

Summary of Material Modifications

To: CVS Prescription Plan Participants

From: BAYADA Benefits

Re: Amendment to the BAYADA Home Health Care, Inc. Health & Welfare Plan

Effective Date: August 1, 2025

This Summary of Material Modifications (SMM) describes changes to the BAYADA Home Health Care, Inc. Health & Welfare Plan (Plan) and supplements or modifies the information presented in your Summary Plan Description (SPD) with respect to the Plan. You should keep this SMM with the Plan's SPD and associated benefits documents provided to you upon enrollment in each benefit plan.

Changes to the Plan Provisions

Notwithstanding any provision contained in the Plan to the contrary, the Plan is amended as follows.

The pharmacy benefit administered through CVS for both the Core APCN+ and High Deductible APCN+ plans has eliminated prescription coverage related to GLP-1 (Glucagon Like Peptide) drugs for "weight loss", i.e. Wegovy, Saxenda, or Zepbound.

Should you have any questions regarding this change, please contact your Plan Administrator at 877-291-3000.

All other Plan provisions remain unchanged so long as they are consistent with these material modifications.

For additional information regarding the Plan or to request a copy of the Plan's SPD contact:

BAYADA Home Health Care, Inc.
4300 Haddonfield Road, Pennsauken, NJ 08109
Attn: Health and Wellness (BEN)
[877-291-3000]

If this SMM was delivered to you by electronic means, you have the right to receive a paper copy of the SMM upon request.

Plan Information:

Plan Name: BAYADA Home Health Care, Inc. Health & Welfare Plan

Plan Number: 501

Plan Year: January 1 through December 31 of the same calendar year