Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [X] the first return/report;
- [ ] the final return/report;
- [X] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
HEALTH PLAN INT HOLDINGS LLC 401(K) PROFIT SHARING PLAN & TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2014

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
HEALTH PLAN INTERMEDIARIES HOL

15438 N FLORIDA AVE SUITE 201
TAMPA, FL 33613

2b Employer Identification Number (EIN)
46-0580972

2c Plan Sponsor's telephone number
877-376-5831

2d Business code (see instructions)
524210

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2015	ERIC HILDEBRAND
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)

Preparer's telephone number (optional)

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4c**	PN

5	Total number of participants at the beginning of the plan year	**5**	202
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	202
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	217
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	0
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	217
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	217
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	40
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2G 2J 2K 2T 3D 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1) [ ]	Insurance	**(1)** [ ]	Insurance
(2) [ ]	Code section 412(e)(3) insurance contracts	**(2)** [ ]	Code section 412(e)(3) insurance contracts
(3) [X]	Trust	**(3)** [X]	Trust
(4) [ ]	General assets of the sponsor	**(4)** [ ]	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [ ] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) .....…… ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ……..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2014** **This Form is Open to Public Inspection.**

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
HEALTH PLAN INT HOLDINGS LLC 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
HEALTH PLAN INTERMEDIARIES HOL

D Employer Identification Number (EIN)
46-0580972

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PAYCHEX SECURITIES CORPORATION

16-1486352

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

PAYCHEX, INC.

16-1124166

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	RECORDKEEPER	195	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
HEALTH PLAN INT HOLDINGS LLC 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
HEALTH PLAN INTERMEDIARIES HOL

D Employer Identification Number (EIN)
46-0580972

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	9951
(2) U.S. Government securities	1c(2)	0	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other	1c(3)(B)	0	
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common	1c(4)(B)	0	
(5) Partnership/joint venture interests	1c(5)	0	
(6) Real estate (other than employer real property)	1c(6)	0	
(7) Loans (other than to participants)	1c(7)	0	
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	0	366314
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	0	
	(2) Employer real property	1d(2)	0	
e	Buildings and other property used in plan operation	1e	0	
f	Total assets (add all amounts in lines 1a through 1e)	1f	0	376265
	Liabilities			
g	Benefit claims payable	1g	0	
h	Operating payables	1h	0	
i	Acquisition indebtedness	1i	0	
j	Other liabilities	1j	0	
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	0	376265

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	0	
	(B) Participants	2a(1)(B)	352034	
	(C) Others (including rollovers)	2a(1)(C)	12405	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		364439
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	0	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		0
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	11188	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		11188
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1283
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		376910
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	0	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		0
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	645	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		645
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		645
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		376265
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified **(2)** [ ] Qualified **(3)** [X] Disclaimer **(4)** [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: GRANT THORNTON LLP **(2)** EIN: 36-6055558

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e		X	
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☐ Yes ☐ No ☒ Not determined

Part V Trust Information (optional)

6a Name of trust	**6b** Trust's EIN

Health Plan Int Holdings LLC

401 (k) Profit Sharing Plan and Trust

Financial Statements, Supplemental Schedules and Report of Independent Certified Public Accountants

December 31, 2014

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401 (k) Profit Sharing Plan and Trust
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* All other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations under the Employee Retirement Income Security Act of 1974 are not included because they are not applicable.

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REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

Trustees
Health Plan Int Holdings LLC 401(k) Profit Sharing Plan and Trust

Report on the financial statements

We were engaged to audit the accompanying financial statements of Health Plan Int Holdings LLC 401(k) Profit Sharing Plan and Trust (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for disclaimer of opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the certified information described in Note 4, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the certifying entity meet the requirements of 29 CFR 2520.103-8. The Plan administrator obtained a certification from this entity as of and for the year ended December 31, 2014, stating that the certified information provided to the Plan administrator is complete and accurate.

Disclaimer of opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Supplementary information

The supplemental schedule of assets (held at end of year) as of December 31, 2014 and the schedule of reportable transactions for the year ended December 31, 2014 are presented for purposes of additional analysis and are not a required part of the financial statements, but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules.

