

Summary of Material Modifications to US Retail Inc. DBA Pet Supplies Plus Health and Welfare Plan

This Summary of Material Modifications (“SMM”) modifies some of the information contained in the Summary Plan Description (“SPD”) for the US Retail Inc. DBA Pet Supplies Plus Health and Welfare Plan (the “Plan”) that describes the Plan as of July 01, 2024.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modification(s)

Important changes under the Plan will go into effect on July 01, 2024. In particular, coverage for Basic Life and AD&D Plan shall be amended as follows:

Effective June 1, 2024, your Basic Life and AD&D Plan will be provided by Guardian. For more information about Guardian, you can visit their office at 10 Hudson Yards, New York, NY 10001, or contact them at (212) 598-8000. Additional details are also available on their website at www.guardianlife.com.

If you have any questions or concerns regarding these changes, please reach out to Vicki Tolan at vtolan@askpsp.com or contact a member of the Human Resources Department.

You may also contact your Plan Administrator at (231) 780-2541 for further assistance.