OMB Control number 1210-0040; Expiration Date 03/31/2026

SUMMARY ANNUAL REPORT FOR DG3 NORTH AMERICA HEALTH AND WELFARE BENEFIT PLAN

This is a summary of the annual report of the DG3 North America Health and Welfare Benefit Plan, a health, life insurance, dental, vision, long-term disability and death benefits plan (Employer Identification Number 22-2478136, 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).

Insurance Information

The plan has insurance contracts with UnitedHealthcare Insurance Company, Community Insurance Company, Life Insurance Company Of North America, Cigna Health and Life Insurance Company and Cigna Health And Life Insurance Company and Affiliates to pay certain Dental, Health, Life insurance, Long-term disability, Accidental Death and Dismemberment, Indemnity Contract, Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were $3,638,341.

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 12/31/2024, the premiums paid under such "experience-rated" contracts were $1,298,623 and the total of all benefit claims paid under these experience-rated contracts during the plan year was $1,809,791.

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 100 Burma Road, Jersey City, NJ 07305 and phone number, 201-793-5235. The charge to cover copying costs will be $5.00 for the full annual report, or $0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 100 Burma Road, Jersey City, NJ 07305, 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.