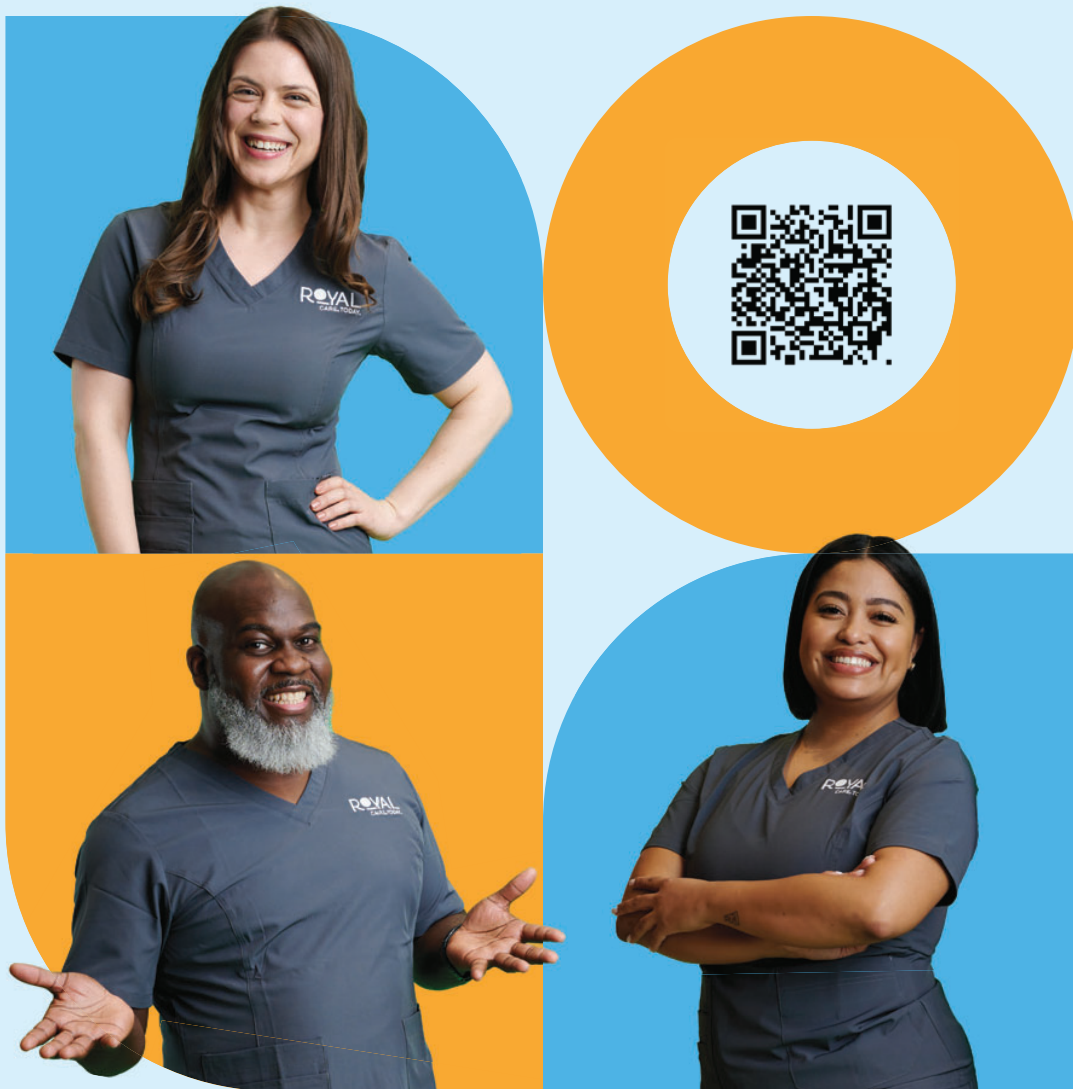


The Royal Care Inc.

# 2026

## BENEFITS PACKAGE



Empowering our Royal Care Home Health Aides with industry-leading rates and the most comprehensive benefits in the home care sector, ensuring you receive the recognition and support you truly deserve.



