Summary Annual Report
Legacy Transportation Services Health and Welfare Plan

This is a summary of the annual report of the Legacy Transportation Services Health and Welfare Plan (Employer ID #77-0288215, Plan No. 501) for the plan year 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).

Legacy Transportation Services, Inc. has committed itself to pay certain Health and Prescription Drug claims incurred under the terms of the plan, as well as providing an Employee Assistance Program.

Insurance Information

The plan has insurance contracts with The Guardian Life Insurance Company of America and United of Omaha Life Insurance Company to pay certain Dental, Vision, Life Insurance, Accidental Death & Dismemberment, Short Term Disability, Long Term Disability, Accident and Critical claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2025 were $142,158.

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 Legacy Transportation Services, Inc., who is the Plan Administrator, at 935 Mclaughlin Avenue, San Jose, CA 95122; 408-294-9800. The charge to cover copying costs will be $8.50 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: 935 Mclaughlin Avenue, San Jose, CA 95122, 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.