

Summary of Material Modifications to the George Krapf Jr. & Sons, Inc. Health & Welfare Plan

This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for the George Krapf Jr. & Sons, Inc. Health & Welfare Benefit Plan (the "Plan") that describes the Plan as of January 1, 2025.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modification(s)

Effective January 1, 2025, the eligibility rules for certain benefits have changed. In particular, employees should be aware of the following new eligibility requirements for Employee Assistance Program ("EAP") and Teladoc benefits, which may apply to employees and/or their qualifying dependents:

Employees in the "Casual Employee" category under the Plan will no longer be eligible for the EAP and Teladoc benefits.

For further information regarding changes to the Plan's eligibility rules, please contact your Plan Administrator at (610) 594-2664.

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Modification(s)

Effective immediately, the Plan Administrator & Legal Process Agent for the Plan has been updated to reflect the following:

George Krapf Jr. & Sons, Inc., Attn: Bernadette Lane, VP of Human Resources, 1030 Andrew Drive, West Chester, PA 19380, (484) 359-2003

For further information regarding changes to the Plan's eligibility rules, please contact your Plan Administrator at (610) 594-2664.

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Modification(s)

Important changes to certain benefits under the Plan will go into effect on January 1, 2025. In particular, coverage for the Health Savings Account ("HSA") shall be amended as follows:

The Employer contribution to the HSA will be \$250 for self-only coverage and \$500 for dependent coverage.

If you have questions about these changes in benefits, please contact your Plan Administrator at (610) 594-2664.

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Modification(s)

Effective August 20, 2024, the following employer(s) have been removed as participating employer(s) under the Plan:

*Participating Employer(s) **Removed** from Plan:*

- Birnie Management Company, Inc.
1030 Andrew Drive, West Chester, PA 19380
- Birnie Bus Service, Inc.
1300 Floyd Ave., Suite B, Rome, New York, NY 13440
- Birnie Bus Tours, Inc.
1300 Floyd Ave., Suite B, Rome, New York, NY 13440
- Birnie Group, Inc.
1300 Floyd Ave., Suite B, Rome, New York, NY 13440
- Birnie Transportation Service, Inc.
1300 Floyd Ave., Suite B, Rome, New York, NY 13440

The above changes identify only those employers removed from the Plan. Other employers may be participating in your Plan. Please check your most recent SPD or contact your Plan Administrator, at (610) 594-2664, for additional information.

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This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for the George Krapf Jr. & Sons, Inc. Health & Welfare Plan (the "Plan") that describes the Plan as of July 1, 2023.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modification(s)

The insurance carrier for the Long-Term Disability Plan has changed. Effective July 1, 2023, the insurance carrier will be Standard Insurance Company

As of July 1, 2023, the contract number for the Plan will be 171635.

For further information regarding the insurance carrier for the Plan, please contact your Plan Administrator at (610) 594-2664.