

SUMMARY ANNUAL REPORT FOR BRIGHTSPRING HEALTH SERVICES WELFARE BENEFIT PLAN

This is a summary of the annual report of the BrightSpring Health Services Welfare Benefit Plan (Employer Identification Number 61-0875371, Plan Number 501) for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

ResCare, Inc. d/b/a BrightSpring Health Services has committed itself to pay all medical, prescription drug, vision and healthcare FSA (medical, dental & vision) claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Kaiser Foundation Health Plan Inc., MetLife Legal Plans, BlueCross BlueShield of Michigan, Unum Life Insurance Company of America, Delta Dental of Kentucky, Metropolitan Life Insurance Company, ComPsych Corporation, Hawaii Medical Service Association, Reliastar Life Insurance Company, Anthem Life Insurance Company, United Healthcare Insurance Company, Kaiser Foundation Health Plan of Colorado, Kaiser Foundation Health Plan of the Northwest, Kaiser Foundation Health Plan of Washington and Standard Insurance Company to pay all life, accidental death and dismemberment, medical, dental, vision, temporary disability, long-term disability, group long term care, employee assistance program, legal, accident & critical illness claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$28,483,363.

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 12/31/2024, the premiums paid under such "experience-rated" contracts were \$7,954,428 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$6,709,454.

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:

- 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 the office of ResCare, Inc., who is a representative of the plan administrator, at 805 N Whittington Parkway, Louisville, KY 40222 and phone number, 502-394-2100.

You also have the legally protected right to examine the annual report at the main office of the plan: 805 N Whittington Parkway, Louisville, KY 40222, 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.