

SUMMARY ANNUAL REPORT

For Hansel Enterprises, Inc. Health & Welfare Benefit Plan

This is a summary of the annual report of the Hansel Enterprises, Inc. Health & Welfare Benefit Plan, EIN 94-2876864, Plan No. 502, for period January 01, 2018 through December 31, 2018. 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 contracts with Anthem Blue Cross Life And Health Company, Kaiser Foundation Health Plan Inc. and Managed Health Network to pay health, dental, vision, life insurance, AD&D and employee assistance plan claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2018 were \$4,830,023.

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 Hansel Enterprises, Inc. in care of Robin Helms who is Plan Administrator at 1125 Auto Center Drive, Petaluma, CA 94952, or by telephone at (707) 769-2333. The charge to cover copying costs will be \$0.00 for the full annual report, or \$0.00 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan (Hansel Enterprises, Inc., 1125 Auto Center Drive, Petaluma, CA 94952) 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.