

## **SUMMARY ANNUAL REPORT**

### **For Lutheran Senior Services Health Insurance Plan**

This is a summary of the annual report of the Lutheran Senior Services Health Insurance Plan, EIN 43-0654862, Plan No. 512, for the period January 1, 2016 through December 31, 2016. 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).

Lutheran Senior Services has committed itself to pay certain health claims incurred under the terms of the plan.

#### **Insurance Information**

The plan has contracts with Combined Insurance Company of America and Delta Dental of Missouri to pay dental and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016 were \$969,421.

#### **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 Lutheran Senior Services at 1150 Hanley Industrial Court, St. Louis, MO 63144, or by telephone at (314) 446-2487.

You also have the legally protected right to examine the annual report at the main office of the plan ( Lutheran Senior Services, 1150 Hanley Industrial Court, St. Louis, MO 63144) 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.