

**SUMMARY ANNUAL REPORT FOR
OHIO DENTAL ASSOCIATION WELLNESS TRUST**

This is a summary of the annual report of the Ohio Dental Association Wellness Trust, a health plan (Employer Identification Number 47-6503449, Plan Number 501), for the plan year 03/01/2015 through 12/31/2015. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with Medical Mutual Services to pay certain claims incurred under the terms of the plan. The total Healthcare Fees paid for the plan year ending 2015 were \$10,192,715. There were a total of 1,245 participants in the plan. Administration fees paid totaled \$1,711,724.

Basic Financial Information

The value of plan assets, after subtracting liabilities of the plan, was \$442,346 as of December 31, 2015. During the plan year, the plan experienced an increase in its net assets of \$3,020,644. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the Plan had total income of \$442,346, including employer contributions of \$10,192,715.

Plan expenses were \$9,962,079. These expenses included \$1,711,724 in administrative expenses and \$8,250,355 in benefits paid to participants and beneficiaries.

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. Financial information and information on payments to service providers.

To obtain a copy of the full annual report, or any part thereof, write or call Ohio Dental Association Wellness Trust, the plan administrator, at 1370 Dublin Road, Columbus, OH 43215 and phone number, 614- 486-2700. The charge to cover copying costs will be \$0.25 per page.

You also have the legally protected right to examine the annual report at the main office of the plan: 1370 Dublin Road, Columbus, OH 43215, 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.