

SUMMARY ANNUAL REPORT

JANUARY 1, 2017
To
DECEMBER 31, 2017

**Electrical Workers
Health and Welfare Plan
for Contra Costa County**

1024 Court Street
Martinez, California 94553

SUMMARY ANNUAL REPORT
for the
Electrical Workers Health and Welfare Trust
for Contra Costa County

This is a summary of the annual report for the Electrical Workers Health and Welfare Plan for Contra Costa County, employer identification number 94-6085741, for the period of January 1, 2017 to December 31, 2017. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The Plan has contracts with Kaiser Foundation Health Plan, Inc., Anthem Blue Cross, Delta Dental Plan of California and HCC Life Insurance Company to pay certain hospital, surgical, medical and dental claims incurred under the terms of the Plan. The total premiums paid for the Plan year ended December 31, 2017 were \$13,957,061.

BASIC FINANCIAL STATEMENT

Benefits under the plan are provided through insurance and self-funded claims. The value of the Plan assets, after subtracting liabilities of the Plan, was \$15,822,571 as of December 31, 2017, compared to \$14,242,939 as of January 1, 2017. During the Plan year, the Plan experienced an increase in its net assets of \$1,579,632.

During the Plan year, the Plan had total income of \$21,157,966, including employer contributions of \$18,569,424 retiree payments of \$1,014,058, net gain from investments of \$1,487,542 and other income of \$86,942.

Plan expenses were \$19,578,334. These expenses included \$585,245 in administrative expenses, \$13,957,061 in premiums to insurance companies and \$5,036,028 self-funded claims. A total of 1,077 were participants in the plan at the end of the plan year.

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 following items are included in that report:

- 1) An Independent Accountant's Report;
- 2) Financial information and information on payments to service providers;
- 3) Assets held for investment;
- 4) Fiduciary information;
- 5) Loan and other obligations in default or classified as uncollectible;
- 6) Leases in default or classified as uncollectible;
- 7) Transactions in excess of five (5) percent of plan assets;
- 8) Insurance information;
- 9) Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Joint Board of Trustees of the Electrical Workers Health and Welfare Trust Fund for Contra Costa County, who is the Plan administrator, at 1024 Court Street, Martinez, CA 94553, telephone number (925) 372-3222. The charge to cover copying costs will be \$4.50 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the Plan administrator, on request and at no charge, a statement of assets and liabilities of the Plan and accompanying notes or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for copying these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan, 1024 Court Street, Martinez, CA 94553 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, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W. Washington, D.C. 20210.

**Electrical Workers Health and Welfare Plan for Contra Costa County
1024 Court Street, Martinez, California 94553**

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**ELECTRICAL WORKERS HEALTH AND WELFARE TRUST FUND FOR
CONTRA COSTA COUNTY**

1024 Court Street, Martinez, CA 94553
Telephone: (925) 372-3222

**AUDITORS
BUCKLEY PATCHEN**

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Women's Health and Cancer Rights Act of 1998

The Act requires that Plans which provide medical and surgical benefits for mastectomies include within covered benefits for a patient undergoing such surgery, upon request by the patient following consultation with her physician, reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, a prosthesis, and cover physical complications of all stages of the mastectomy, including lymph edemas. This annual notice to all participants complies fully with the Women's Health and Cancer Rights Act of 1998.