

**SUMMARY ANNUAL REPORT FOR  
DISTRICT COUNCIL 16 NORTHERN CALIFORNIA  
HEALTH AND WELFARE TRUST FUND**

This is a summary of the annual report of the District Council 16 Northern California Health and Welfare Trust Fund, EIN 41-2261950, for the year ended December 31, 2015. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the District Council 16 Northern California Health and Welfare Trust Fund has committed itself to pay certain medical, dental, orthodontia, basic life, accidental death and dismemberment, vision and prescription drug claims incurred under the terms of the plan.

**Insurance Information**

The plan has contracts with Kaiser Foundation Health Plan, Inc. to pay certain medical and prescription drug claims incurred under the terms of the plan. Certain dental benefits are provided by Delta Dental of California and United HealthCare Insurance Company. Certain individual excess risk benefits are provided through a contract with HCC Life Insurance Company. Premiums paid for the plan year ended December 31, 2015, totaled \$44,578,829.

**Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$84,344,517 as of December 31, 2015, compared to \$66,590,772 as of January 1, 2015. During the plan year, the plan experienced an increase in its net assets of \$17,753,745. This increase 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 \$110,171,780, including employer contributions of \$100,506,030, employee contributions of \$8,017,784, losses from investments of \$238,497, and other income of \$1,886,463.

Plan expenses were \$92,418,035. These expenses included \$4,466,852 in administrative expenses and \$87,951,183 in benefits paid to 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 accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Transactions in excess of 5% of plan assets; and
5. 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 Health Services & Benefits Administrators, Inc, who is the contract administrator, at 4160 Dublin Boulevard, Suite 400, Dublin, CA 94568-7756, telephone (800) 922-9902. The charge to cover copying costs will be \$9.25 for the full annual report or \$ 0.25 per page for any part thereof.

You also have the right to receive from the contract 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 contract 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 at 4160 Dublin Boulevard, Suite 400, Dublin, CA 94568-7756, 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.