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P.O. Box 650, H3-08  
Richland, WA 99352

November 2015

Dear Plan Participant:

SUMMARY ANNUAL REPORT (SAR) FOR PLAN YEAR ENDED DECEMBER 31, 2014

This correspondence is being sent to you because you have been identified as being a participant in one or more of the Hanford site benefit plans listed within the enclosed Summary Annual Report.

As administrator of the Hanford site benefit plans we are required by the Department of Labor to provide a Summary Annual Report to all participants and beneficiaries of Company-sponsored savings and welfare plans, whether actively employed, retired or terminated deferred.

As a convenience, we have implemented a process which allows our plan participants to receive this and other plan reports via e-mail delivery. Please note that we will only e-mail plan reports containing general plan information. We will not e-mail plan information containing personal information. If you would like to enroll in this process, please access the following web link:  
<https://bms.hanford.gov/psb/>

**Please note that if you enroll in e-delivery and continue to receive hard copy plan documents through the mail, it is likely due to the fact that your internet service provider does not allow these types of documents to be distributed through their electronic mail system.**

Very truly yours,

A handwritten signature in cursive script that reads "Elaine M. Cone".

Elaine M. Cone, Director, MSA-Benefits Accounting  
On behalf of the Plan Administrator

sdm

cc: EMC/LB

# SUMMARY ANNUAL REPORT

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**Part I**  
**Summary Annual Report for The Hanford Employee Welfare Trust**

This is a summary of the annual report of the Hanford Employee Welfare Trust, or “HEWT,” EIN 91-2017261, Plan #550, a Multiple Employer Welfare Arrangement (MEWA), for the Plan Year ending December 31, 2014.<sup>1</sup> The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974, “ERISA.”

**Self-Insured Benefits**

The HEWT has committed itself to pay all claims incurred under the terms of each of the following plans:

- long-term disability coverage provided by CIGNA
- medical coverage provided by United Health Care
- vision coverage provided by Spectera
- behavioral health care coverage provided by United Health Care
- prescription drug coverage provided by Express Scripts
- dental coverage provided by Washington Dental
- retiree health care reimbursement arrangement by OneExchange (for medicare eligible plan participants over Age 65)

**Insured Benefits**

The HEWT has contracts with:

- CIGNA to pay all life, short-term disability and accidental death and dismemberment insurance claims incurred under the terms of the plan
- Group Health Northwest to pay certain medical and vision claims incurred under the terms of the plan
- Willamette Dental to pay certain dental claims incurred under the terms of the plan

The premiums paid for the plan year ending December 31, 2014 were \$69,168,231 to Group Health, \$2,046,210 to Willamette Dental, and \$8,095,656 to CIGNA. The total premiums paid for the plan year ending December 31, 2014 were \$79,310,097.

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<sup>1</sup> This plan covers Operations and Engineering (O&E), Hanford Atomic Metals Trades Council (HAMTC) and Hanford Guards Union (HGU) employees.

Because these are “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 December 31, 2014, the premiums paid under such “experience-rated” contracts were \$79,310,097 and the total of all benefit claims paid under these “experience-rated” contracts during the plan year was \$62,140,184.

### **Basic Financial Statement**

The value of plan assets held by the HEWT, after subtracting liabilities of the plan, was \$70 as of December 31, 2014, compared to \$3 as of January 1, 2014. During the plan year the plan experienced an increase in its net assets of \$67. This increase includes unrealized appreciation and 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 \$117,841,711 including employer contributions of \$90,952,636 and employee contributions of \$26,889,075. Plan expenses were \$117,841,644. These expenses included \$2,390,180 in administrative expenses and \$115,451,464 in benefits paid to participants and beneficiaries.

## **Part II Summary Annual Report for the Hanford Operations and Engineering Investment Plan**

This is a summary of the annual report for the Hanford Operations and Engineering Investment Plan, EIN 90-0501441, Plan #002, for the period January 1, 2014 through December 31, 2014.<sup>2</sup> The annual report has been filed with the Employee Benefits Security Administration, as required under ERISA.