Report on form and content in compliance with DOL rules and regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the certified information described in Note 4., have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Grant Thornton LLP

Miami, Florida
October 13, 2015

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Statement of Net Assets Available for Benefits
December 31, 2014

Assets		
Investments, at fair value	$	366,777
Receivables		
Participant contributions		9,488
Assets available for benefits, at fair value		376,265
Liabilities		
Excess contributions payable		77,070
Total liabilities		77,070
Net assets available for benefits, at fair value	$	299,195

The accompanying notes are an integral part of this financial statement.

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2014

Additions to net assets attributed to		
Net appreciation in fair value of investments	$	1,283
Dividend income		11,188
Total investment income		12,471
Participant contributions		274,964
Rollover contributions		12,405
		287,369
Total additions		299,840
Deductions from net assets attributed to		
Administrative expenses		645
Total deductions		645
Net increase		299,195
Net assets available for benefits		
Beginning of year		-
End of year	$	299,195

The accompanying notes are an integral part of this financial statement.

1. Description of Plan

General

The following description of the Health Plan Int Holdings LLC 401 (k) Profit Sharing Plan and Trust (the "Plan") is provided for general informational purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions. Effective January, 1, 2014, Health Plan Intermediaries Holdings, LLC (the "Company") adopted the Plan. The Plan is a defined contribution plan under Section 401(k) of the Internal Revenue Code ("IRC"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended. Mid Atlantic Trust Company ("Mid Atlantic") serves as trustee and custodian.

Eligibility

The Plan is a defined contribution plan covering employees of the Company and its wholly owned subsidiaries who have completed three months of service and are age 21 or older. Employees who have completed one year of service and have worked 1,000 hours are eligible for matching contributions and employer profit sharing contributions. Participation in the Plan is voluntary. The Plan does not cover employees who are members of certain collective bargaining agreements, non-resident aliens who receive no earned income from sources within the United States of America, or who, during, and for, the plan year become employed through a merger, acquisition or similar transaction of the Company.

Contributions

Participants may contribute an amount equal to a dollar amount or percentage of their pretax annual compensation not to exceed the limits imposed by IRC Sections 401(k), 402 (g), 404, and 415. Participants may also contribute Roth elective deferrals as defined by section 408A. The Company may participate in a discretionary match whereby the amount, the allocation formula, and the percentage or dollar amount limit applicable to such match, if any, is at the complete and sole discretion of the Company and may vary from year to year. Any matching contribution will be allocated in a nondiscriminatory manner based upon each participant's elective deferrals. For the 2014 plan year, the Company has elected to make no matching contributions.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Participants are vested in employer contributions included in participant accounts based upon years of service. A participant becomes 20% vested in employer contributions after two years of service, 40% vested after three years of service, 60% vested after four years of service, 80% vested after five years of service and 100% vested after six years of service. Participants who terminate employment as a result of disability or death shall be fully vested and entitled to receive the value of their entire account.

Investment Options

As of December 31, 2014, the Plan provided participants with 23 diverse funds as investment options.

Forfeited Accounts

Forfeitures of non-vested account balances are included in the Plan's investments and are available to satisfy Plan expenses or the restoration of participants' individual accounts. Remaining forfeitures may reduce future employer contributions. As of December 31, 2014, there were no forfeited, non-vested funds.

Notes Receivable from Participants
The Plan allows for loans to participants from $1,000 up to the lesser of 95% of one-half of the value of the vested account balance or 95% of the total vested account balance excluding the Roth Elective Deferral balance. Loans may not exceed $50,000. Interest is computed on the basis of the prime rate plus 1%, fixed on the day of loan. Such loans are collateralized by each respective participant's account. Loans are repaid ratably through payroll deductions over loan periods generally not to exceed 4.5 years. Participants are limited to one outstanding loan at any one time. As of December 31, 2014, there were no notes receivable outstanding.

Benefits Paid to Participants
Upon termination of service, disability or the attainment of normal retirement (age 65), a participant may elect to receive either a lump-sum amount equal to the value of their account, a distribution in the form of an annuity, or a combination of both. If the value of a terminated participant's vested benefit does not exceed $5,000, the entire amount shall be paid to the participant in a single lump-sum. As more fully described in the Plan document, in-service withdrawals are generally limited to attainment of age 59 ½ or cases involving disability.