# Dear Royal Caregivers,

As we step into 2026, I want to begin by expressing my sincere gratitude to each of you. For more than 30 years, Royal Care has had the privilege of serving families across New York, and the heart of that legacy is you - our caregivers. Your compassion, your dedication and your unwavering commitment to those you care for have shaped Royal Care into the trusted, respected, and community centered agency we are today.

Throughout this past year, I have met many of you across our lounges, trainings, and borough offices. Your stories and your passion remind me every day why the caregiver role is one of the most important in the entire healthcare system. You provide comfort, safety, dignity, and companionship. You offer families peace of mind. You bring humanity into every home you enter. The work you do is invaluable, and we see you. We appreciate you. And we are deeply committed to supporting you.

At Royal Care, our mission has always been centered around empowering caregivers to grow and flourish. Not just as employees, but as individuals and professionals with tremendous potential. This is why, year after year, we invest in benefits that truly honor your contribution. In 2026, we are proud to continue offering some of the top caregiver benefits in New York City, designed to strengthen your wellbeing, support your families, and help you build a meaningful and successful career with us.

Your feedback about our Benefits and the U@PERKS program has been incredibly inspiring. Caregivers across the Bronx, Brooklyn, Queens, and beyond have shared how much these programs have helped them, whether through essential support or a well deserved moment to relax and recharge. It brings me great pride to know that these resources are improving your lives, because you deserve nothing less.

As we look ahead, we are doubling down on our commitment to elevating and strengthening the caregiver role. This includes expanded training opportunities, new investments in value based care, and additional tools that will help you continue to grow as skilled and confident healthcare professionals. Our goal is simple: to ensure that every caregiver at Royal Care has the support, recognition, and opportunities needed to thrive.

Royal Care has always been - and will always be - a family. You are at the center of everything we do. Your dedication fuels our mission, your compassion defines our culture, and your resilience inspires us every single day.

Thank you for the extraordinary difference you make in the lives of our clients and their loved ones. I am honored to lead an organization built on your strength and heart, and your commitment to caring for others.

Wishing you and your families a year filled with purpose, fulfillment, and possibility. I look forward to everything we will achieve together in 2026..

With deepest appreciation,



**Josh Klein**

Chief Executive Officer,  
The Royal Care Inc.

**Royal Care's  
mission is to  
empower the  
lives and careers  
of our home  
health aides.**

**Josh Klein**

Founder & CEO of  
The Royal Care Inc.

# Unlock Elevated Rates

## More Paid Time Off

We're all about making your dedication count! Work with us, and every hour you put in adds up to a treasure trove of perks.

**Imagine this:** as a full-time member of our team for just one year, you may be entitled to almost 2 weeks of paid sick days and paid vacation.



# NYC



## 56 HOURS OF PAID SICK LEAVE

### 1 hour for every 30 hours worked:

- **0.033 hours** accrued on every hour toward paid sick & safe leave
- **\$.65 cents** for each hour worked

### Paid sick leave can be used for:

- Illness or health emergency
- To care for a family member
- To care for a child whose school or care provider is unavailable or temporarily closed and more...



## 24 HOURS OF VACATION

### 1 hour for every 75 hours worked:

- **0.013 hours** accrued on every hour paid vacation
- **\$.26 cents** for each hour worked

### Didn't have a chance to visit family and friends this year?

*No problem!* Stash away up to 24 hours of unused vacation time and use them next year.

$$\text{\$22.19 Hourly Rate} = \text{\$.91 Towards Paid Sick \& Vacation Pay} + \text{\$1.63 Health Insurance or Benefit Card} + \text{\$19.65 Hourly Rate}$$

$$\text{\$23.19 Holiday Rate} = \text{\$.91 Towards Paid Sick \& Vacation Pay} + \text{\$1.63 Health Insurance or Benefit Card} + \text{\$20.65 Hourly Rate}$$

# Nassau, Westchester



## 56 HOURS OF PAID SICK LEAVE

### 1 hour for every 30 hours worked:

- **0.033 hours** accrued on every hour toward paid sick & safe leave
- **\$.65 cents** for each hour worked

