

SUMMARY ANNUAL REPORT

For ENSIGN SERVICES, INC.

This is a summary of the annual report of the ENSIGN SERVICES, INC. COMPREHENSIVE HEALTH AND WELFARE BENEFIT PLAN, EIN 11-3645368, Plan No. 506, for period 01/01/2017 through 12/31/2017. 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).

ENSIGN SERVICES, INC. has committed itself to pay certain self-funded Medical and Dental claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, HYATT LEGAL PLANS, VISION SERVICE PLAN, CIGNA HEALTH AND LIFE INSURANCE COMPANY AND AFFILIATES, UNUM LIFE INSURANCE COMPANY OF AMERICA and KAISER FOUNDATION HEALTH PLAN INC to pay Medical, Dental, Vision, Life Insurance, Short-term Disability, Long-term Disability, Accidental Death and Dismemberment, Employee Assistance Program and Legal claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were \$14,745,253.

Because they are a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2017, the premiums paid under such "experience-rated" contracts were \$860,280 and the total of all benefit claims paid under these contracts during the plan year was \$677,150.

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 ENSIGN SERVICES, INC. at 27101 PUERTA REAL, SUITE 450, MISSION VIEJO, CA, 92691 or by telephone at 949-487-9500.

You also have the legally protected right to examine the annual report at the main office of the plan (ENSIGN SERVICES, INC., 27101 PUERTA REAL, SUITE 450, MISSION VIEJO, CA, 92691) 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.

