SUMMARY ANNUAL REPORT FOR

HARVARD MEDICAL FACULTY PHYSICIANS AT BETH ISRAEL DEACONESS MEDICAL CENTER, INC. RETIREMENT PLAN

This is a summary of the annual report for the Harvard Medical Faculty Physicians At Beth Israel Deaconess Medical Center, Inc. Retirement Plan (Employer Identification Number 22-2768204, Plan Number 002) for the plan year January 1, 2018 through December 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).

Basic Financial Statement

Benefits under the plan are provided by insurance contracts and a trust fund. Plan expenses were $29,151,472. These expenses included $81,865 in administrative expenses, $28,984,396 in benefits paid to participants and beneficiaries, and $85,211 in certain deemed. A total of 2,882 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 $663,206,543 as of the end of the plan year, compared to $687,676,818 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of - $24,470,275. This change 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 $4,681,197, including employer contributions of $38,237,964, rollover contributions of $4,381,497, earnings from investments of - $38,373,103 and other income of $434,839.

The plan has a Guaranteed Investment Contract with TIAA-CREF.

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. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Insurance information, including sales commissions paid by insurance carriers.
5. 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, or any part thereof, write or call the office of the plan administrator, at The Masco Building - Third Floor 375 Longwood Avenue, Boston, MA 02215 and phone number, (617) 632-9755.

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.

You also have the legally protected right to examine the annual report at the main office of the plan: The Masco Building - Third Floor 375 Longwood Avenue, Boston, MA 02215, 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.
This is a summary of the annual report for the Harvard Medical Faculty Physicians at Beth Israel Deaconess Medical Center, Inc. 401(k) Savings and Investment Plan (Employer Identification Number 22-2768204, Plan Number 001) for the plan year January 1, 2018 through December 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).

**Basic Financial Statement**

Benefits under the plan are provided by insurance contracts and a trust fund. Plan expenses were $15,165,208. These expenses included $54,731 in administrative expenses and $15,110,477 in benefits paid to participants and beneficiaries. A total of 2497 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 $361,647,871 as of the end of the plan year, compared to $368,599,587 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of -$6,951,716. This change 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 $8,213,492, including employee contributions of $21,072,321, rollover contributions of $7,114,155, gains of $1,135,076 from the sale of assets, earnings from investments of -$21,294,985, and other income of $186,925.

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2018 SUMMARY ANNUAL REPORT

For Harvard Medical Faculty Physicians at Beth Israel Deaconess Medical Center, Inc.
Welfare Benefit Plan

This is a summary of the annual report of the Harvard Medical Faculty Physicians at Beth Israel Deaconess Medical Center, Inc. Welfare Benefit Plan, EIN 22-2768204, Plan No. 501, for the period of January 1, 2018 through December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Minnesota Life Insurance Company, Harvard Pilgrim Health Care, HPHC Insurance Company, Standard Insurance Company, Dental Services of Massachusetts, Inc. d/b/a Delta Dental of MA, and ReliaStar to pay Life Insurance, Variable Group Universal Life, Group Term Life Insurance, Business Travel & Accident, Group Voluntary Accidental Death & Dismemberment, Temporary Disability, Long-term Disability, Health, Dental, and Stop Loss claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2018 were $7,133,537.

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 December 31, 2018, the premiums paid under such “experience-rated” contracts were $3,457,740 and the total of all benefit claims paid under these contracts during the plan year was $1,580,695.

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- 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 Mary Leupold who is the Manager, Benefits and HRIS at Harvard Medical Faculty Physicians Harvard Medical Faculty Physicians at Beth Israel Deaconess Medical Center, Inc., 600 Unicorn Park Drive – 4th Floor, Woburn MA, 01801, (781) 528-2850. The charge to cover copying costs will be twenty-five cents ($.25) per page.

You also have the legally protected right to examine the annual report at the main office of the plan (Harvard Medical Faculty Physicians at Beth Israel Deaconess Medical Center, Inc., 375 Longwood Avenue, Boston, MA 02215-5395) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.
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HARVARD MEDICAL FACULTY PHYSICIANS AT BETH ISRAEL DEACONESS MEDICAL CENTER, INC. RETIREMENT PLAN

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SUMMARY ANNUAL REPORT FOR
HARVARD MEDICAL FACULTY PHYSICIANS AT BETH ISRAEL DEACONESS MEDICAL CENTER, INC. 401(K) SAVINGS AND INVESTMENT PLAN

This is a summary of the annual report for the Harvard Medical Faculty Physicians at Beth Israel Deaconess Medical Center, Inc. 401(k) Savings and Investment Plan (Employer Identification Number 22-2768204, Plan Number 001) for the plan year January 1, 2018 through December 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).

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