### Paid sick leave can be used for:

- Illness or health emergency
- To care for a family member
- To care for a child whose school or care provider is unavailable or temporarily closed and more...

$$\begin{array}{rclclclcl}
 \text{\textbf{\$21.32}} & & & & & & & & \\
 \text{Hourly Rate} & = & \text{\textbf{\$.65}} & + & \text{\textbf{\$1.02}} & + & \text{\textbf{\$19.65}} \\
 & & \text{Towards} & & \text{Health Insurance} & & \text{Hourly Rate} \\
 & & \text{Paid Sick Leave} & & \text{or Benefit Card} & & 
 \end{array}$$

$$\begin{array}{rclclclcl}
 \text{\textbf{\$22.32}} & & & & & & & & \\
 \text{Holiday Rate} & = & \text{\textbf{\$.65}} & + & \text{\textbf{\$1.02}} & + & \text{\textbf{\$20.65}} \\
 & & \text{Towards} & & \text{Health Insurance} & & \text{Hourly Rate} \\
 & & \text{Paid Sick Leave} & & \text{or Benefit Card} & & 
 \end{array}$$



# *Supplemental* **WAGES** *Your* **CHOICE**

**1**

## **Health Insurance**

If you choose employee-only coverage, **Royal Care pays 100% of the premium**. In that case, all 3 plans cost you the same — nothing! The plan will be selected based on hours worked in the prior month.

If you choose employee-plus children coverage, you must pay a monthly premium, which is different for each plan.

**OR****2**

## **Benefits Card**

\$1.63 per hour in NYC, or \$1.02 per hour in Nassau, goes onto your card. Learn more about the Melody Benefits Card on pages 10-13!

### **Need Help Deciding?**

Call our helpful Benefits Department  
**718-851-3800** ext. 422

# Health Insurance Benefits Include:

	HIGH 120+ / 150+ HOURS	MEDIUM 80-120 / 150 HOURS	LOW 1-80 HOURS
Dependent Cost (Monthly)	\$195.88	\$184.41	\$142.11
Deductible	\$0	\$0	\$6,850/individual, \$13,700/family
Out-of-pocket Limit (Annual)	\$6,850/individual, \$13,700/family	\$6,850/individual, \$13,700/family	\$6,850/individual, \$13,700/family
Preventative Care	Plans pay 100%	Plans pay 100%	Plans pay 100%
CO-PAYMENTS			
Primary Care Office Visits	\$25	\$50	You pay before the deductible is met
Specialist Office Visit	\$25	\$50	\$0 after deductible is met
Imaging	\$250	\$400	
Inpatient Care	\$250/day	\$500/day	
Skilled Nursing	\$500	\$1000	
CO-INSURANCE			
Emergency room (limited services for medical emergency)	You pay 30%	You pay 30%	You pay 100% before the deductible is met
Pregnancy (delivery and inpatient services)	You pay 30%	You pay 30%	\$0 after deductible is met
Durable Medical Equipment	You pay 50%	You pay 50%	
Prescription Drugs (only generic drugs are covered)	Retail copay: \$10/prescription Mail order copay: \$30/prescription	Retail copay: \$10/prescription Mail order copay: \$30/prescription	Retail copay: \$10/prescription Mail order copay: \$30/prescription

Employees who don't work any hours in a month may enroll in our COBRA Plan.

**Monthly Rates:** HIGH- \$402.96 MIDDLE- \$394.72 LOW- \$364.35



# *Choosing The* Melody Benefits Card?



## Here's how you can use it:



### Transportation

Up to \$150 per month for trains, subways, buses, van-pool, ferry passes and parking near work or public transportation

---



### Cellphone Bill

Payment of up to \$150 per month or purchase of a new cellphone

---



### Dependent Care

Eligible babysitting and daycare

---



### Dental & Vision

Unlimited visits to dentist and eye doctor

---



### Medical Expenses

Any doctor, health or lab bill, cost of diagnosis, cure, mitigation, treatment or prevention of disease, medical equipment, supplies and diagnostic devices



You can also pay out of pocket and send the bill directly to Melody for reimbursement.

