Hanford Employee Welfare Trust

Hanford Site Savings Plans

2425 Stevens Center
P.O. Box 650, H3-08
Richland, WA 99352

December 2013

Dear Plan Participant:

SUMMARY ANNUAL REPORT (SAR) FOR PLAN YEAR ENDED DECEMBER 31, 2012

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 ***as of December 31, 2012.***

As administrator of the Hanford site benefit plans we are required by the Department of Labor to provide the enclosed 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: http://www.hanford.gov/psb/ .

Very truly yours,

Elaine M. Cone, Director, MSA-Benefits
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, 2012.[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 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 Extend Health (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, 2012 were $60,977,127 to Group Health, $2,245,953 to Willamette Dental, and $7,949,857 to CIGNA. The total premiums paid for the plan year ending December 31, 2012 were $71,172,937.

[1] 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, 2012, the premiums paid under such "experience-rated" contracts were $71,172,937 and the total of all benefit claims paid under these "experience-rated" contracts during the plan year was $66,442,931.

Basic Financial Statement

The value of plan assets held by the HEWT, after subtracting liabilities of the plan, was $9 as of December 31, 2012, compared to $87,829 as of January 1, 2012. During the plan year the plan experienced a decrease in its net assets of $(87,820). 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 $116,983,877 including employer contributions of $94,441,558 and employee contributions of $22,542,319. Plan expenses were $117,071,697. These expenses included $2,281,506 in administrative expenses and $114,790,191 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, 2012 through December 31, 2012.[2] 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 $76,205,375. These expenses included $294,656 in administrative expenses and $75,444,310 in benefits paid to participants and beneficiaries. A total of 4,737 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 $738,332,425 as of December 31, 2012, compared to $693,073,616 as of January 1, 2012. During the plan year the plan experienced an increase in its net assets of $45,258,809. 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 $121,464,184 including employer contributions of $13,738,493, employee contributions of $28,532,327, gains of $55,079 from the sale of assets and gains from investments of $79,131,331.

[2] 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, 2012 through December 31, 2012.[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 $30,397,424. These expenses included $267,918 in administrative expenses and $29,361,300 in benefits paid to participants and beneficiaries. A total of 3,729 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 $420,178,395 as of December 31, 2012, compared to $383,740,724 as of January 1, 2012. During the plan year the plan experienced an increase in its net assets of $36,437,671. 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 $66,835,095 including employer contributions of $8,220,688, employee contributions of $18,175,100, losses of $(50,531) from the sale of assets, and gains from investments of $40,481,563.

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, 2012 through December 31, 2012.[4] The annual report has been filed with the Pension and Welfare Benefits Administration, as required under ERISA.

Basic Financial Statement

Benefits under the plan are provided through trust funds. Plan expenses were $1,591,906. These expenses included $24,107 in administrative expenses and $1,490,586 in benefits paid to participants and beneficiaries. A total of 324 persons were participants in or beneficiaries of the

[3] This plan covers Hanford Atomic Metals Trades Council (HAMTC) employees.

[4] 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 $22,008,455 as of December 31, 2012, compared to $20,302,331 as of January 1, 2012. During the plan year the plan experienced an increase in its net assets of $1,706,124. 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 $3,298,030 including employer contributions of $370,030, employee contributions of $855,858, and gains from investments of $2,072,142.

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. Lynn Ramos, 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 $17 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, 2425 Stevens Center Place, 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 VI

Appendix A
Employers That Sponsored One or More Plans During Plan Year 2012

Sponsor	Hanford Employee Welfare Trust (HEWT)	Savings Plans
Advanced Technologies and Laboratories International, Inc.	X	X
Eberline Services Hanford, Inc.	X	X
Energy Northwest (Standards Laboratory)	X	X
Johnson Controls, Inc.	X	X
Pacific Northwest National Laboratory (Battelle Memorial Institute)		X
Parsons Hanford Fabricators, Inc. (and sub-contractor American Electric Inc.)	X	X
Washington Closure Hanford LLC	X	X
Washington River Protection Solutions LLC	X	X
CH2M Hill Plateau Remediation Company LLC (and sub-contractors; Babcock Services PRC, LLC; EnRep PRC, Inc.; Cavanagh Services Group PRC,LLC; M&EC PRC, Inc. and GEM Technology)	X	X
Mission Support Alliance LLC (and sub-contractors Abadan Hanford, LLC; Akima Hanford Services, LLC; Dade Moeller & Associates Hanford Mission Support , LLC; CSC Hanford, LLC; HPM Corporation-MSA; PSI-Hanford, Inc.; R.J. Lee Group, Inc.-MSA; and Westech International MSA, LLC)	X	X