

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, a health, dental, life insurance, long-term disability, short-term disability, group accident, critical illness and accidental death & dismemberment insurance plan (employer identification number 03-0177161) for the plan year ending December 31, 2019. 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 health claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Delta Dental Plan of Vermont and Unum Life Insurance Company of America to pay dental, life insurance, long-term disability, short-term disability, group accident, critical illness and accidental death & dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2019 were \$277,819.

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.