## Put up to \$2,200 per year, into an EBHRA you can use for:

Baby Care	Eye/Ear Care	Pain Relief
Cold & Allergy	Family Planning	Skin & Personal Care
Contact Lenses & Glasses	Feminine Care	Smoking Deterrents
Diabetes Care	First Aid	Sun Care
Diagnostic Products	Foot Care	Travel Essentials
Digestive Health	High Tech Health	Dermatological
Braces & Elastic Support	Home Health Care	Sunscreen
	Oral Care	Vitamins & Supplements

# Setup Your **ONLINE** **ACCOUNT**

**01**

Go to: **melodybenefits.com/register** to sign-up.

**02**

Submit your personal details.

**Note:** Your Employee ID number is your social security number.

**03**

Remember to sign up for mobile alerts to receive all important text notifications. Every time money is deposited into your account, as well as new features and special discounts updated.

Check your Benefits Card balance anytime at  
**www.melodybenefits.com.**

**LEARN MORE**



LEARN MORE

# *Additional* Benefits







Get help with expenses health insurance doesn't cover!

## Accidents

Accidents happen. When a covered accident happens to you, Aflac pays you!

## Hospital Stays

Hospital stays are expensive. Aflac can help ease the financial burden of hospital stays.

## Short Term Disabilities

How would you pay your bills if you're disabled and can't work? Aflac can help provide you with a source of income while you focus on getting better!

& More!

## 401K

Save for tomorrow, today!

- A retirement savings plan that gives you a tax-advantaged way to save for your future.
- The more you contribute to your account, the more you're likely to save over the long term.

## Benefits

- Convenient automatic payroll deductions
- Pretax or Post-tax contributions
- Compound earnings that can really add up
- Tax-deferred savings

& More!



- No more waiting until payday! Get early access to some of your paycheck before your payday.
- Access your earned wages when you need them.
- Convenient options to transfer funds to a bank account, debit card, paycard or prepaid card.
- Friendly customer service: 24/7 live chat in the app to answer any questions you may have.
- Sign up easily by logging in to Viventium ESS and register to ViventiumPay

Perks are provided by U@ LLC

# U@ Perks

Royal Care Home Health  
Aides have access to 7 Perks  
locations in NYC, New Jersey,  
Connecticut & Pennsylvania.

## BOOK AN APPOINTMENT

For English or Spanish Call:

**718.972.1300**

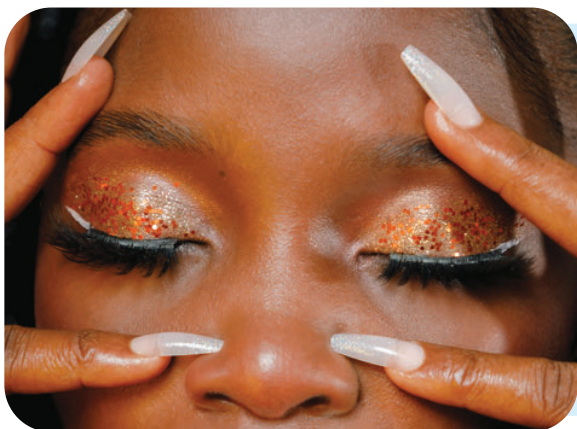
For Chinese Call:

**718.925.2487**

\*For more information, see attached Perks pamphlet.



# U@ Perks SERVICES



## Makeup

Individualized makeup services by industry professionals. Whether you seek soft glam or full glam makeup services, our makeup specialists are here to get you ready for that special event.

## Hair

Haircut or blowout for special events.

Haircuts and blowout, straightening or curling services. We're here to make you feel your very best. And! Our hair products are non-toxic and cruelty free.



## Healthy Food & Beverage

Experience the pleasure of customized, healthy food and beverage options crafted by our in-house nutritionist. We're firm believers that true health begins from within. Explore an array of delectable, nutritious choices at any of our lounge locations.



