

Summary Annual Report

Gerrity's Supermarket Inc Insurance Benefit Plan

This is a summary of the annual report of the Gerrity's Supermarket Inc Insurance Benefit Plan, Plan No. 501, Employer ID #23-2150407, for the plan year beginning August 1, 2018 and ending February 28, 2019. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Gerrity's Supermarket Inc has committed itself to pay certain health, health flexible spending account and dental claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with The Guardian Life Insurance Company of America, Madison National Life Insurance Company, Unum Life Insurance Company of America and Aflac to pay dental, vision, life insurance, short term disability, long term disability, accidental death & dismemberment and supplemental (accident, cancer, hospital indemnity, personal sickness indemnity and specified health event) claims incurred under the terms of the plan. The total premiums paid for the plan year ending February 28, 2019 were \$296,527.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request.

Included in that report:

- Financial information and information on payments to service providers
- 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 Gerrity's Supermarket Inc, who is the Plan Administrator, 950 North South Road; Scranton, PA 18504 US; (570) 342-4144. The charge to cover copying costs will be \$7.25 for the full annual report or \$0.25 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 the 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 are included as part of that report. The charge for copying the full annual report does not include any charge for copying these two statements, as they are furnished free of charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 950 North South Road; Scranton, PA 18504 US 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 N-1513; Employee Benefits Security Administration; U.S. Department of Labor; 200 Constitution Avenue, N.W.; Washington, D.C. 20210.