**SUMMARY ANNUAL REPORT**

**FOR CARLOS G. OTIS HEALTH CARE CENTER, INC. WRAP PLAN**

This is a summary of the annual report of the Carlos G. Otis Health Care Center, Inc. Wrap Plan, EIN 03-0177161, Plan No. 505, for the period January 1, 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).

Carlos G. Otis Health Care Center, Inc. has committed itself to pay certain medical claims incurred under the terms of the plan.

**Insurance Information**

The plan has contracts with The Vermont Health Plan, Delta Dental Plan of Vermont, and Sun Life Assurance Company of Canada to pay medical, vision, dental, life insurance, long-term disability, short-term disability and accidental death & dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $1,796,958

**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. 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 Carlos G. Otis Health Care Center, Inc., 185 Grafton Road, Townshend, VT 05353, (802) 365-3601.

You also have the legally protected right to examine the annual report at the main office of the plan (Carlos G. Otis Health Care Center, Inc., 185 Grafton Road, Townshend, VT 05353) 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.