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Wilkins Research Services, LLC

1730 Gunbarrel Road, Chattanooga, TN, 37421

Becky Keller, Plan Administrator, (423) 771-4011

Effective Date: October 07, 2020

Employee & Eligible Beneficiaries,

As an employee of Wilkins Research Services, LLC and participant in our employee benefit programs, you and your beneficiaries may have various rights and privileges related to these programs. Laws governing health care require us to provide you with these notifications. Listed below are important notices to retain for your records. In the past, many of these notices were sent individually and are now grouped together to more clearly communicate your rights, and to simplify distribution. If you have any questions please contact Becky Keller, Director of HR, Wilkins Research Services, LLC at: (423) 771-4011

**For individuals who elect to waive coverage, some of these notices will not apply to you. See the plan administrator for further details.**

**IMPORTANT INFORMATION**

**NOTIFICATIONS**