.69	$214.82	$358.03
70+	$73.42	$146.84	$132.16	$220.26

Rates are displayed on a monthly basis

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