

SUMMARY ANNUAL REPORT

For Bright Health Management, Inc. Medical Plan

This is a summary of the annual report of the Bright Health Management, Inc. Medical Plan, EIN 81-1108911, Plan No. 501, for period 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Bright Health Management, Inc. has committed itself to pay certain self-insured Medical claims incurred under the terms of the plan.

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:

- 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 Bright Health Management, Inc. at 8000 Norman Center Drive, Suite 900, Minneapolis, MN, 55437 or by telephone at 612-361-5088.

You also have the legally protected right to examine the annual report at the main office of the plan (Bright Health Management, Inc., 8000 Norman Center Drive, Suite 900, Minneapolis, MN, 55437) 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. Or you may access a copy on the DOL's web site www.efast.dol.gov.

Paperwork Reduction Act Statement

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collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT

For Bright Health Management, Inc. Dental Plan

This is a summary of the annual report of the Bright Health Management, Inc. Dental Plan, EIN 81-1108911, Plan No. 503, for period 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Bright Health Management, Inc. has committed itself to pay certain self-insured Dental claims incurred under the terms of the plan.

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:

- insurance information, including sales commissions paid by insurance carriers;

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OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT

For Bright Health Management, Inc. Vision Plan

This is a summary of the annual report of the Bright Health Management, Inc. Vision Plan, EIN 81-1108911, Plan No. 502, for period 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with EyeMed Vision Care on Behalf of Fidelity Security Life Insurance Co. to pay Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$34,725.

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:

- insurance information, including sales commissions paid by insurance carriers;

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SUMMARY ANNUAL REPORT

For Bright Health Management, Inc. FSA Plan

This is a summary of the annual report of the Bright Health Management, Inc. FSA Plan, EIN 81-1108911, Plan No. 506, for period 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

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:

- 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 Bright Health Management, Inc. at 8000 Norman Center Drive, Suite 900, Minneapolis, MN, 55437 or by telephone at 612-361-5088.

You also have the legally protected right to examine the annual report at the main office of the plan (Bright Health Management, Inc., 8000 Norman Center Drive, Suite 900, Minneapolis, MN, 55437) 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. Or you may access a copy on the DOL's web site www.efast.dol.gov.

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OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT

For Bright Health Management, Inc. Life and Temporary Disability Insurance Plan

This is a summary of the annual report of the Bright Health Management, Inc. Life and Temporary Disability Insurance Plan, EIN 81-1108911, Plan No. 504, for period 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Prudential Insurance Company of America to pay Life Insurance, Short-term Disability, Long-term Disability, Accidental Death and Dismemberment, Critical Illness, Hospital, and Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$139,202.

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:

- 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 Bright Health Management, Inc. at 8000 Norman Center Drive, Suite 900, Minneapolis, MN, 55437 or by telephone at 612-361-5088.

You also have the legally protected right to examine the annual report at the main office of the plan (Bright Health Management, Inc., 8000 Norman Center Drive, Suite 900, Minneapolis, MN, 55437) 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. Or you may access a copy on the DOL's web site www.efast.dol.gov.

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Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT

For Bright Health Management, Inc. Bright Health Severance Plan

This is a summary of the annual report of the Bright Health Management, Inc. Bright Health Severance Plan, EIN 81-1108911, Plan No. 550, for period 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Bright Health Management, Inc. has committed itself to pay certain self-insured Severance claims incurred under the terms of the plan.

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:

- 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 Bright Health Management, Inc. at 8000 Norman Center Drive, Suite 900, Minneapolis, MN, 55437 or by telephone at 612-361-5088.

You also have the legally protected right to examine the annual report at the main office of the plan (Bright Health Management, Inc., 8000 Norman Center Drive, Suite 900, Minneapolis, MN, 55437) 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. Or you may access a copy on the DOL's web site www.efast.dol.gov.

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collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

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OMB Control Number 1210-0040 (expires 03/31/2026)

Summary Annual Report

For Bright Health Management, Inc. 401(k) Plan

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan for Bright Health Management, Inc. 401(k) Plan, Employer Identification Number 81-1108911, Plan No. 001 for the period January 01, 2024 through December 31, 2024. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a Single-Employer defined contribution plan, which include the following characteristic(s) of 401(k), 401(m), Automatic Enrollment, Default Investment Account, ERISA Section 404(c), Leased Employees, Member of Controlled Group, Participant-Directed, Pre-Approved Pension Plan, Profit-Sharing.

Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were \$26,938,424. These expenses included \$159,564 in administrative expenses and \$26,768,727 in benefits paid to participants and beneficiaries and \$10,133 in other expenses. A total of 1226 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$50,672,072, as of December 31, 2024 compared to \$65,864,202 as of January 01, 2024. During the plan year, the plan experienced a decrease in its net assets of (\$15,192,130). This decrease 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. The plan had total income of \$11,746,294, including employer contributions of \$1,347,051, employee contributions of \$2,513,756, other contributions of \$793,818, gains of \$0, from the sale of assets, and earnings from investments of \$7,091,669.

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. financial information and information on payments to service providers;
2. information regarding any Common/Collective Trust, Pooled Separate Accounts, Master Trusts, or 103-12 Investment Entities;
3. an accountant's report;
4. assets held for investment;

To obtain a copy of the full annual report, or any part thereof, write or call Bright Health Management, Inc., 1601 Utica Ave. S. Suite 211, St. Louis Park, MN 55416, 855-827-4448.

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.

You also have the legally protected right to examine the annual report at the main office of the plan at Bright Health Management, Inc., 1601 Utica Ave. S. Suite 211, St. Louis Park, MN 55416, 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, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W.,

Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.