SUMMARY ANNUAL REPORT
for
PRRC, Inc. Health & Welfare Plan for Full-Time Employees

This is a summary of the annual report of the PRRC, Inc. Health & Welfare Plan for Full-Time Employees, Employer Identification Number 04-3311158, Plan Number 501, for plan year January 1, 2024 through December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Uninsured Components

PRRC, Inc. has committed itself to pay all health claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Fidelity Security Life Insurance Company (EyeMed) to pay vision claims, Metropolitan Life Insurance Company to pay dental claims and Hartford Life and Accident to pay life insurance, accidental death and dismemberment and long-term disability claims incurred under the terms of the plan. The total amount of premium paid for the plan year ending December 31, 2024 was $727,649.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, upon request. The insurance information, including sales commissions paid by insurance carriers, is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of PRRC, Inc. at 160 Silas Dean Highway, Wethersfield, CT 06109 (860) 571-6566. The charge to cover copying costs will not exceed 25 cents per page.

You also have the legally protected right to examine the annual report at the main office of the plan (PRRC, Inc., 160 Silas Dean Highway, Wethersfield, CT 06109), at the U.S. Department of Labor in Washington, D.C., or you may 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.