

C AND O EMPLOYEES' HOSPITAL ASSOCIATION

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PRESIDENT, CAO

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SECRETARY

Summary Annual Report For C&O Employees Hospital Association

This is a summary of the annual report for the C&O Employees Hospital Association, TIN 23-7082348, Plan 501©9 of the Internal Revenue Code, for period January 1 through December 31, 2009. 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).

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$9,087,334 as of December 31, 2009, compared to \$9,086,158 as of January 1, 2009. During the plan year the plan experienced an increase in its net assets of \$1,176. 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 year end and the value of the asset 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 \$20,013,830. This included employee contributions of \$9,277,969, employer contributions of \$9,849,707, income from investments of \$194,858, and Center for Medicare and Medicare Services (CMS) income of \$691,296.

Plan expenses were \$20,012,654. These expenses included \$18,357,310 for benefits paid to participants, beneficiaries and providers and \$1,655,344 in administrative expenses.

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. Assets held for investment

To obtain a copy of the full annual report, or any part thereof, write C&O Employees Hospital Association, Attention Jack Pate, 511 Main Street, 2nd Floor, Clifton Forge, VA 24422. Our phone number is (540) 862-5728 or 1-800-679-9135.

You also have the right to receive from the plan administrator (Jack Pate), on request, 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. A nominal fee to cover copying costs may be charged.

You also have the legally protected right to examine the annual report at the main office of the plan (C&O Employees Hospital Association, 511 Main Street, 2nd Floor, Clifton Forge, VA 24422) 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.

