

**SUMMARY ANNUAL REPORT**  
**FOR SOUTHERN CALIFORNIA LOCAL 831 - EMPLOYER HEALTH FUND**

This is a summary of the annual report of the Southern California Local 831 - Employer Health Fund, E.I.N. 95-6047878, Plan No. 501, for the year ended December 31, 2015. 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 Kaiser Permanente, Westport Insurance Corporation, American General Life Insurance Company, National Union Fire Insurance Co. of Pittsburgh, PA and Claremont EAP to provide certain medical - hospital, stop loss and life, accidental death and dismemberment and employee assistance program benefits incurred under the terms of the plan. The total premiums paid for the plan year or contract year were \$11,060,431.

**Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$12,327,764 as of December 31, 2015, compared to \$11,372,830 as of January 1, 2015. During the plan year, the plan experienced an increase in its net assets of \$954,934. During the plan year, the plan had total income of \$17,407,796 including employer contributions of \$17,138,231, participant contributions of \$509,280, and loss from investments of \$239,715.

Plan expenses were \$16,452,862. These expenses included \$692,131 in administrative expenses and \$15,760,731 in benefits paid to or for participants and beneficiaries.

**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. An independent auditors' report;
2. financial information and information on payments to service providers;
3. assets held for investment; and
4. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write the office of Pacific Southwest Administrators, who is the contract administrator, 4399 Santa Anita Avenue, Suite 150, El Monte, CA 91731, (626) 279-3080. The charge to cover copying costs will be \$9.75 for the full annual report, or 25 cents 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 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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (4399 Santa Anita Avenue, Suite 150, El Monte, CA 91731) 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.