Summary Annual Report
Gerrity's Supermarket Inc Insurance Benefit Plan

This is a summary of the annual report of the Gerrity's Supermarket Inc Insurance Benefit Plan, Plan No. 501, Employer ID #23-2150407, for the plan year beginning March 1, 2025 and ending February 29, 2026. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Gerrity's Supermarket Inc has committed itself to pay certain Health, Prescription Drug, Health Flexible Spending Account and Dental claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with The Guardian Life Insurance Company of America, Hartford Life and Accident and Transamerica Life Insurance Company of America to pay certain Vision, Life Insurance, Short Term Disability, Long Term Disability, Accidental Death & Dismemberment, Accident, Cancer and Hospital claims incurred under the terms of the plan. The total premiums paid for the plan year ending February 29, 2026 were $413,126.

Because one contract is a so called "experience-rated" contract, 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 February 28, 2026, the premiums paid under such "experience-rated" contracts were $25,569 and the total of all benefit claims paid under these experience-rated contracts during the plan year was $12,747.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. 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 Gerrity's Supermarket Inc, who is the Plan Administrator, 950 North South Road; Scranton, PA 18504 US; (570) 342-4144. The charge to cover copying costs will be $3.75 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: 950 North South Road; Scranton, PA 18504 US 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.

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