

SUMMARY ANNUAL REPORT FOR EMBRACE PET INSURANCE HEALTH AND WELFARE PLAN

This is a summary of the annual report of the Embrace Pet Insurance Health and Welfare Plan (Employer Identification Number 21-0804371, Plan Number 501) for the plan year 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Cleveland Holdings LLC, dba Embrace Pet Insurance has committed itself to pay certain healthcare FSA (medical, dental and vision) claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Community Care Health, Lincoln National Life Insurance Company, Delta Dental of Ohio and The Lincoln National Life Insurance Company to pay certain life, accidental death & dismemberment, medical, dental, vision, temporary disability, long-term disability, employee assistance, accident, critical illness, and hospital indemnity claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$3,894,280.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2025, the premiums paid under such "experience-rated" contracts were \$247,879 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$170,539.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 4530 Richmond Road, Cleveland, OH 44128 and phone number, 855-540-2201.

You also have the legally protected right to examine the annual report at the main office of the plan: 4530 Richmond Road, Cleveland, OH 44128, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.