2. Summary of Accounting Policies

Basis of Presentation
The financial statements have been prepared under generally accepted accounting principles in the United States of America ("GAAP").

Investment Valuation and Income Recognition
Investments reported in the accompanying statement of net assets available for benefits are reported at fair value, in accordance with GAAP. The Plan invests in diverse funds managed by Mid Atlantic. Investments in funds are recorded at their respective daily fair market value.

Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. The Plan presents in the statement of changes in net assets available for benefits the net appreciation (depreciation) in the fair value of investments, which consists of the realized gains (losses) and the unrealized appreciation (depreciation) on those investments bought, sold and held during the year.

Participant Accounts
Participant accounts are credited with units by investment fund for participant contributions and fund transfers. Unit values are calculated daily to reflect the gains or losses of the underlying investments and expenses. Each participant's account is credited with the participant's contribution, employer's contribution, if any, and allocations of Plan earnings. Allocations are based on account balances, as defined in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the units in the participant's fund multiplied by the appropriate unit values on the valuation date.

Contributions
Participant and employer contributions are recorded in the period during which payroll deductions are made from the participants' earnings. Rollover contributions are recorded in the period during which they are received by the Plan.

Administrative Expenses
The Company pays substantially all of the administrative expenses of the Plan. The Company pays expenses related to custodian, record-keeper and advisory services, as well as participant fees related to loan requests. The Company's personnel perform various administrative services for the Plan, including limited assistance with the maintenance of participant records. Such costs associated with these services are not included in the accompanying financial statements.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of increases and decreases in net assets during the reporting period. Actual results could differ from those estimates.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus any accrued, but unpaid interest. Interest income is recorded on an accrual basis. Delinquent loans are reclassified as distributions per the terms of the Plan document. As of December 31, 2014, there were no notes receivable outstanding.

Risks and Uncertainties
The Plan provides for various investment options in professionally managed funds that purchase common shares, debt, and other equity type securities of publicly traded companies. Such investments are exposed to various risks such as interest rate, market and credit risk. Due to the level of risk associated with such investments and the level of uncertainty related to changes in the value of such investments, it is at least reasonably possible that changes in risk in the near term would materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

New Accounting Pronouncements
In July 2015, the Financial Accounting Standards Board issued guidance related to benefit plan accounting. Part I of this guidance removes the requirement to measure, present and disclose fully benefit-responsive investment contracts at both fair value and contract value and requires measurement, presentation and disclosure of these contracts only at contract value. Part II of this guidance simplifies certain plan investment disclosures by eliminating the requirement to disclose (1) individual investments that represent 5 percent or more of net assets available for benefits; (2) the net appreciation or depreciation for investments disaggregated by general type; (3) multiple disaggregation of investments to present investments grouped by nature, characteristics or risks by only requiring investments to be grouped by general type; and (4) the investment strategy of an investment, measured using net asset value per share (or its equivalent) practical expedient, that is in a fund that files a U.S. Department of Labor Form 5500. Part III of this guidance provides a measurement date practical expedient applicable only to entities that have a fiscal year-end that does not coincide with a month-end. Parts I through III of are effective for fiscal years beginning after December 15, 2015 with earlier application permitted. Part III of the guidance is not applicable to the Plan. The Plan will adopt this guidance on January 1, 2016 and is currently assessing impact of this guidance.

3. Fair Value Measurements

GAAP defines fair value as the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants as of the measurement date. When determining the fair value measurements for assets and liabilities required to be recorded at fair value, the Plan considers the principal or most advantageous market in which it would transact and considers assumptions that market participants would use when pricing the asset or liability, such as inherent risk, transfer restrictions, and risk of nonperformance.

GAAP also establishes a fair value hierarchy that requires the Plan to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. A financial instrument's categorization within the fair value hierarchy is based upon the lowest level of input that is significant to the fair value measurement. GAAP establishes three levels of inputs that may be used to measure fair value:

- Level 1: quoted prices in active markets for identical assets or liabilities;
- Level 2: inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices in active markets for similar assets or liabilities, quoted prices for identical or similar assets or liabilities in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities; or
- Level 3: unobservable inputs that are supported by no market activity and that are significant to the fair value of the assets or liabilities.

