

SUMMARY ANNUAL REPORT FOR WELFARE PLANS
For
Wabash Memorial Hospital Association
Health and Welfare Plan

This is a summary of the annual report of the Wabash Memorial Hospital Association, 37-0806462 for the Health and Welfare Plan for the year ended December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Wabash Memorial Hospital Association has committed itself to pay certain hospital, surgical and dental claims incurred under the terms of the plan.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$8,617,884 as of December 31, 2017, compared to \$9,136,845 as of January 1, 2018. During the plan year, the plan experienced an decrease in its net assets of \$518,961. 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 \$15,966,711. This included employee contributions of \$6,064,763 employer contributions of \$9,938,749, reimbursement payments of \$610,753, income from investments of \$316,854, and unrealized loss on investments of \$964,408.

Plan expenses were \$16,485,672. These expenses included \$1,299,797 in administrative expenses, \$527,734 in clinic operations, \$14,113,892 in benefits paid to participants and beneficiaries, and \$544,249 for fees paid to preferred provider organizations.

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 accountant's report
2. assets held for investment
3. information on payments to service providers

To obtain a copy of the full annual report, or any part thereof, write or call the office of Wabash Memorial Hospital Association, c/o Ms. Julie Rikken, who is the plan administrator, located at 1501 North Water Street, Decatur, Illinois 62526, 217-429-5246. A nominal fee to cover copying costs may be charged.

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 1501 North Water Street, Decatur, Illinois 62526 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, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.