## Nails

Fun nail designs or fresh manicure, our certified nail technicians offer manicure or gel manicure services. Manicures feature exfoliation, hydration and fun nail designs.



## Complimentary Wi-Fi

Indulge in relaxation at our lounges with free Wi-Fi and healthy snacks.

Visit any of our cutting-edge U@ Perks Lounge locations and enjoy complimentary high-speed Wi-Fi.



## Coffee & Tea Bar

Savor freshly brewed delights at our self-serve coffee & tea bar.

Our coffee and tea bar features a state-of-the-art espresso machine for an elevated coffee experience, a touchless filtered water system, a selection of premium loose-leaf teas, and much more.



## Meditation Room

(Brooklyn Only)

# Understand *YOUR* PAYCHECK

Learn how to read your paycheck with our detailed breakdown. The following page explains each component of your earnings, including your hourly rate, deductions, and benefits, to help you understand how your total pay is calculated. See the example provided for a practical illustration.



# Earnings & Benefits Breakdown

1 **\$19.65**  
per hour base pay

**The Royal Care Inc**  
6323 14th Avenue  
Brooklyn, NY 11219  
(718) 851-3800

**Personal Earning Statement**

Name  
Address  
City, State Zip

Empl#  
SS#  
XXX-XX-XXXX

Pay Period: From: 12/28/2025 To: 01/06/2026

Pay Date: 01/08/2026

Voucher No. 1070521

Base Wages									
Earnings	Date	Time In	Time Out	Memo	Hours	Rate	Gross	WP Rate	Total Rate per Hour
Holiday Worked	12/28/25	08:52	15:52	Patient Name	7.00	\$19.65	\$137.55	\$2.54	\$22.19
Regular	12/29/25	09:11	16:11	Patient Name	7.00	\$19.65	\$137.55	\$2.54	\$22.19
Regular	12/30/25	18:00	01:00	Patient Name	7.00	\$19.65	\$137.55	\$2.54	\$22.19
Regular	12/31/25	09:06	16:06	Patient Name	7.00	\$19.65	\$137.55	\$2.54	\$22.19
Regular	01/01/26	09:02	16:02	Patient Name	7.00	\$20.65	\$144.55	\$2.54	\$23.19
OverTimePrem.	01/03/26				0.00	\$0.00	\$19.65		
Regular	01/02/26	09:10	16:10	Patient Name	5.00	\$19.65	\$98.25	\$2.54	\$22.19
REGULAR-OT	01/03/26	09:10	16:10	Patient Name	2.00	\$19.65	\$39.30		
<b>Total Current Hours</b>						<b>42.00</b>	<b>\$851.95</b>		
<b>Total Gross Wages</b>							<b>\$851.95</b>		
<b>Total YTD Gross Wages</b>							<b>\$14,946.85</b>		

Taxes	Exemptions	Amount	YTD
Social Sec.		\$40.43	\$926.70
Medicare		\$9.46	\$216.70
Federal		\$45.47	\$1,039.46
NY State		\$24.76	\$566.29
NY Local		\$17.38	\$397.51
NY Paid Leave		\$3.33	\$76.45
NY Disability		\$0.60	\$13.80
<b>Total Taxes</b>		<b>\$141.43</b>	<b>\$3,236.91</b>
<b>Net Pay</b>			<b>\$686.87</b>

Direct Deposits	ABA No.	Account No.	Amount
	026013673	XXXXXXXXXX	686.87
<b>Total Direct Deposit</b>			<b>\$686.87</b>

**Wage Parity**

**Paid Time Off**

Memo	Accruals	Amount	Total
Sick Leave	42.00	\$ .65	1.39
Vacation Leave	42.00	\$ .26	0.55

**Benefits**

Memo	Hours	Rate	Total
INS or Ben Card	40.00	\$1.63	\$65.20

**Important Notes**

For wage disclosure purposes: OT rate based on the weighted average of regular rates for period ending 1/3/2026 is 29.48

2

**Quick Accrual Tally**

Easily shows you how many Paid Time Off hours you have accrued each week

3

**\$1.63**

per hour worked goes toward your choice of a Melody Benefits Card or Health Insurance

