



Laborers' National Health & Welfare Fund

905 16th Street, NW, Washington, DC 20006 ~ (202) 737-1898 or (800) 540-0113

August 2026

SUMMARY ANNUAL REPORT

LABORERS' NATIONAL HEALTH AND WELFARE FUND

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Fund Administrator

This is a summary of the annual report for the Laborers' National Health and Welfare Fund (the Plan), EIN: 52-1601994, Plan No. 501, for the year ended 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 Plan provides to eligible participants and their beneficiaries certain types of health and welfare benefits including medical, hospital, prescription drug, dental, vision, life insurance, short term disability, and accidental death and dismemberment, subject to terms and conditions described in the Plan's rules.

Insurance Information

The Plan self-funds the benefits it provides through a pooled trust holding the Plan's assets, except that the Plan insures its life insurance, short-term disability and accident and dismemberment coverages under contracts with Ullico and insures its dental benefits under a contract with Delta Dental. The premiums paid by the Plan during the Plan Year ending December 31, 2025 totaled \$2,979,372. The self-funded benefits are covered by a stop-loss coverage under a contract with Ullico.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$76,840,338 as of December 31, 2025, compared to \$73,126,747 as of January 1, 2025. During the plan year the Plan experienced an increase in its net assets of \$3,713,591. This increase included 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.

The Plan had a total income of \$38,320,895 including employer contributions of \$30,714,319, participant contributions of \$27,285, earnings from investments of \$7,311,383, and other income of \$267,908.

Plan expenses were \$34,607,304. These expenses included \$2,435,276 in administrative expenses, \$29,192,656 in benefits paid to participants and beneficiaries and \$2,979,372 in payments to insurance carriers for the provision of benefits.

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 office of the Laborers' National Health and Welfare Fund, 905 - 16th Street, N.W., Washington, D.C. 20006, (202) 737 -1898. You also have the right to receive from the Plan 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 Fund Administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the Plan at 905 - 16th Street, N.W., Washington, D. C., 20006, and at the U.S. Department of Labor in Washington, D.C. Requests to the Department of Labor should be addressed to: Public Disclosure Room, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Suite N-1513, Washington, D.C. 20210.