

**SUMMARY ANNUAL REPORT FOR THE
CONTRACTORS, LABORERS, TEAMSTERS, & ENGINEERS
HEALTH AND WELFARE PLAN**

This is a summary of the annual report of the CLT&E Health and Welfare Fund, Employer Identification No. 47-0469477, Plan No. 501, for January 01, 2025 to December 31, 2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The CLT&E Health and Welfare Fund has committed itself to pay certain claims incurred under the terms of the plan.

INSURANCE INFORMATION

The Plan had a contract with the United of Omaha Life Insurance Company to pay certain life and accidental death and dismemberment claims incurred under the terms of the Plan. The total premiums paid for the policy year ending December 31, 2025 were \$60,216.

The Plan had a contract with the HM Life Insurance Company to pay certain stop loss large deductible claims incurred under terms of the plan. The total premiums paid for the policy year ending May 31, 2025 were \$699,182.

The Plan also had a contract with Blue Cross and Blue Shield of Nebraska to pay health insurance and prescription drug claims incurred under the terms of the plan. The total premiums paid for the policy year ending December 31, 2025 were \$9,841,165.

BASIC FINANCIAL STATEMENTS

The value of plan assets, after subtracting liabilities of the plan, was \$11,256,987 as of December 31, 2025 compared to \$6,697,073 as of December 31, 2024. During the plan year, the plan experienced an increase in its net assets of \$4,559,914. This increase includes unrealized appreciation (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 \$15,748,560, including employer contributions of \$14,933,280, participant contributions of \$159,430, income from investments of \$653,248 and miscellaneous receipts of \$2,602.

Plan expenses were \$11,188,646. These expenses include \$519,057 in administrative expenses and \$10,669,589 in benefits paid to or for participants or 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. financial information and information on payments to service providers;
3. assets held for investment;
4. insurance information including sales commissions paid by insurance carriers, (if any).

To obtain a copy of the full annual report, or any part thereof, write or call the office of CLT&E Health and Welfare Fund, 10334 Ellison Circle, Omaha, NE 68134, telephone number 402-491-3751. The charge to cover copying costs will be \$2.00 for the full annual report or 10 cents per page for any part thereof.

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 statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, CLT&E Health and Welfare Fund, 10334 Ellison Circle, Omaha, NE 68134, 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, N-1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210