PLAN AMENDMENT AND SUMMARY OF MATERIAL MODIFICATIONS TO THE SWIFT TRANSPORTATION SELF-FUNDED MEDICAL & PRESCRIPTION DRUG PLAN

The purpose of this Summary of Material Modifications is to inform you of the following change that is being made to the Swift Transportation Self-Funded Medical & Prescription Drug Plan (the "Plan") by this Plan amendment (the "Amendment").

You should have previously received a copy of the Plan Document & Summary Plan Description (the "**Plan & SPD**") effective January 1, 2022. This Amendment, effective February 23, 2023, changes the Prescription Drug Benefits section of the Plan & SPD so that each reference, to using the CVS Caremark Maintenance Choice Program to get a 90-day supply of a drug filled (and refilled) at a CVS retail pharmacy, is modified to include the following new statement:

"this benefit may not be available in all states or other jurisdictions".

If you have any questions about this document or if you need another copy of the Plan & SPD, please contact Swift Benefits at hrbenefits@swifttrans.com or 866-410-5765.