4

**\$ .65 / \$ .26**

per hour worked earns you Paid Time Off towards paid Sick Leave and paid Vacation Days

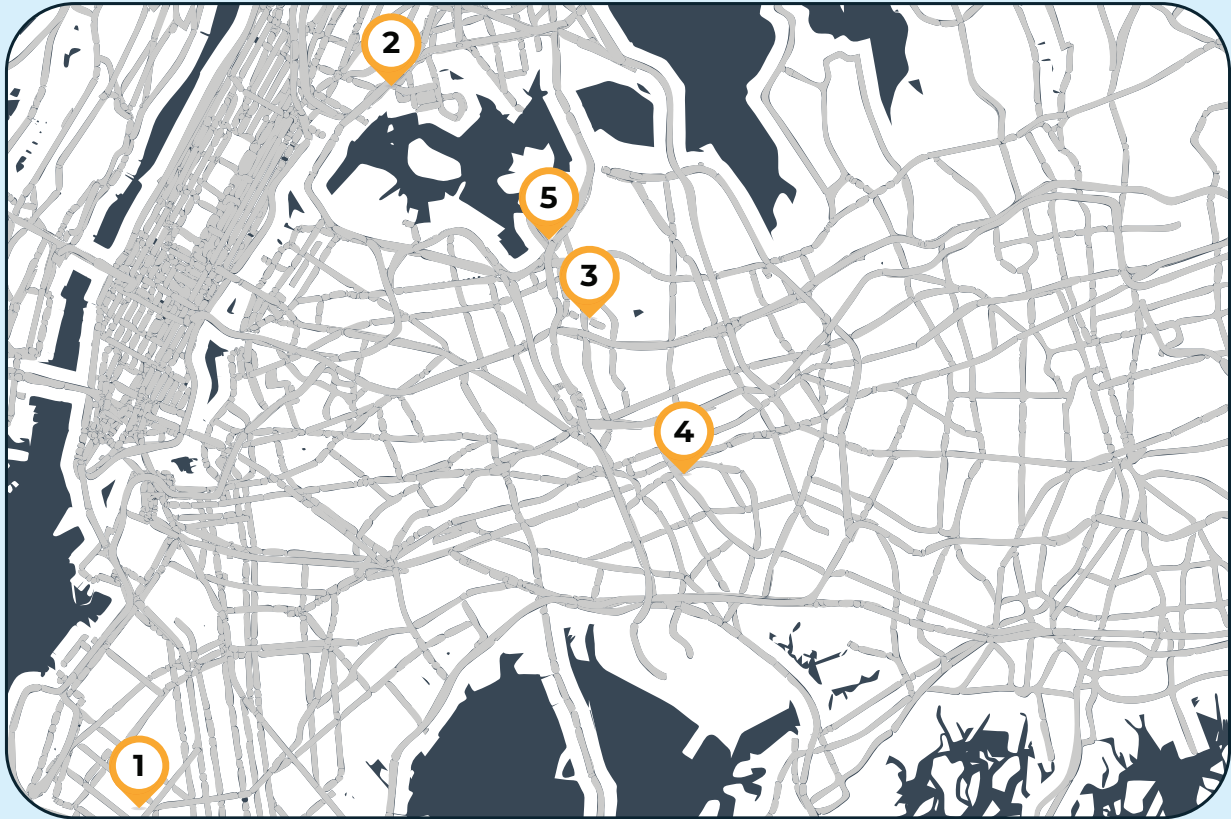
5

**U@Royal**

Royal Perks Membership earns you access to the U@PERKS facilities



# Reach Higher Rates with Royal



## Locations

1

### **Brooklyn - Corporate Office**

6323 14th Avenue,  
Brooklyn, NY 11219

2

### **Bronx**

798 Southern Blvd, 1st Floor,  
Bronx, NY 10455

3

### **Flushing**

136-21 Roosevelt Ave, #403,  
Flushing, NY 11354

4

### **Jamaica**

168-04 Jamaica Avenue,  
Jamaica, NY 11432

5

### **Royal Care Certified Office (Flushing)**

30-50 Whitestone Expressway, Suite 304,  
Flushing, NY 11355

**Follow Us:** [!\[\]\(19d44b37fb4fa155bf9d60c77a3d3cb2\_img.jpg\) /royalcarenyc](https://www.facebook.com/royalcarenyc) [!\[\]\(32b0d4c179ff868011656ab6c9e92913\_img.jpg\) @royalcarenyc](https://www.instagram.com/royalcarenyc) [!\[\]\(0af066940f31e2a4f15c10824101a8fe\_img.jpg\) /royalcarenyc](https://www.linkedin.com/company/royalcarenyc)

**Contact Us:** 718.851.3800 | [info@royalcare.nyc](mailto:info@royalcare.nyc) | [www.royalcare.nyc](http://www.royalcare.nyc)



# How to Get the Most from Your Retirement Plan Benefit

Steps you can take now—to be prepared later

## Welcome to John Hancock

Your employer is partnering with John Hancock to offer a retirement plan benefit that gives you a tax-advantaged way to save for your future. Register your account and enroll now, if you haven't done so already!

## Let's Get Started!

Your retirement plan is one of the most important sources of income you'll have when you retire. To help you get started, you'll need to answer two important questions: "How much can I put away each payday?" and "How should I invest?". Let's take them one by one.



## The Benefits of Participating

- Convenient automatic payroll deductions
- Pretax contributions
- Compound earnings that can really add up
