

SUMMARY ANNUAL REPORT

For MICHIGAN COMMUNITY SERVICES, INC.

This is a summary of the annual report of the MCSI WELFARE BENEFIT PLANS, EIN 38-2443447, Plan No. 501, for period 12/01/2016 through 11/30/2017. 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 BLUE CROSS BLUE SHIELD OF MICHIGAN, THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA and BLUE CARE NETWORK OF MICHIGAN to pay Medical, Dental, Vision, Life Insurance, Short-term Disability and Long-term Disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 11/30/2017 were \$652,786.

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 MICHIGAN COMMUNITY SERVICES, INC. at PO BOX 317, SWARTZ CREEK, MI, 484730317 or by telephone at 810-635-4407.

You also have the legally protected right to examine the annual report at the main office of the plan (MICHIGAN COMMUNITY SERVICES, INC., PO BOX 317, SWARTZ CREEK, MI, 484730317) 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.