

SUMMARY ANNUAL REPORT

For The Welfare Benefit Plan of Meridian Health

This is a summary of the annual report of the The Welfare Benefit Plan of Meridian Health, EIN 22-3474145, Plan No. 501, for period January 01, 2015 through 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).

Meridian Health has committed itself to pay certain self-funded Medical claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with International Healthcare Services, Horizon Healthcare Services, Inc., United Healthcare Insurance Company, Reliance Standard Life Insurance Company, Provident Life and Accident Insurance Company, Transamerica, Compsych and First Unum Life Insurance Company to pay Dental, Vision, Life Insurance, Accident, Critical Illness, Short-term Disability, Long-term Disability and Employee Assistance Program claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$10,525,563.

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 Meridian Health at 1430 Route 34, Neptune, NJ 07753, or by telephone at (732) 751-7560.

You also have the legally protected right to examine the annual report at the main office of the plan (Meridian Health, 1430 Route 34, Neptune, NJ 07753) 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.