

SUMMARY ANNUAL REPORT FOR KINGS COLLEGE COMPREHENSIVE WELFARE BENEFIT PLAN

This is a summary of the annual report of the KINGS COLLEGE COMPREHENSIVE WELFARE BENEFIT PLAN, a health, life insurance, dental, vision and long-term disability plan (Employer Identification Number 24-0804602, Plan Number 513), 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).

KINGS COLLEGE C/O HUMAN RESOURCES DEPARTMENT has committed itself to pay certain Health, Dental claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with HM LIFE INSURANCE COMPANY, VISION BENEFITS OF AMERICA and THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA to pay certain Health, Life Insurance, Vision, Long-term disability and other claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2025 were \$619,547.

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 \$38,892 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$31,428.

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 133 NORTH RIVER STREET, WILKES BARRE, PA 18711-0800 and phone number, 570-714-9060.

You also have the legally protected right to examine the annual report at the main office of the plan: 133 NORTH RIVER STREET, WILKES BARRE, PA 18711-0800, 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.