Investments Measured at Fair Value on a Recurring Basis
Investments measured at fair value on a recurring basis consisted of the following types of instruments as of December 31, 2014 (Level 1, 2 and 3 inputs are defined above):

Asset	Level 1	Level 2	Level 3	Total
Mutual funds				
Money Market Fund	$ 9,889	$ -	$ -	$ 9,889
Equity Fund	287,822	-	-	287,822
International Equity Fund	22,460	-	-	22,460
Fixed Income Fund	5,818	-	-	5,818
Balanced Fund	40,788	-	-	40,788
Total	$ 366,777	$ -	$ -	$ 366,777

Mutual Funds
The Plan's valuation methodology used to measure the fair values of mutual funds was derived from quoted market prices as all of these instruments have active markets.

4. Financial Information Certified by the Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the auditors not to perform any auditing procedures with respect to the information certified by Mid Atlantic, except for comparing such information to the related information included in the financial statements and supplemental schedules. The Plan administrator has obtained a certification from Mid Atlantic that the information provided to the Plan as of and for the year ended December 31, 2014 is complete and accurate. Such information includes all investments, investment income and loss and the information in the supplemental schedule of assets (held at end of year) and schedule of reportable transactions.

5. Investments

The fair value of investments as of December 31, 2014 that represent 5% or more of the Plan's net assets available for benefits are as follows:

JPMorgan SmartRetirement 2040 Instl	$	18,010
T. Rowe Price Growth Stock Fund Advisor Class		21,249
Vanguard Total Stock Market Index Fund Admiral Shares		31,876
John Hancock Funds Disciplined Value Mid Cap Fund Class R6		36,007
Vanguard Mid-Cap Index Fund Investor Shares		36,202
JPMorgan Small Cap Value Fund Class R5		52,358
Vanguard Large Cap Index Fund Investor Shares		75,485

During 2014, the fair value of the Plan's investments appreciated in value by approximately $1,300, exclusively from mutual fund performance.

6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan agreement to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. Upon termination of the Plan, the account of each affected participant will fully vest irrespective of their service period relative to the vesting schedule. The form and timing of payment will be determined under the Plan at the time of Plan termination.

7. Income Tax

The underlying standardized prototype plan has received an opinion letter from the Internal Revenue Service ("IRS") dated January 31, 2006, stating that the written form of the underlying prototype document is qualified under Section 401(a) of the IRC, and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401(a) of the IRC. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. Although the Plan has been amended

since receiving the determination letter, the Plan's administrator believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more than likely would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions of the Plan, and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability, asset or disclosure in the financial statements. These positions are not expected to change in the next 12 months. The Plan is subject to routine audits by taxing jurisdictions and accordingly, the effect of such review, if any, would be reflected in the period of review. There is currently no audit in progress.

8. Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2014 excess contributions to the applicable participants prior to March 15, 2015.

9. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2014:

Net assets available for benefits per the financial statements	$	299,195
Add: Accrued excess contributions payable		77,070
Net assets available for benefits per Form 5500	$	376,265

Net increase per the financial statements	$	299,195
Add: Reduction in participant contributions attributable to excess contributions made to the plan		77,070
Income per Form 5500	$	376,265

10. Subsequent Events

The Plan has evaluated subsequent events through October 13, 2015, which is the date that the financial statements are available for issuance. On January 1, 2015, the plan was restated to reflect changes in the plan adoption agreement language as dictated by the Pension Protection Act of 2006. Such restatements do not have an impact on or otherwise require any adjustments to the financial statements as of December 31, 2014.

