

SUMMARY ANNUAL REPORT

For Ibase of Fairfield County, LLC dba Qualitest Health Benefit Plan

This is a summary of the annual report of the Ibase of Fairfield County, LLC dba Qualitest Health Benefit Plan, EIN 06-1489738, Plan No. 501, for period January 1, 2025 through December 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 contracts with Cigna Health and Life Insurance Company, Metropolitan General Insurance Company and United of Omaha Life Insurance Company to pay health, dental, vision, life insurance, temporary disability, long-term disability, prescription drug, indemnity, Accident, Critical Illness, Hospital Care, Legal, AD&D and MBA Coverage claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2025 were \$9,177,360.

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 December 31, 2025, the premiums paid under such "experience-rated" contracts were \$6,137,101 and the total of all benefit claims paid under these contracts during the plan year was \$6,127,776.

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 office of Ibase of Fairfield County, LLC who is Plan Administrator at 1200 US Highway 22 Suite 12, Bridgewater, NJ 08807, or by telephone at (203) 955-1811.

You also have the legally protected right to examine the annual report at the main office of the plan (Ibase of Fairfield County, LLC, 1200 US Highway 22 Suite 12, Bridgewater, NJ 08807) 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.