

SUMMARY ANNUAL REPORT FOR MISERICORDIA UNIVERSITY HEALTH AND WELFARE BENEFIT WRAP PLAN

This is a summary of the annual report of the MISERICORDIA UNIVERSITY HEALTH AND WELFARE BENEFIT WRAP PLAN, a health, life insurance, dental, vision, long-term disability and death benefits plan (Employer Identification Number 24-0795406, Plan Number 507), for the plan year 07/01/2024 through 06/30/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with LIFE INSURANCE COMPANY OF NORTH AMERICA, GEISINGER HEALTH PLAN, VISION BENEFITS OF AMERICA and UNITED CONCORDIA INSURANCE COMPANY to pay certain Life insurance, Long-term disability, ACCIDENTAL DEATH & DISMEMBERMENT, Health, Prescription drug, Vision, Dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2025 were \$4,553,843.

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 06/30/2025, the premiums paid under such "experience-rated" contracts were \$273,565 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$219,268.

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 office of Pamela Parsnik, who is a representative of the plan administrator, at 301 LAKE ST, DALLAS, PA 18612 and phone number, 570-674-6400. The charge to cover copying costs will be \$2.50 for the full annual report, or \$.30 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 301 LAKE ST, DALLAS, PA 18612, 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.