## SUMMARY OF MATERIAL MODIFICATIONS TO THE LIFE CARE CENTERS OF AMERICA, INC. WELFARE BENEFITS PLAN

## August 9, 2023

The Life Care Centers of America, Inc. Welfare Benefits Plan (the "Plan") has been amended and this Summary of Material Modifications (SMM) describes the changes made. You should read this summary along with the Summary Plan Description (SPD) for the Plan to gain an understanding of how these modifications affect the benefits provided under the Plans. You should keep this SMM with a copy of the SPD for the Plan that was provided to you.

If there are any inconsistencies between the information in this SMM and the official Plan documents, the terms of the Plan documents will prevail.

## HEALTH FLEXIBLE SPENDING ACCOUNT SEED CONTRIBUTION

Effective January 1, 2024, Life Care Centers of America, Inc. (the "Company") will apply a portion of the benefit plan surplus of the Health Flexible Spending Account (the "Health FSA") to provide a \$100 seed contribution to each Health FSA participant's account. The contribution will be available to Health FSA participants to reimburse eligible expenses under the Health FSA component of the Plan that are incurred between January 1, 2024 and December 31, 2024. The \$100 seed contribution applies only to the 2024 Plan year. However, the Company reserves the right, in its sole discretion, to make Health FSA seed contributions in future Plan years. The Company may amend or terminate Health FSA seed contributions at any time and for any reason.

## CHANGES TO MEDICAL BENEFIT PROGRAMS

Effective January 1, 2023, the Plan no longer offers the Kaiser Health Plan component benefit.

Effective January 1, 2024, the Plan no longer offers the Harvard Pilgrim Health Plans and Health Plan New England component benefit.

\*\*\*\*\*\*\*\*

Please keep this Notice for future reference and refer to the applicable SPDs for further information. If you have any questions about the information in this Notice, or if you need assistance, please contact Associate Benefit Trust at 1-866-353-0441 or email <a href="mailto:abt@lcca.com">abt@lcca.com</a>.

Kristie Buchanan, Director Associate Benefit Trust Life Care Centers of America, Inc.