- Tax-deferred savings
- And more



## NEED HELP WITH ENROLLMENT?

Call us at **855-JHENROLL (543-6765)**.

# Register

Register your account to help keep it secure. Go to **myplan.johnhancock.com** or download John Hancock's retirement app. Either way, you'll find a convenient, safe way to access your retirement account.



**DOWNLOAD  
JOHN HANCOCK'S  
RETIREMENT APP**



**Android**



**iOS**

Enter your information, including:

## Your contract number

**802543**

Then follow these steps:

1. Create a username and password,
2. Choose your challenge questions and answers, and
3. Confirm your information, and you're all set!

If you're joining for the first time, after you register, click "**Enroll now**"

## You'll need your enrollment access number

**146495**



# Save for Tomorrow, Today

You can contribute as much of your salary as you want each payday—up to plan or IRS limits. The more you contribute to your account, the greater the impact of compounding (when your earnings are reinvested and generate their own earnings) and the more you're likely to save over the long term.

**There's a cost to waiting.** Consider that the earlier you start saving, the more time your money has the potential to grow.

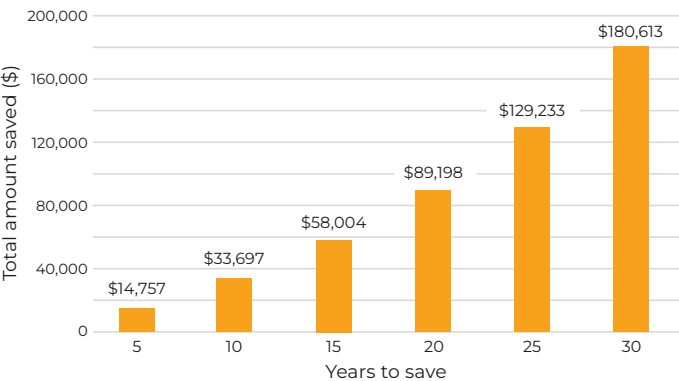
### TIP

Even a 1% increase in your contribution amount can make a big difference. Use the online retirement planner at [myplan.johnhancock.com](https://myplan.johnhancock.com) or the mobile app to see how changing your current contribution amount can make a big difference. You can change your contribution rate at any time.\*

### Example

Let's say your take-home pay is usually \$500 per week. If you want to save \$50, your take-home pay should be \$450. But, if you save on a pretax basis, your take-home pay would be \$460, which is only \$40 less. You'll contribute \$2,600 per year and lower your annual income taxes by \$525.

