

About This Plan Document and Summary Plan Description (SPD)

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The Mashantucket Pequot Tribal Nation ("MPTN"), including the Mashantucket Pequot Gaming Enterprise, doing business as Foxwoods Resort Casino ("Foxwoods"), provides a broad range of competitive benefits for its eligible team members and their eligible family members. This Plan Document and SPD summarizes the key provisions of the benefit plans in effect as of January 1, 2026, to help you use them most effectively. The Plan Document and SPD also alerts you to actions that could limit the benefits you and your eligible family members might receive.

This Plan Document and SPD is designed with a number of features to help you find the answers you are looking for and has been written, as much as possible, in simple, straightforward language, so that it is easy to understand.

Please read this Plan Document and SPD carefully and keep it with other information about your benefits. You should refer to it for information about your benefits, and share it with your family members.

Effective Date

The Plan Document is effective as of the date first set forth above, and each amendment is effective as of the date set forth therein.

Adoption of the Plan Document

The Plan Sponsor, as the settlor of the plan, has adopted this Plan Document as the written description of the plan. This Plan Document represents both the Plan Document and the Summary Plan Description, which is required by Tribal Employee Retirement Income Security Act ("TERISA"). This Plan Document amends and replaces any prior statement of the health care coverage contained in the plan or any predecessor to the plan.

Introduction and Purpose; General Plan Information

Legal Entity; Service of Process

The plan is a legal entity. Legal notice may be filed with, and legal process served upon, the plan administrator.

Not a Contract

This Plan Document and any amendments constitute the terms and provisions of coverage under this plan. The Plan Document shall not be deemed to constitute a contract of any type between the Company and any participant or to be consideration for, or an inducement or condition of, the employment of any employee. Nothing in this Plan Document shall be deemed to give any employee the right to be retained in the service of the Company or to interfere with the right of the Company to discharge any employee at any time; provided, however, that the foregoing shall not be deemed to modify the provisions of any collective bargaining agreements which may be entered into by the Company with the bargaining representatives of any employees.

Mental Health Parity (applicable to the medical plan)

Pursuant to the Mental Health Parity and Addiction Equity Act of 2008, this plan applies its terms uniformly and enforces parity between covered health care benefits and covered mental health and substance use disorder benefits relating to financial cost sharing restrictions and treatment limitations. For further details, please contact the plan administrator.

If You Have Questions

If you have questions about the Mashantucket Pequot Employee Benefit Plans after you have read this Plan Document and SPD, please call Human Resources at 1-888-287-4369.

THIS PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION, made by MPTN, (the "Company" or the "Plan Sponsor") as of **January 1, 2026**, hereby amends and restates the Mashantucket Pequot Employee Benefits Plan Health Protection Plan (the "Plan"), which was originally adopted by the Company, effective January 1, 1993.

Discretionary Authority (applicable to the medical plan)

The plan administrator shall have sole, full and final discretionary authority to interpret all plan provisions, including the right to remedy possible ambiguities, inconsistencies and/or omissions in the plan and related documents; to make determinations in regards to issues relating to eligibility for benefits; to decide disputes that may arise relative to a plan participant's rights; and to determine all questions of fact and law arising under the plan.

About the Benefit Plans

These plans are maintained for the exclusive benefit of MPTN team members and eligible family members. MPTN reserves the right, with or without advance notice, in an individual case or generally, to change, amend or terminate all or any part of the benefit program, your contributions to it, or those who participate in it, at any time and for any reason, at its discretion. Any amendment or termination will not affect any claims involving covered expenses you may have incurred prior to the amendment or termination.

This Plan Document and SPD provides no guarantee that you are eligible to participate in every benefit or program described. Each plan may have its own eligibility requirements, so be sure to review individual eligibility requirements carefully. In addition, MPTN in no way guarantees the payment of any benefit that may be or may become due to any person under the plan.

The Tribal Council, the governing body of MPTN, has the authority to adopt, terminate, modify, or amend all benefit plans and may delegate its authority. The Tribal Council has responsibility for managing the assets of the Mashantucket Pequot Tribe 401(k) Plan trust. The plan administrator is responsible for filing all returns, reports, and notices required by TERISA.

Updated Information

This Plan Document and SPD supersedes all earlier descriptions of the plans, as of January 1, 2026.

Because the benefits and other programs described in this Plan Document and SPD may change, MPTN will provide updated information as necessary and as required by tribal, federal or other applicable law. You will be notified of any material reduction in covered services under the health care plans within sixty (60) days after the change is adopted.

About Your Employment

This Plan Document and SPD is for your information only. It is not a binding contract, and it is not meant to impose any legal obligation upon you or MPTN. The benefits provided by the plans and programs described in this Plan Document and SPD do not imply or create a binding contract of employment between MPTN and any team member. No one is authorized to provide any team member with an employment contract concerning the terms or conditions of employment unless the contract is in writing and signed by an authorized MPTN representative. Employment with MPTN is subject to the MPTN Personnel Policies and Procedures, except as provided by the terms of any applicable written employment contract. This provision applies to all team members regardless of the first date of employment.

This Plan Document and SPD does not create a guarantee or contract of employment with any team member. Benefits under this Plan Document and SPD are not subject to your or your dependent's debts or other obligations and may not be voluntarily or involuntarily sold, transferred, alienated or encumbered.

If You Have Questions

This SPD contains a summary in English of your plan rights and benefits under the Mashantucket Pequot Employee Benefit Plans. If you have difficulty understanding any part of this summary, contact Human Resources at 1-888-287-4369. Office hours are from 8:00 a.m. to 4:00 p.m., Eastern Time, Monday – Friday.

Si tiene alguna pregunta

Trademarks

The names of actual companies and products mentioned in this Plan Document and SPD and/or third party trademarks, trade names and logos contained in this Plan Document and SPD may be the trademarks of their respective owners.

For More Information ...

For more information about who is eligible to participate in the Mashantucket Pequot Employee Benefit Plans, see "Participating Divisions" and "Individuals Not

Esta Descripción Resumida del Plan (SPD, por sus siglas en inglés) contiene un resumen en inglés de sus derechos y beneficios bajo el Plan de Beneficios para Empleados de Mashantucket Pequot. Si tiene alguna dificultad para comprender cualquier parte de este resumen, comuníquese con Recursos Humanos al 1-888-287-4369. Se atiende los lunes, martes, jueves y viernes de 6:00 a.m. a 6:00 p.m., hora del Este y los miércoles de 8:00 a.m. a 4:00 p.m.

*Eligible" in the *Rules and Regulations* section.*

Si W Gen Keksyon

SPD [Rezime Deskripsiyon Plan an] sa a gen ladan yon rezime an angle dwa ak benefis plan w lan ba ou selon Mashantucket Pequot Employee Benefit Plans [Plan Benefis pou Anplwaye Mashantucket Pequot]. Si w gen difikilte konprann nenpòt ki pati nan rezime sa a, kontakte Resous Imen nan 1-888-287-4369. Orè biwo yo se apatide 6:00 a.m. rive 6:00 p.m., Lè Lès, lendi – madi – jedi ak vandredi, mèkredi 8:00 a.m. rive 4:00 p.m.

如果您有問題

本總結計劃說明包含英文版「皮夸員工福利計劃」(Mashantucket Pequot Employee Benefit Plans) 規定的您的計劃權利和福利總結。如果您在理解本總結的任何內容方面遇到困難，請電洽人力資源部，電話號碼 1-888-287-4369，營業時間為星期一、星期二和星期四東部時間上午六點至下午六點，星期三和星期五上午八點至下午四點