

SUMMARY ANNUAL REPORT

FOR

PRESBYTERIAN HOMES & SERVICES HEALTH AND WELFARE BENEFIT PLAN

This is a summary of the annual report for the Presbyterian Homes & Services Health and Welfare Benefit Plan (Employer Identification No. 41-0758756, Plan No. 501) for the period July 1, 2014 to June 30, 2015. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Presbyterian Homes & Services has committed itself to pay the following types of claims incurred under the terms of the plan: Medical, Dental and Employee Assistance Program claims.

INSURANCE INFORMATION

The plan has contracts with The Lincoln National Life Insurance Company to pay the following types of claims incurred under the terms of the plan: All Life, Long-Term Disability and AD&D claims. The total premiums paid for the plan year beginning July 1, 2014 and ending June 30, 2015 were \$833,872.

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. 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 the Plan Sponsor:

Presbyterian Homes & Services
2845 Hamline Ave North
Roseville, MN 55113
41-0758756 Employer Identification Number
(651) 631-6144

You also have the legally protected right to examine the annual report at the main office of the plan:

Presbyterian Homes & Services
2845 Hamline Ave North
Roseville, MN 55113

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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.