**Here's how that \$50 could add up over time:**



This hypothetical example assumes \$0 savings, a 5% annual rate of return, and contributions of \$50 per week/\$217 per month. It assumes no withdrawals and does not take into account investment fees. There is no guarantee that the results shown will be achieved, and the assumptions provided may not be reflective of your situation.

## WAYS TO INVEST

Your retirement plan offers a wide range of investments that match your retirement goals and risk tolerance. And you can choose the option that works best for the level of involvement you want to have.



### Level of involvement

**Do it yourself by selecting and managing your investments.** Choose a mix of investments from the plan's options (build your own portfolio).

**Determine which type of investor you are, such as conservative or aggressive.** Choose a professionally managed portfolio targeted to your risk tolerance (target-risk portfolio).\*

**Have investment professionals do it for you.** Choose a professionally managed portfolio targeted closest to your expected retirement date (target-date fund).\*

Choosing investments within different asset classes (such as cash, bonds, and stocks) is called diversification. Dividing your money among those groups is called asset allocation. Using both approaches when selecting your investments can help you find the right balance of risk and reward to fit your situation.



\* Check your plan's investment lineup to see which options are available.

Neither asset allocation nor diversification guarantees a profit or protects against a loss. An asset allocation investment option may not be appropriate for all participants, particularly those interested in directing their own investments.

There is no guarantee that any investment strategy will achieve its objectives.

# Not Yet Ready to Make a Choice?

Your money will be invested in the plan's "default" investment option. You can return at any time to update or change your investments. Whatever you choose, be sure to review your investments periodically and make adjustments as needed.

## TIP

Take the Risk Quiz to find out which type of investor you are. Go to [jhriskquiz.com](https://jhriskquiz.com) or scan the QR code.

Your quiz results may change over time. We encourage you to take the risk quiz each year to ensure that your risk profile accurately matches your risk tolerance.



## Access hands-on tools and educational resources to help you get financially fit



### Track

View your account details at a glance, including balance, rate of return, and investments, making it easy to monitor progress toward your retirement goal.



### Analyze

Take a closer look at your cash flow, spending habits, and debts to help manage your budget.



### Combine

Consider combining your retirement accounts from past employers to see your total retirement savings in one place. Contact us at **800-555-5165** for more information.<sup>†</sup>

<sup>†</sup> Available for plans using John Hancock's Consolidation Services; rollovers are subject to the provisions of a company's plan. As other options are available, participants are encouraged to review these options to determine if combining their retirement accounts is suitable for them.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

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## YOUR RETIREMENT AT YOUR FINGERTIPS

Go to [myplan.johnhancock.com](https://myplan.johnhancock.com) or John Hancock's retirement app to review, manage, and personalize your plan for retirement whenever it's convenient for you.



## QUESTIONS ABOUT YOUR ACCOUNT?

Details about your plan's features, investment options, contribution limits, calculators, and more can be found online or on the retirement app—or call us anytime at **800-395-1113**.

# Get Help with Expenses Health Insurance Doesn't Cover

## Aflac for Royal Care Employees

Like many Americans, you may have been blindsided by an unexpected medical bill. Did you think, "But I have health insurance. I should be covered?" That's why there's Aflac. We help with benefits health insurance doesn't provide—and that's peace of mind when you need it most. Let us help protect your financial security.

## Aflac Supplemental Benefits

Our portfolio of group and individual insurance plans provides a mix of options to help control costs, attract and retain employees, and help keep them happy, healthy and feeling protected.

### SCAN QR CODE



Aflac

ROYAL  
CARE



## Short-Term Disability:

How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.



## Accident:

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you, unless assigned otherwise cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.



## Hospital Confinement Indemnity:

Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.



## Critical Illness (Specified Health Event):

An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.



## Whole or Term Life:

With Aflac's whole life or term life insurance, you can rest easy knowing that your family will have financial security when they need it most.

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/certificate has limitations and exclusions that may affect benefits payable. Refer to the specified policy/certificate for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your Aflac agent.

Individual coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage underwritten by Continental American Life Insurance Company, for individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York. Continental American Insurance Company | Columbus, SC. WWHQ | 1932 Wynnton Road | Columbus, GA 31999.

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