

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 Plan (the "Plan") that describes the Plan as of January 1, 2026.

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

Modification(s)

Important changes to certain benefits under the Plan will go into effect on January 1, 2026. In particular, the medical plan coverage offerings shall be amended as follows:

The HRA medical plan will no longer be offered. Employees enrolled in the HRA medical plan will still have the option to choose from the HDHP with HSA, Low Plan, or High Plan. Additionally, the HRA funding account is no longer available as of January 1, 2026.

If you have questions about these changes in benefits, 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, 2026. In particular, coverage for employees enrolled in the medical plan shall be amended as follows:

Enrollees in any of the medical plans with IBX and taking generic medication will have access to Rx 'n Go.

Additional information can be found at www.rxngo.com/medications. To create an account, enrollees can visit www.rxngo.com.

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The insurance carrier for the Plan has changed. Effective January 1, 2026 the Health Savings Account and Flexible Spending Accounts (Healthcare FSA, Dependent Care, and Commuter benefit) will be administered through Paylocity. The mailing address of this carrier is:

1400 American Lane, Schaumburg, IL 60173.

To contact the carrier via phone regarding administration of benefit claims, please call (888) 873-2615.

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Modification(s)

Important changes to certain benefits under the Plan will go into effect on January 1, 2026. In particular, coverage for the Health Savings Account ("HSA") shall be amended as follows:

The Employer contribution to the HSA will be \$500 for self-only coverage and \$1,000 for dependent coverage.

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Important changes to certain benefits under the Plan will go into effect on January 1, 2026. In particular, coverage for employees enrolled in the medical plan shall be amended as follows:

Enrollees in any of the medical plans with IBX will have access to virtual physical therapy through Sword.

Additional information can be found at www.sword.health/thrive/IBX/go.

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Modification(s)

Important changes to certain benefits under the Plan will go into effect on January 1, 2026. In particular, coverage for employees enrolled in the medical plan shall be amended as follows:

Eligible employees can enroll in an Accident Indemnity plan through Transamerica. This benefit is in addition to the Critical Illness w/ Cancer plan and Hospital Indemnity plan offered through Transamerica.

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