SUMMARY ANNUAL REPORT FOR
BJC HEALTHCARE HEALTH AND WELFARE PLAN

This is a summary of the annual report of the BJC Health and Welfare Plan, Employer Identification Number 43-1617558, Plan Number 515, for the plan year January 1, 2018 through December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BJC HealthCare has committed itself to pay certain claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with CIGNA Health and Life Insurance Company and Affiliates, Life Insurance Company of North America, Legal Access Consulting, LLC, Liberty Life Assurance Company of Boston, The Paul Revere Life Insurance Company, Reliastar Life Insurance Company and Vision Service Plan to pay certain accidental death and dismemberment, business travel accident, legal services, life insurance, long-term disability, stop loss and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2018 were $15,491,877.

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:

To obtain a copy of the full annual report, or any part thereof, write or call the office of BJC HealthCare at 8300 Eager Road, Suite 300C, MS 92-92-248, St. Louis, MO 63144 or by telephone at 314-362-0529. The charge to cover copying costs will be $8.50 for the full annual report, or $0.25 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: (BJC HealthCare, 8300 Eager Road, Suite 300C, MS 92-92-248, St. Louis, MO 63144), 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.