SUMMARY ANNUAL REPORT FOR GUARDIAN DENTAL MAINTENANCE ORGANIZATION PLAN

This is a summary of the annual report of the GUARDIAN DENTAL MAINTENANCE ORGANIZATION PLAN (Employer Identification Number 36-1408475, Plan Number 519) for the plan year 01/01/2017 through 12/31/2017. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were $85,374.

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 plan administrator, at 820 NORTH MICHIGAN AVENUE 8TH FLOOR, CHICAGO, IL 60611 and phone number, 312-915-6175. The charge to cover copying costs will be $1.75 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: 820 NORTH MICHIGAN AVENUE 8TH FLOOR, CHICAGO, IL 60611, 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.