

**SUMMARY ANNUAL REPORT FOR  
CENTRAL MAINE HEALTHCARE CORPORATION MEDICAL AND DENTAL PLAN**

This is a summary of the annual report of the Central Maine Healthcare Corporation Medical and Dental Plan, a partially insured welfare benefit plan, EIN 01-0386913, Plan Number 502, for the plan year 01/01/2014 through 12/31/2014. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Central Maine Healthcare Corporation has committed itself to pay certain health, dental, short-term disability and flexible spending claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with Hartford Life and Accident and Vision Service Plan to pay certain life insurance, long-term disability, vision and AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2014 were \$2,799,322.

Because they are so called "experience-rated" contracts, 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 12/31/2014, the premiums paid under such "experience-rated" contracts were \$600,336 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$336,317.

**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 item listed below is 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 Central Maine Healthcare Corporation, the plan administrator, at 29 Lowell Street 3rd Floor, Lewiston, ME 04240-7626 and phone number, 207-795-2391. 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: 29 Lowell Street 3rd Floor, Lewiston, ME 04240-7626, 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.