

**SUMMARY ANNUAL REPORT FOR
OMEGA WORLD TRAVEL HEALTH AND WELFARE BENEFIT PLAN**

This is a summary of the annual report of the OMEGA WORLD TRAVEL HEALTH AND WELFARE BENEFIT PLAN, a health, life insurance, dental, vision, temporary disability and long-term disability plan (Employer Identification Number 54-0920000, Plan Number 505), for the plan year 11/01/2023 through 10/31/2024. 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 to pay all Health, Dental, Vision, Life insurance, Temporary disability, Long-term disability, ADD claims incurred under the terms of the plan. The total premiums paid for the plan year ending 10/31/2024 were \$2,471,410.

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 office of Shannon Culbertson , who is a representative of the plan administrator, at 3102 OMEGA OFFICE PARK, FAIRFAX, VA 22031 and phone number, 703-359-0200. The charge to cover copying costs will be \$2.50 for the full annual report, or \$.30 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: 3102 OMEGA OFFICE PARK, FAIRFAX, VA 22031, 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.