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2014 Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Cost *		Current Value **
Vanguard Prime Money Market Fund Investor Class	Mutual fund	N/A	$	9,889
Dodge & Cox Stock Fund	Mutual fund	N/A		3,303
Fidelity Advisor Small Cap I	Mutual fund	N/A		5,591
Ivy Mid Cap Growth Fund Class I	Mutual fund	N/A		6,630
John Hancock Funds Disciplined Value Mid Cap Class R6	Mutual fund	N/A		36,007
JPMorgan Small Cap Value Fund Class R5	Mutual fund	N/A		52,358
Oppenheimer Global Fund Class I	Mutual fund	N/A		13,145
PIMCO Small Cap StocksPLUS AR Strt P	Mutual fund	N/A		5,206
T. Rowe Price Growth Stock Fund Advisor Class	Mutual fund	N/A		21,249
RS Small Cap Growth Fund Class Y	Mutual fund	N/A		772
Vanguard Large Cap Index Fund Investor Shares	Mutual fund	N/A		75,485
Vanguard Total Stock Market Index Fund Admiral Shares	Mutual fund	N/A		31,876
Vanguard Mid-Cap Index Fund Investor Shares	Mutual fund	N/A		36,202
Dodge & Cox International Stock Fund	Mutual fund	N/A		8,783
Russell Emerging Markets Fund Class S	Mutual fund	N/A		9,043
Schwab International Index Fund	Mutual fund	N/A		4,634
Vanguard Intermediate-Term Bond Index Fund Investor Shares	Mutual fund	N/A		2,961
Wells Fargo Advantage Core Bond Fund Class R6	Mutual fund	N/A		2,857
JPMorgan SmartRetirement Income Instl	Mutual fund	N/A		8,734
JPMorgan SmartRetirement 2020 Instl	Mutual fund	N/A		6,059
JPMorgan SmartRetirement 2040 Instl	Mutual fund	N/A		18,010
JPMorgan SmartRetirement 2030 Instl	Mutual fund	N/A		4,608
JPMorgan SmartRetirement 2050 Instl	Mutual fund	N/A		3,377
Total			$	366,777

* Under ERISA, an asset held for investment purposes is any asset held by the Plan on the last day of the Plan's fiscal year or acquired at any time during the Plan's fiscal year and disposed of any time before the last day of the Plan's fiscal year, with certain exceptions. Cost information may be omitted with respect to the participant directed investments.

** At fair value.

The information in this schedule has been certified as to its completeness and accuracy by Mid Atlantic Trust Company, the Trustee.

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Schedule H, Line 4(j) – Schedule of Reportable Transactions
December 31, 2014 Supplemental Schedule II

Identity of Party Involved

Series in the Same Security	Description of Investments	Purchase Price	Selling Price	Number of Transactions	Transaction Expense	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
John Hancock Funds	Disciplined Value Mid Cap Fund Class R6	$ 34,535	-	24	-	-	$ 34,535	-
JPMorgan	Small Cap Value Fund Class R5	50,310	-	26	-	-	50,310	-
JPMorgan	SmartRetirement 2040 Instl	17,440	-	25	-	-	17,440	-
T. Rowe Price	Growth Stock Fund Advisor Class	20,777	-	25	-	-	20,777	-
Vanguard	Total Stock Mrkt. Index Fund Signal Shares	27,491	-	20	-	-	27,491	-
Vanguard	Large Cap Index Fund Investor Shares	72,004	-	25	-	-	72,004	-
Vanguard	Mid-Cap Index Fund Investor Shares	34,547	-	25	-	-	34,547	-

The information in this schedule has been certified as to its completeness and accuracy by Mid Atlantic Trust Company, the Trustee.

Health Plan Int Holdings LLC

401 (k) Profit Sharing Plan and Trust

Financial Statements, Supplemental Schedules and Report of Independent Certified Public Accountants

December 31, 2014

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
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* All other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations under the Employee Retirement Income Security Act of 1974 are not included because they are not applicable.

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REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

Trustees
Health Plan Int Holdings LLC 401(k) Profit Sharing Plan and Trust

Report on the financial statements

We were engaged to audit the accompanying financial statements of Health Plan Int Holdings LLC 401(k) Profit Sharing Plan and Trust (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for disclaimer of opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the certified information described in Note 4, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the certifying entity meet the requirements of 29 CFR 2520.103-8. The Plan administrator obtained a certification from this entity as of and for the year ended December 31, 2014, stating that the certified information provided to the Plan administrator is complete and accurate.

Disclaimer of opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Supplementary information

The supplemental schedule of assets (held at end of year) as of December 31, 2014 and the schedule of reportable transactions for the year ended December 31, 2014 are presented for purposes of additional analysis and are not a required part of the financial statements, but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules.

