



1981 Snyder
P.O. Box 650, H3-08
Richland, WA 99352

November 2016

Dear Plan Participant:

SUMMARY ANNUAL REPORT (SAR) FOR PLAN YEAR ENDED DECEMBER 31, 2015

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 black ink 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

Part I	
Summary Annual Report for the Hanford Employee Welfare Benefit Plan.....	1
Part II	
Summary Annual Report for the Hanford Retiree Welfare Benefit Plan.....	2
Part III	
Summary Annual Report for the Hanford Operations and Engineering Investment Plan.....	3
Part IV	
Summary Annual Report for the Hanford Contractors Multi-Employer Savings Plan for HAMTC Represented Employees.....	3
Part V	
Summary Annual Report for the Hanford Guards Union Local 21 Savings Plan.....	4
Part VI	
Your Rights to Additional Information.....	5
Part VII	
Appendix A: Employers That Sponsor One or More Plans Included in This Summary Annual Report.....	6

Part I
Summary Annual Report for The Hanford Employee Welfare Benefit Plan

This is a summary of the annual report of the Hanford Employee Welfare Benefit Plan, filed as the Hanford Employee Welfare Trust EIN 91-2017261, Plan #550, a Multiple Employer Welfare Arrangement (MEWA), for the Plan Year ending December 31, 2015.¹ 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 Hanford Employee Welfare Benefit Plan 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

Insured Benefits

The Hanford Employee Welfare Benefit Plan has contracts with:

- CIGNA to pay 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, 2015 were \$62,807,272 to Group Health, \$1,992,484 to Willamette Dental, and \$5,784,385 to CIGNA. The total premiums paid for the plan year ending December 31, 2015 were \$70,584,141.

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

Basic Financial Statement

The value of plan assets held by the Hanford Employee Welfare Benefit Plan, after subtracting liabilities of the plan, was \$0 as of December 31, 2015, compared to \$70 as of January 1, 2015. During the plan year the plan experienced a decrease in its net assets of \$70. This decrease 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 \$95,444,407 including employer contributions of \$71,627,339 and employee contributions of \$23,817,068. Plan expenses were \$95,444,477. These expenses included \$1,833,753 in administrative expenses and \$93,610,724 in benefits paid to participants and beneficiaries.

Part II Summary Annual Report for The Hanford Retiree Welfare Benefit Plan

This is a summary of the annual report of the Hanford Retiree Welfare Benefit Plan, EIN 91-2017261, Plan #551, a Multiple Employer Welfare Arrangement (MEWA), for the Plan Year ending December 31, 2015.² 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 Hanford Retiree Welfare Benefit Plan has committed itself to pay all claims incurred under the terms of each of the following plans:

- medical coverage provided by United Health Care
- prescription drug coverage provided by Express Scripts
- retiree health care reimbursement arrangement by OneExchange (for medicare eligible plan participants over Age 65)

Insured Benefits

The Hanford Retiree Welfare Benefit Plan has contracts with:

- CIGNA to pay life 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

² This plan covers Operations and Engineering (O&E), Hanford Atomic Metals Trades Council (HAMTC) and Hanford Guards Union (HGU) employees.

The premiums paid for the plan year ending December 31, 2015 were \$8,050,658 to Group Health and \$2,590,298 to CIGNA. The total premiums paid for the plan year ending December 31, 2015 were \$10,640,956.

Basic Financial Statement

The value of plan assets held by the Hanford Retiree Welfare Benefit Plan, after subtracting liabilities of the plan, was \$0 as of December 31, 2015. During the plan year, the plan had total income of \$25,591,093 including employer contributions of \$21,225,368 and employee contributions of \$4,365,725. Plan expenses were \$25,591,093. These expenses included \$450,853 in administrative expenses and \$25,140,240 in benefits paid to participants and beneficiaries.

Part III 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, 2015 through December 31, 2015.³ 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 \$76,010,598. These expenses included \$335,171 in administrative expenses and \$75,671,931 in benefits paid to participants and beneficiaries. A total of 4,838 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 \$841,451,665 as of December 31, 2015, compared to \$869,211,739 as of January 1, 2015. During the plan year the plan experienced a decrease in its net assets of \$27,760,074. This decrease 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 \$48,250,524 including employer contributions of \$17,302,990, employee contributions of \$36,589,943 and losses from investments of \$5,107,685.

Part IV 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

³ This plan covers Operations and Engineering (O&E) employees.

through December 31, 2014.⁴ 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 \$28,478,604. These expenses included \$312,678 in administrative expenses and \$28,187,931 in benefits paid to participants and beneficiaries. A total of 3,485 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 \$473,093,485 as of December 31, 2015, compared to \$478,666,782 as of January 1, 2015. During the plan year the plan experienced a decrease in its net assets of \$5,573,297. This decrease 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 \$22,905,307 including employer contributions of \$9,133,858, employee contributions of \$17,318,924 and losses from investments of \$2,406,332.

Part V 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, 2015 through December 31, 2015.⁵ 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 \$1,188,971. These expenses included \$34,870 in administrative expenses and \$1,154,101 in benefits paid to participants and beneficiaries. A total of 311 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 \$26,610,641 as of December 31, 2015, compared to \$26,541,288 as of January 1, 2015. During the plan year the plan experienced an increase in its net assets of \$69,353. 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 \$1,258,324 including employer

⁴ This plan covers Hanford Atomic Metals Trades Council (HAMTC) employees.

⁵ This plan covers the Hanford Guards Union (HGU) employees.

contributions of \$513,213, employee contributions of \$869,526 and losses from investments of \$120,835.

Part VI

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. Rhonda Renz, Mission Support Alliance LLC – Benefits Administration., P.O. Box 650, MSIN: H2-23, Richland, Washington 99352, telephone (509) 372-8284 or Scott Martin, Mission Support Alliance LLC – Benefits Accounting, telephone (509) 376-5905. The charge to cover copying costs will be \$22 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.

You also have the legally protected right to examine any of the annual reports identified above at the main office of the plan, Mission Support Alliance LLC, 1981 Snyder, Mail Stop: H3-08, Richland, WA 99352, and at the U.S. Department of Labor in Washington, D.C., or 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.

Part VII

Appendix A

Employers That Sponsored One or More Plans During Plan Year 2015

Sponsor	Hanford Employee Welfare Benefit Plan	Hanford Retiree Welfare Benefit Plan	Savings Plans
Advanced Technologies and Laboratories International, Inc.	X	X	X
Energy Northwest (Standards Laboratory)	X	X	X
Johnson Controls, Inc.	X	X	X
Pacific Northwest National Laboratory (Battelle Memorial Institute)			X
Washington Closure Hanford LLC	X	X	X
Washington River Protection Solutions LLC	X	X	X
CH2M Hill Plateau Remediation Company LLC	X	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	X
Wastren Advantage, Inc.	X	X	X