

SUMMARY ANNUAL REPORT

For Community Bridges Health Care Plan

This is a summary of the annual report of the Community Bridges Health Care Plan, EIN 94-2460211, Plan No. 501, for period January 01, 2015 through December 31, 2015. 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).

Insurance Information

The plan has contracts with California Physicians' Service (Blue Shield of California), Cigna Health and Life Insurance Company, Metropolitan Life Insurance Company, Unum Life Insurance Company of America and Vision Service Plan to pay life, accidental death & dismemberment, medical, dental and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$1,056,093.

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 Community Bridges at 236 Santa Cruz Avenue, Aptos, CA 95003, or by telephone at (831) 688-8840.

You also have the legally protected right to examine the annual report at the main office of the plan (Community Bridges, 236 Santa Cruz Avenue, Aptos, CA 95003) 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.