Report on form and content in compliance with DOL rules and regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the certified information described in Note 4., have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Grant Thornton LLP

Miami, Florida
October 13, 2015

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Statement of Net Assets Available for Benefits
December 31, 2014

Assets		
Investments, at fair value	$	366,777
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401 (k) Profit Sharing Plan and Trust
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2014

Additions to net assets attributed to		
Net appreciation in fair value of investments	$	1,283
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Beginning of year		-
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1. Description of Plan

General

The following description of the Health Plan Int Holdings LLC 401 (k) Profit Sharing Plan and Trust (the "Plan") is provided for general informational purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions. Effective January, 1, 2014, Health Plan Intermediaries Holdings, LLC (the "Company") adopted the Plan. The Plan is a defined contribution plan under Section 401(k) of the Internal Revenue Code ("IRC"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended. Mid Atlantic Trust Company ("Mid Atlantic") serves as trustee and custodian.

Eligibility

The Plan is a defined contribution plan covering employees of the Company and its wholly owned subsidiaries who have completed three months of service and are age 21 or older. Employees who have completed one year of service and have worked 1,000 hours are eligible for matching contributions and employer profit sharing contributions. Participation in the Plan is voluntary. The Plan does not cover employees who are members of certain collective bargaining agreements, non-resident aliens who receive no earned income from sources within the United States of America, or who, during, and for, the plan year become employed through a merger, acquisition or similar transaction of the Company.

Contributions

Participants may contribute an amount equal to a dollar amount or percentage of their pretax annual compensation not to exceed the limits imposed by IRC Sections 401(k), 402 (g), 404, and 415. Participants may also contribute Roth elective deferrals as defined by section 408A. The Company may participate in a discretionary match whereby the amount, the allocation formula, and the percentage or dollar amount limit applicable to such match, if any, is at the complete and sole discretion of the Company and may vary from year to year. Any matching contribution will be allocated in a nondiscriminatory manner based upon each participant's elective deferrals. For the 2014 plan year, the Company has elected to make no matching contributions.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Participants are vested in employer contributions included in participant accounts based upon years of service. A participant becomes 20% vested in employer contributions after two years of service, 40% vested after three years of service, 60% vested after four years of service, 80% vested after five years of service and 100% vested after six years of service. Participants who terminate employment as a result of disability or death shall be fully vested and entitled to receive the value of their entire account.

Investment Options

As of December 31, 2014, the Plan provided participants with 23 diverse funds as investment options.

Forfeited Accounts

Forfeitures of non-vested account balances are included in the Plan's investments and are available to satisfy Plan expenses or the restoration of participants' individual accounts. Remaining forfeitures may reduce future employer contributions. As of December 31, 2014, there were no forfeited, non-vested funds.

Notes Receivable from Participants
The Plan allows for loans to participants from $1,000 up to the lesser of 95% of one-half of the value of the vested account balance or 95% of the total vested account balance excluding the Roth Elective Deferral balance. Loans may not exceed $50,000. Interest is computed on the basis of the prime rate plus 1%, fixed on the day of loan. Such loans are collateralized by each respective participant's account. Loans are repaid ratably through payroll deductions over loan periods generally not to exceed 4.5 years. Participants are limited to one outstanding loan at any one time. As of December 31, 2014, there were no notes receivable outstanding.

Benefits Paid to Participants
Upon termination of service, disability or the attainment of normal retirement (age 65), a participant may elect to receive either a lump-sum amount equal to the value of their account, a distribution in the form of an annuity, or a combination of both. If the value of a terminated participant's vested benefit does not exceed $5,000, the entire amount shall be paid to the participant in a single lump-sum. As more fully described in the Plan document, in-service withdrawals are generally limited to attainment of age 59 ½ or cases involving disability.

2. Summary of Accounting Policies

Basis of Presentation
The financial statements have been prepared under generally accepted accounting principles in the United States of America ("GAAP").

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Investments reported in the accompanying statement of net assets available for benefits are reported at fair value, in accordance with GAAP. The Plan invests in diverse funds managed by Mid Atlantic. Investments in funds are recorded at their respective daily fair market value.

Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. The Plan presents in the statement of changes in net assets available for benefits the net appreciation (depreciation) in the fair value of investments, which consists of the realized gains (losses) and the unrealized appreciation (depreciation) on those investments bought, sold and held during the year.

Participant Accounts
Participant accounts are credited with units by investment fund for participant contributions and fund transfers. Unit values are calculated daily to reflect the gains or losses of the underlying investments and expenses. Each participant's account is credited with the participant's contribution, employer's contribution, if any, and allocations of Plan earnings. Allocations are based on account balances, as defined in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the units in the participant's fund multiplied by the appropriate unit values on the valuation date.

Contributions
Participant and employer contributions are recorded in the period during which payroll deductions are made from the participants' earnings. Rollover contributions are recorded in the period during which they are received by the Plan.

Administrative Expenses
The Company pays substantially all of the administrative expenses of the Plan. The Company pays expenses related to custodian, record-keeper and advisory services, as well as participant fees related to loan requests. The Company's personnel perform various administrative services for the Plan, including limited assistance with the maintenance of participant records. Such costs associated with these services are not included in the accompanying financial statements.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of increases and decreases in net assets during the reporting period. Actual results could differ from those estimates.

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The Plan provides for various investment options in professionally managed funds that purchase common shares, debt, and other equity type securities of publicly traded companies. Such investments are exposed to various risks such as interest rate, market and credit risk. Due to the level of risk associated with such investments and the level of uncertainty related to changes in the value of such investments, it is at least reasonably possible that changes in risk in the near term would materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

New Accounting Pronouncements
In July 2015, the Financial Accounting Standards Board issued guidance related to benefit plan accounting. Part I of this guidance removes the requirement to measure, present and disclose fully benefit-responsive investment contracts at both fair value and contract value and requires measurement, presentation and disclosure of these contracts only at contract value. Part II of this guidance simplifies certain plan investment disclosures by eliminating the requirement to disclose (1) individual investments that represent 5 percent or more of net assets available for benefits; (2) the net appreciation or depreciation for investments disaggregated by general type; (3) multiple disaggregation of investments to present investments grouped by nature, characteristics or risks by only requiring investments to be grouped by general type; and (4) the investment strategy of an investment, measured using net asset value per share (or its equivalent) practical expedient, that is in a fund that files a U.S. Department of Labor Form 5500. Part III of this guidance provides a measurement date practical expedient applicable only to entities that have a fiscal year-end that does not coincide with a month-end. Parts I through III of are effective for fiscal years beginning after December 15, 2015 with earlier application permitted. Part III of the guidance is not applicable to the Plan. The Plan will adopt this guidance on January 1, 2016 and is currently assessing impact of this guidance.

3. Fair Value Measurements

GAAP defines fair value as the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants as of the measurement date. When determining the fair value measurements for assets and liabilities required to be recorded at fair value, the Plan considers the principal or most advantageous market in which it would transact and considers assumptions that market participants would use when pricing the asset or liability, such as inherent risk, transfer restrictions, and risk of nonperformance.

GAAP also establishes a fair value hierarchy that requires the Plan to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. A financial instrument's categorization within the fair value hierarchy is based upon the lowest level of input that is significant to the fair value measurement. GAAP establishes three levels of inputs that may be used to measure fair value:

- Level 1: quoted prices in active markets for identical assets or liabilities;
- Level 2: inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices in active markets for similar assets or liabilities, quoted prices for identical or similar assets or liabilities in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities; or
- Level 3: unobservable inputs that are supported by no market activity and that are significant to the fair value of the assets or liabilities.

Investments Measured at Fair Value on a Recurring Basis
Investments measured at fair value on a recurring basis consisted of the following types of instruments as of December 31, 2014 (Level 1, 2 and 3 inputs are defined above):

Asset	Level 1	Level 2	Level 3	Total
Mutual funds				
Money Market Fund	$ 9,889	$ -	$ -	$ 9,889
Equity Fund	287,822	-	-	287,822
International Equity Fund	22,460	-	-	22,460
Fixed Income Fund	5,818	-	-	5,818
Balanced Fund	40,788	-	-	40,788
Total	$ 366,777	$ -	$ -	$ 366,777

Mutual Funds
The Plan's valuation methodology used to measure the fair values of mutual funds was derived from quoted market prices as all of these instruments have active markets.