### **Basic Financial Statement**

Benefits under the plan are provided through a trust. Plan expenses were \$85,664,221. These expenses included \$317,866 in administrative expenses and \$85,173,005 in benefits paid to participants and beneficiaries. A total of 4,721 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$869,211,739 as of December 31, 2014, compared to \$839,374,463 as of January 1, 2014. During the plan year the plan experienced an increase in its net assets of \$29,837,276. 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. The plan had total income of \$115,501,497 including employer contributions of \$15,661,782, employee contributions of \$31,227,507 and gains from investments of \$68,839,377.

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<sup>2</sup> This plan covers Operations and Engineering (O&E) employees.

**Part III**  
**Summary Annual Report for the**  
**Hanford Contractors Multi-Employer Savings Plan for HAMTC Represented Employees**

This is a summary of the annual report for the Hanford Contractors Multi-Employer Savings Plan for HAMTC Represented Employees, EIN 90-0501441, Plan #004, for the period January 1, 2014 through December 31, 2014.<sup>3</sup> The annual report has been filed with the Employee Benefits Security Administration, as required under ERISA.

**Basic Financial Statement**

Benefits under the plan are provided through a trust. Plan expenses were \$46,234,026. These expenses included \$293,899 in administrative expenses and \$45,309,407 in benefits paid to participants and beneficiaries. A total of 3,367 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$478,666,782 as of December 31, 2014, compared to \$467,497,897 as of January 1, 2014. During the plan year the plan experienced an increase in its net assets of \$11,168,885. 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. The plan had total income of \$57,402,911 including employer contributions of \$7,499,963, employee contributions of \$15,521,778 and gains from investments of \$57,429,388.

**Part IV**  
**Summary Annual Report for the**  
**Hanford Guards Union Local 21 Savings Plan**

This is a summary of the annual report for the Hanford Guards Union Local 21 Savings Plan, EIN 30-0419594, Plan #006, for the period January 1, 2014 through December 31, 2014.<sup>4</sup> The annual report has been filed with the Employee Benefits Security Administration, as required under ERISA.

**Basic Financial Statement**

Benefits under the plan are provided through a trust. Plan expenses were \$1,660,519. These expenses included \$31,318 in administrative expenses and \$1,604,687 in benefits paid to participants and beneficiaries. A total of 327 persons were participants in or beneficiaries of the

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<sup>3</sup> This plan covers Hanford Atomic Metals Trades Council (HAMTC) employees.

<sup>4</sup> This plan covers the Hanford Guards Union (HGU) employees.

plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$26,541,288 as of December 31, 2014, compared to \$25,041,543 as of January 1, 2014. During the plan year the plan experienced an increase in its net assets of \$1,499,745. 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. The plan had total income of \$3,160,264 including employer contributions of \$474,676, employee contributions of \$821,564 and gains from investments of \$1,872,484.

### **Part V Your Rights to Additional Information**

You have the right to receive a copy of the full annual report for any of the plans listed in this Summary Annual Report, or any part thereof, on request. The items listed below are included in those reports:

- an accountant's report
- financial information and information on payments to service providers
- assets held for investment
- fiduciary information including, non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan)
- loans or other obligations in default or classified as uncollectible;
- insurance information including sales commissions paid by insurance carriers
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report with respect to a plan identified above, or any part thereof, write or call the office of Ms. Beth Brown, Mission Support Alliance LLC – Benefits Administration., P.O. Box 650, MSIN: H2-23, Richland, Washington 99352, telephone (509) 376-0623 or Scott Martin, Mission Support Alliance LLC – Benefits Accounting, telephone (509) 376-5905. The charge to cover copying costs will be \$19 for the full annual report, or ten cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report that are furnished without charge.

**Part VI**

**Appendix A**

**Employers That Sponsored One or More Plans During Plan Year 2014**

<b>Sponsor</b>	<b>Hanford Employee Welfare Trust (HEWT)</b>	<b>Savings Plans</b>
Advanced Technologies and Laboratories International, Inc.	X	X
Energy Northwest (Standards Laboratory)	X	X
Johnson Controls, Inc.	X	X
Pacific Northwest National Laboratory (Battelle Memorial Institute)		X
Washington Closure Hanford LLC	X	X
Washington River Protection Solutions LLC	X	X
CH2M Hill Plateau Remediation Company LLC	X	X
Mission Support Alliance LLC (and sub-contractors Akima Hanford Services, LLC; Dade Moeller & Associates Hanford Mission Support , LLC; HPM Corporation-MSA; and Westech International MSA, LLC)	X	X