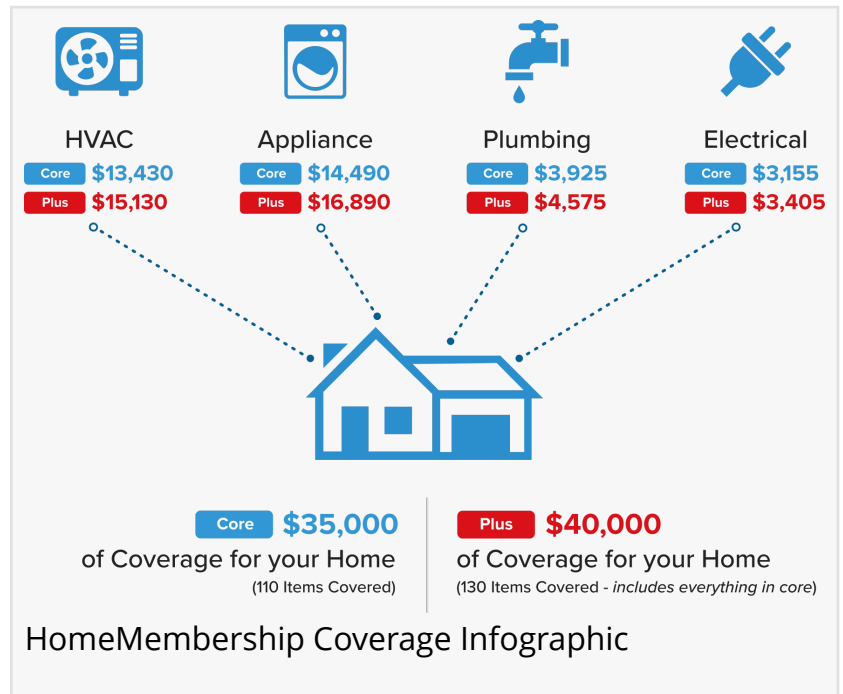


HomeMembership Launches Plus Membership: \$40,000 Coverage Cap, 130+ Covered Items, and a \$25 Deductible

New tier raises combined parts and labor coverage to \$40,000, expands protection to 130 plus home items, and keeps the homeowner's right to choose a contractor.

LOUISVILLE, KY, UNITED STATES, June 17, 2026 /EINPresswire.com/ -- [HomeMembership](#), the Louisville, Kentucky home warranty provider rated A+ by the Better Business Bureau, just recently launched its Plus Membership plan. The plan covers more than 130 home items across HVAC, plumbing, electrical systems, and major appliances, raises the combined parts and labor coverage cap to \$40,000 per contract term, and is available now at \$66.25 per month.



“

Plus gives homeowners higher coverage caps and protection for the smaller parts that fail most often, while keeping what sets us apart: pick your own contractor, pay a flat \$25, get reimbursed fast”

Troy Cummings

Plus Membership includes every component covered under the company's Core Membership, which is priced at \$57.91 per month and covers more than 110 items with a \$35,000 combined parts and labor cap. Plus adds more than 20 components that members frequently requested. New Plus-only HVAC coverage includes the humidifier and dehumidifier, disconnect box and breaker, float switch, defrost control board, and zone damper motors. Plumbing additions include main shut-off valve replacement, shower heads, and wax ring service. Electrical additions include junction boxes and USB and smart receptacles. Appliance additions include refrigerator compressors and door gaskets, dishwasher door latches and seals, and washer door boot seals.

Both plans share three operational differences that separate HomeMembership from the traditional home warranty model. The deductible is a flat \$25 per service event. According to JD Power 2025 home warranty industry data, service call fees from major national providers typically fall between \$75 and \$125 per claim.



HomeMembership members also select any licensed contractor rather than accepting a technician assigned from a provider network, which removes the assigned-contractor disputes that rank among the most common complaints recorded against home warranty companies in Better Business Bureau and JD Power data. After a covered repair, HomeMembership pays the service provider directly or reimburses the member once a paid invoice or diagnostic estimate is submitted.

The claim process has four steps: a covered breakdown occurs, the member selects a licensed provider, the member submits a paid invoice or estimate, and HomeMembership reimburses the member or pays the provider directly.

"Homeowners told us two things very clearly," said Troy Cummings, founder of HomeMembership. "They wanted higher coverage caps so a single major failure would not consume the entire annual benefit, and they wanted protection on the smaller parts that fail most often. Plus answers both, and it keeps what makes HomeMembership different: members pick their own contractor, pay a flat \$25 per service event, and get reimbursed quickly."

Members on either plan can add coverage for the main water line, municipal sewer line, septic system, sump pump, grinder pump, electrical and telecom line, radon fan, deep freezer, water softener, roof, termite damage repair, and pool. Add-on pricing is listed on the HomeMembership plans page.

About HomeMembership: HomeMembership is a home warranty provider headquartered in Louisville, Kentucky, founded by Troy Cummings. The company offers two membership tiers, Core at \$57.91 per month and Plus at \$66.25 per month, and serves homeowners across the United States. Its model differs from traditional home warranty products through a flat \$25 deductible per service event, the homeowner's right to hire any licensed contractor, and direct reimbursement instead of mandatory contractor dispatch. HomeMembership holds an A+ rating with the Better Business Bureau. More information is available at <https://homemembership.com/plans/>.

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