

Summary Plan Description (SPD) Notice

The SPD is an important document that tells participants what the Plan provides and how it operates. It provides information on when an Associate can begin to participate in the Plan and how to file a claim for benefits.

The purpose of this document is to provide a summary of benefits available as well as information on a Covered Person's rights and obligations under the Plan. Paycor is pleased to sponsor this Plan which provides benefits that can help meet members' health care needs. Please read this document carefully and contact the Plan Administrator with any questions.

The SPDs are available at www.mypaycorbenefits.com

The SPDs are available in paper form upon request.