SUMMARY ANNUAL REPORT
for
ShopRite Supermarkets, Inc. Health & Welfare Plan for Full-Time Employees

This is a summary of the annual report of ShopRite Supermarkets, Inc. Health & Welfare Plan for Full-Time Employees, Employer Identification Number 22-1705981, Plan Number 511, for plan year January 1, 2025 through December 31, 2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Uninsured Components

ShopRite Supermarkets, Inc. has committed itself to pay all health, dental and vision claims and all flexible spending account expenses incurred under the terms of the plan.

Insurance Information

The plan has contracts Metropolitan Life Insurance Company to pay dental claims, Hartford Life and Accident to pay life insurance, accidental death and dismemberment claims and long-term disability claims, Sun Life Insurance to pay stop loss claims and Davis Vision Inc. to pay vision claims. The total amount of premium paid for the plan year ending December 31, 2025 was $994,516.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, upon request. The insurance information, including sales commissions paid by insurance carriers, is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of ShopRite Supermarkets, Inc. at 176 North Main Street, Florida, NY 10921; 845-651-4411. The charge to cover copying costs will not exceed 25 cents per page.

You also have the legally protected right to examine the annual report at the main office of the plan (ShopRite Supermarkets, Inc. 176 North Main Street, Florida, NY 10921), at the U.S. Department of Labor in Washington, D.C., or you may 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W. Washington, D.C. 20210