

**MIDDLETOWN WORKS HOURLY & SALARIED UNION
RETIREES HEALTH CARE FUND**
1201 Crawford St.
Middletown, OH 45044

**SUMMARY ANNUAL REPORT FOR
MIDDLETOWN WORKS HOURLY & SALARIED UNION
RETIREES HEALTH CARE FUND**

This is a summary of the annual report for the MIDDLETOWN WORKS HOURLY & SALARIED UNION RETIREES HEALTH CARE FUND, (Employer Identification No. 36-7485085, Plan No. 501) for plan year ending December 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).

Insurance Information

The plan had a contract with Metropolitan Life Insurance to provide life insurance benefits. The total premiums paid for the plan year ending December 31, 2024 were \$2,390,392.

Basic Financial Statements

The value of plan assets, after subtracting liabilities of the plan, was \$677,998,044 as of December 31, 2024 compared to \$643,985,856 as of January 1, 2024. During the plan year the plan experienced an increase in its assets of \$34,012,188. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$87,972,265. This income included participant contributions of \$1,529,354, realized gains of \$10,456,752 from the sale of assets, earnings from investments of \$54,745,841 and other income of \$21,240,318. Plan expenses were \$53,960,077. These expenses included \$2,312,951 in administrative expenses and \$51,647,126 in benefits paid to participants and beneficiaries.

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:

1. An accountant's report;
2. Assets held for investment;
3. Transactions in excess of 5 percent of the plan assets; and,
4. 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 plan office:

MIDDLETOWN WORKS HOURLY & SALARIED UNION
RETIREES HEALTH CARE FUND
1201 CRAWFORD ST.
MIDDLETOWN, OH 45044
(877) 392-9991

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two documents and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

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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 of Labor should be addressed to:

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room
200 Constitution Avenue, NW
Suite N-1513
Washington, D.C. 20210