

**SUMMARY ANNUAL REPORT FOR
KRAPF BUS COMPANIES HEALTH AND WELFARE PLAN**

This is a summary of the annual report of the Krapf Bus Companies Health And Welfare Plan. This Plan contains the following benefits health insurance, life insurance, dental insurance, vision insurance, telemedicine, temporary disability insurance, long-term disability insurance, and an accidental death & dismemberment benefit plan.

Employer Identification Number 23-1689699

Plan Number 501

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).

Insurance Information

The plan has insurance contracts with Vision Service Plan, Teledoc, Life Insurance Company of North America, Delta Dental of Pennsylvania and Standard Insurance Company to pay certain Vision, Telemedicine, AD&D, Life insurance, Dental, Long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$356,828. The self-insured premiums paid for Stop Loss, Medical, and Prescription Drug coverage totals \$3,058,623 for an ultimate total of \$3,415,451.

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 Bernadette Lane, who is a representative of the plan administrator, at 1030 Andrew Drive, West Chester, PA 19380 and phone number, 610-594-2664.

You also have the legally protected right to examine the annual report at the main office of the plan: 1030 Andrew Drive, West Chester, PA 19380, 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.