SUMMARY ANNUAL REPORT FOR EK HEALTH SERVICES, INC. EMPLOYEE BENEFITS PLAN

This is a summary of the annual report of the EK Health Services, Inc. Employee Benefits Plan (Employer Identification Number 77-0497964, Plan Number 501) for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

EK Health Services, Inc. has committed itself to pay medical, dental and vision claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Kaiser Foundation Health Plan Inc., Guardian, Blue Cross of California, Delta Dental of California and Hawaii Medical Services Association to pay life, medical, dental, vision, temporary disability and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$1,756,484.

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:

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 992 S De Anza Blvd., Suite 101, San Jose, CA 95129 and phone number, 408-973-0888.

You also have the legally protected right to examine the annual report at the main office of the plan: 992 S De Anza Blvd., Suite 101, San Jose, CA 95129, 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.