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Railroad Maintenance and Industrial Health and Welfare Fund

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November 5, 2026

IMPORTANT NOTICE REGARDING THE WOMEN'S HEALTH AND CANCER RIGHTS ACT

Under federal law, group health plans and insurance issuers offering group health insurance coverage that includes medical and surgical benefits with respect to a mastectomy shall include medical and surgical benefits for breast reconstructive surgery as part of a mastectomy procedure. Breast reconstructive surgery in connection with a mastectomy shall at a minimum provide for: (1) reconstruction of the breast on which the mastectomy has been performed; (2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and (3) prostheses and physical complications for all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient. As part of the Plan's Schedules of Benefits, such benefits are subject to the Plan's appropriate cost control provisions such as deductibles and copayment percentages.

CHANGES IN THE FUND'S PARTICIPANT PRIVACY NOTICE – REMINDER OF YOUR RIGHT TO REQUEST A COPY OF THE NOTICE

The Railroad Maintenance Industrial Health and Welfare Fund is required to protect the privacy and confidentiality of any medical information that it receives or maintains on behalf of you or your covered dependents. You should have previously received a Participant Privacy Notice explaining how the Fund may use that information (called "Protected Health Information"). In accordance with updated federal regulations, certain modifications have been made to that Notice. Those changes are outlined as follows:

- You should be aware that any authorization that you have previously filed with the Fund to share or disclose your protected health information can be revoked by you, in writing, at any time.
- The Fund may not use or disclose any genetic information for underwriting purposes.
- You have the right to request restrictions on certain uses and disclosures of protected health information. In some instances, the Fund is not required to agree with those restrictions. However, if the protected health information pertains solely to a health care item or service for which you, or someone on your behalf, have paid the health care provider in full, the Fund must comply with your request.

If you would like to receive a copy of the revised Notice, you have the right to do so. Simply write to the Fund office staff at the address contained in the letterhead above and ask for a copy of the Fund's "Participant Privacy Notice." There will not be a charge made for providing the Notice.

SUMMARY ANNUAL REPORT
RAILROAD MAINTENANCE AND INDUSTRIAL HEALTH AND WELFARE FUND
Plan Year Ended April 30, 2026

This is a summary of the annual report of the Railroad Maintenance and Industrial Health and Welfare Fund, Employer Identification Number 37-1023648, for the year ended April 30, 2026. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was $60,499,386 as of April 30, 2026, compared to $51,552,232 as of May 1, 2025. During the plan year the plan experienced an increase in its net assets of $8,947,154. 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 $30,254,097, including employer contributions of $24,186,127, employee contributions of $196,520, other income of $182,605, a gain of earnings from investments of $1,859,678 and a gain of assets of $3,829,167.

Plan expenses were $21,306,943. These expenses included $1,481,499 in administrative expenses and $19,825,444 in benefits paid directly 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% of the plan assets;
4. insurance information including sales commissions paid by insurance carriers; and
5. information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Board of Trustees, who is the Plan Administrator, at 2725 West Monroe Street, Springfield, Illinois 62704, telephone (217) 787-2923. The charge to cover copying costs will be 25¢ 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 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 at 2725 West Monroe Street, Springfield, Illinois 62704 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.

Best regards,
BOARD OF TRUSTEES

AH/ RR2.SAR