

SUMMARY ANNUAL REPORT FOR ALABAMA DENTAL ASSOCIATION GROUP HEALTH PLAN

This is a summary of the annual report of the Alabama Dental Association Group Health Plan, a health and dental plan (Employer Identification Number 63-0415082, Plan Number 502), for the plan year 04/01/2025 through 03/31/2026. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with Blue Cross and Blue Shield of Alabama and HCC Life Insurance Company to pay certain Health, Dental, Prescription drug, PPO contract, Baby Yourself and Air Medical Services (AIRMED), GAP Plan claims incurred under the terms of the plan. The total premiums paid for the plan year ending 03/31/2026 were \$3,757,832.

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 03/31/2026, the premiums paid under such "experience-rated" contracts were \$3,056,951 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$2,025,790.

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 Alabama Dental Association, the plan administrator, at 836 Washington Avenue, Montgomery, AL 36104 and phone number, 800-849-2532.

You also have the legally protected right to examine the annual report at the main office of the plan: 836 Washington Avenue, Montgomery, AL 36104, 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.