SUMMARY ANNUAL REPORT

for

The Breakers Palm Beach, Inc. Health Benefit Plan

This is a summary of the annual report of The Breakers Palm Beach, Inc. Health Benefit Plan, EIN 59-0246320, Plan No. 701, for the period September 1, 2022 to August 31, 2023. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Cigna Health and Life Insurance Company, Preferred Legal Plan, Standard Insurance Company, Blue Cross Blue Shield Florida Blue, Cigna Dental Health, Vision Service Plan, The Hartford, and Aetna Behavioral Health to pay Health, Dental, Life Insurance, Temporary Disability, Accident, Long-term Disability, Indemnity Contract, Legal Insurance, Stop Loss, and Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending August 31, 2023 were $2,456,030.

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:

Cara Malott, Benefits Service Manager
P.O. Box 910
Palm Beach, FL 33480
(561) 653-6661

You also have the legally protected right to examine the annual report at the main office of the plan (The Breakers Palm Beach, Inc. at One South County Road, Palm Beach, FL 33480) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.