

SUMMARY ANNUAL REPORT FOR NAPA TRANSPORTATION, INC HEALTH AND WELFARE PLAN

This is a summary of the annual report of the NAPA Transportation, Inc Health and Welfare Plan (Employer Identification Number 25-1657908, 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).

Napa Transportation, Inc. has committed itself to pay certain Medical, Dental, Prescription drug claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Highmark Inc., United of Omaha Life Insurance Company, First Stop Health, and Symetra Life Insurance Company to pay certain Vision, Temporary disability, Life insurance, Accidental Death & Dismemberment, Long-term disability, Accident, Critical Illness, Telemedicine, Hospital Indemnity, Accidental Death & Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$378,790.

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:

1. 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 4800 East Trindle Rd, Mechanicsburg, PA 17050 and phone number, 717-920-9840.

You also have the legally protected right to examine the annual report at the main office of the plan: 4800 East Trindle Rd, Mechanicsburg, PA 17050, 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.