

Electronic Disclosure Notice for Crete Carrier Corporation Employee Benefit Plans

Crete Carrier Corporation, including its wholly owned subsidiary of Hunt Transportation, Inc., (the “Plan Administrator”) provides electronic notices about your employee benefits for the following employee benefit plans (the “Plans”):

- Crete Carrier Corporation Welfare Benefits Plan
- Crete Carrier Corporation Group Health Care Plan
(including the trust or trusts through which the Plan benefits are funded)
- Crete Carrier Corporation Group Dental Plan
(including the trust or trusts through which the Plan benefits are funded)
- Crete Carrier Corporation Group Vision Plan
(including the trust or trusts through which the Plan benefits are funded)
- Crete Carrier Corporation Flexible Benefits Plan
- Crete Carrier Corporation Flexible Spending Account Plan
- Crete Carrier Corporation Dependent Care Assistance Plan
- Crete Carrier Corporation Group Life Insurance Plan
- Crete Carrier Corporation Group Voluntary Life Insurance Plan
- Crete Carrier Corporation Group Long-Term Disability Insurance Plan
- Crete Carrier Corporation Group Short-Term Disability Insurance Plan
- Crete Carrier Group Voluntary Short-Term Disability Insurance Plan
- Crete Carrier Corporation Employee Assistance Plan
- Crete Carrier Corporation Group Accident Insurance Plan
- Crete Carrier Corporation Group Universal Life Insurance Plan
- Crete Carrier Corporation Group Critical Illness Insurance Plan
- Crete Carrier Corporation Group Hospital Indemnity Insurance Plan
- Any other Plan adopted in the future by Crete Carrier Corporation/Hunt Transportation, Inc.

Information concerning these notices will be delivered to your work-related email address. Notices will be available online at www.cretecarrierbenefits.com. Some notices may be delivered via U.S. Mail. Notices include (but are not limited to) notices, enrollment announcements and documents, applications, forms, Plan Documents, Plan Amendments, Summary Plan Descriptions (SPDs), Summaries of Material Modifications (SMMs), Summary Annual Reports (SARs), COBRA notices, Medicare Part D notices, Summaries of Benefits and Coverage (SBCs), Children’s Health Insurance Program (CHIP) notices, Women’s Health and Cancer Rights Act (WHCRA) notices, ACA Marketplace Exchange notices, HIPAA Notice of Privacy Practices, HIPAA Notice of Special Enrollment Rights, and any other notices required by law (hereafter “Plan Documents/Notices”).

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Choosing a health coverage option is an important decision. To help you make an informed choice, your Plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options.

The Plans are governed by the applicable Plan Document and subsequent Plan amendments adopted after the Plan was restated. The Summary Plan Description (SPD) describes the key provisions of the Plan. These are very important documents that inform you about your eligibility and the amount of reimbursement you may receive from the Plan.

All Plan Documents/Notices are accessible at www.cretecarrierbenefits.com. If you are or will be a participant in one or more of the above Plans, please ensure you take an opportunity to review all applicable Plan Documents/Notices. If you want to receive a paper version of the above stated materials, you may print these documents from the above mentioned website or request a paper version from Crete Carrier Corporation’s Benefits Department via email at benefits@cretecarrier.com or telephone at 1-800-998-9100. There is no additional charge for these documents. If you have any questions please contact the Benefits Department at 1-800-998-9100.