

SUMMARY ANNUAL REPORT

For Peoples Health Employee Short Term Disability Plan

This is a summary of the annual report of the Peoples Health Employee Short Term Disability Plan, EIN 72-1267232, Plan No. 504, for 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).

Insurance Information

The plan has a contract with Standard Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$193,335.

Because it is 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 December 31, 2015, the premiums paid under such "experience-rated" contract were \$193,335 and the total of all benefit claims paid under the contract during the plan year was \$160,269.

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 New Orleans Regional Physician Hospital Organization dba Peoples Health Network at 3838 N. Causeway Blvd. Ste 2200, Metairie, LA 70002, or by telephone at (504) 849-4500.

You also have the legally protected right to examine the annual report at the main office of the plan (New Orleans Regional Physician Hospital Organization dba Peoples Health Network, 3838 N. Causeway Blvd. Ste 2200, Metairie, LA 70002) 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.