This is a summary of the annual report which has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA) for:

**Plan Name:** Sagewell HealthCare Benefits Trust  
**Plan Number:** 510  
**EIN:** 23-3398131  
**Type of Plan:** Life Insurance, Dental, Temporary Disability, Long-Term Disability and Death Benefits, Accidental Death And Dismemberment  
**Plan Year:** January 1, 2016 to December 31, 2016

**Insurance Information**  
The Plan has contracts with UNUM Life Insurance Company of America, Life Insurance Company of North America, Cigna Health and Life Insurance Company, and SunLife Insurance Company to pay certain life insurance, dental, short-term accident and sickness, long-term disability, and accidental death and dismemberment claims incurred under the terms of the Plan. The total premiums paid for the plan year ending December 31, 2016 were $106,446,882.

**Basic Financial Statement**  
The value of plan assets, after subtracting liabilities of the Plan, was $13,937 as of December 31, 2016 compared to $14,216 as of January 1, 2016. During the plan year the Plan experienced a decrease in its net assets of $279. 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. During the plan year, the Plan had total income of $124,065,864 including employer contributions of $124,064,603, employee contributions of $0, realized gains of $0 from the sale of assets, and earnings from investments of $1,261.

Plan expenses were $124,066,143. These expenses included $2,591 in administrative expenses, $119,143,598 in benefits paid to participants and beneficiaries, and $4,919,954 in other expenses.

**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:

- An accountant's report  
- Financial information and information on payments to service providers  
- Assets held for investment  
- Insurance information including sales commission paid by insurance carriers  
- Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the Plan participates

To obtain a copy of the full annual report or any part thereof, write or call the office of the Plan Administrator:

Benefit Advisors Services Group  
1120 Sanctuary Parkway, Suite 375  
Alpharetta, GA 30009  
(412) 697-7866

The charge to cover copying costs will be $4.00 for the full annual report or $.25 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 shown above and at the U.S. Department of Labor in Washington, DC, 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, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.