

**SUMMARY ANNUAL REPORT FOR
HILLTOP COMMUNITY RESOURCES, INC. GROUP BENEFIT PLAN**

This is a summary of the annual report of the Hilltop Community Resources, Inc. Group Benefit Plan (Employer Identification Number 74-2321009, Plan Number 501) for the plan year 07/01/2023 through 06/30/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Hilltop Community Resources, Inc. has committed itself to pay certain medical, prescription drugs, telemedicine, health reimbursement account, wellness and healthcare FSA claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Delta Dental Of Colorado, Unum Life Insurance Company Of America, Vision Service Plan, Unum Life Insurance Company Of America, Aflac And Triad Resource Group, Llc Dba Triad Eap to pay certain Dental, Life insurance, Long-term disability, ACCIDENTAL DEATH & DISMEMBERMENT, Vision, ACCIDENTAL DEATH & DISMEMBERMENT, Temporary disability, Accident, Critical Illness, Cancer, Hospital Indemnity, Employee Assistance Program claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2024 were \$296,051.

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 06/30/2024, the premiums paid under such "experience-rated" contracts were \$149,215 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$111,942.

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 1331 Hermosa Avenue, Grand Junction, CO 81506 and phone number, 970-242-4400.

You also have the legally protected right to examine the annual report at the main office of the plan: 1331 Hermosa Avenue, Grand Junction, CO 81506, 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.

Additional Explanation

To the extent the plan sponsor has committed itself to pay certain claims incurred under the terms of the plan, as stated above, ("self-insured benefits") such self-insured benefits are considered unfunded for purposes of ERISA. The plan sponsor pays self-insured benefits out of its general assets. See the funding policy of the Plan for additional details.