

**SUMMARY ANNUAL REPORT FOR
LANCASTER GENERAL EMPLOYEE MEDICAL BENEFITS PLAN**

This is a summary of the annual report of the Lancaster General Employee Medical Benefits Plan (Employer Identification Number 23-2250941, Plan Number 501) for the plan year 01/01/2018 through 12/31/2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Lancaster General Health has committed itself to pay certain Health, Dental claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Vision Service Plan, Capital Advantage Assurance Company And Metropolitan Life Insurance Company to pay certain Vision, Health, PPO contract, Prescription Drug, Dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2018 were \$3,589,093.

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 12/31/2018, the premiums paid under such "experience-rated" contracts were \$3,560,278 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$2,744,119.

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. 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 Alexandra O. Jorgensen, who is a representative of the plan administrator, at 555 North Duke Street Po Box 3555, Lancaster, PA 17604 and phone number, 717-544-4100.

You also have the legally protected right to examine the annual report at the main office of the plan: 555 North Duke Street Po Box 3555, Lancaster, PA 17604, 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.