4. Financial Information Certified by the Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the auditors not to perform any auditing procedures with respect to the information certified by Mid Atlantic, except for comparing such information to the related information included in the financial statements and supplemental schedules. The Plan administrator has obtained a certification from Mid Atlantic that the information provided to the Plan as of and for the year ended December 31, 2014 is complete and accurate. Such information includes all investments, investment income and loss and the information in the supplemental schedule of assets (held at end of year) and schedule of reportable transactions.

5. Investments

The fair value of investments as of December 31, 2014 that represent 5% or more of the Plan's net assets available for benefits are as follows:

JPMorgan SmartRetirement 2040 Instl	$	18,010
T. Rowe Price Growth Stock Fund Advisor Class		21,249
Vanguard Total Stock Market Index Fund Admiral Shares		31,876
John Hancock Funds Disciplined Value Mid Cap Fund Class R6		36,007
Vanguard Mid-Cap Index Fund Investor Shares		36,202
JPMorgan Small Cap Value Fund Class R5		52,358
Vanguard Large Cap Index Fund Investor Shares		75,485

During 2014, the fair value of the Plan's investments appreciated in value by approximately $1,300, exclusively from mutual fund performance.

6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan agreement to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. Upon termination of the Plan, the account of each affected participant will fully vest irrespective of their service period relative to the vesting schedule. The form and timing of payment will be determined under the Plan at the time of Plan termination.

7. Income Tax

The underlying standardized prototype plan has received an opinion letter from the Internal Revenue Service ("IRS") dated January 31, 2006, stating that the written form of the underlying prototype document is qualified under Section 401(a) of the IRC, and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401(a) of the IRC. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. Although the Plan has been amended

since receiving the determination letter, the Plan's administrator believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more than likely would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions of the Plan, and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability, asset or disclosure in the financial statements. These positions are not expected to change in the next 12 months. The Plan is subject to routine audits by taxing jurisdictions and accordingly, the effect of such review, if any, would be reflected in the period of review. There is currently no audit in progress.

8. Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2014 excess contributions to the applicable participants prior to March 15, 2015.

9. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2014:

Net assets available for benefits per the financial statements	$	299,195
Add: Accrued excess contributions payable		77,070
Net assets available for benefits per Form 5500	$	376,265

Net increase per the financial statements	$	299,195
Add: Reduction in participant contributions attributable to excess contributions made to the plan		77,070
Income per Form 5500	$	376,265

10. Subsequent Events

The Plan has evaluated subsequent events through October 13, 2015, which is the date that the financial statements are available for issuance. On January 1, 2015, the plan was restated to reflect changes in the plan adoption agreement language as dictated by the Pension Protection Act of 2006. Such restatements do not have an impact on or otherwise require any adjustments to the financial statements as of December 31, 2014.

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2014 Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Cost *		Current Value **
Vanguard Prime Money Market Fund Investor Class	Mutual fund	N/A	$	9,889
Dodge & Cox Stock Fund	Mutual fund	N/A		3,303
Fidelity Advisor Small Cap I	Mutual fund	N/A		5,591
Ivy Mid Cap Growth Fund Class I	Mutual fund	N/A		6,630
John Hancock Funds Disciplined Value Mid Cap Class R6	Mutual fund	N/A		36,007
JPMorgan Small Cap Value Fund Class R5	Mutual fund	N/A		52,358
Oppenheimer Global Fund Class I	Mutual fund	N/A		13,145
PIMCO Small Cap StocksPLUS AR Strt P	Mutual fund	N/A		5,206
T. Rowe Price Growth Stock Fund Advisor Class	Mutual fund	N/A		21,249
RS Small Cap Growth Fund Class Y	Mutual fund	N/A		772
Vanguard Large Cap Index Fund Investor Shares	Mutual fund	N/A		75,485
Vanguard Total Stock Market Index Fund Admiral Shares	Mutual fund	N/A		31,876
Vanguard Mid-Cap Index Fund Investor Shares	Mutual fund	N/A		36,202
Dodge & Cox International Stock Fund	Mutual fund	N/A		8,783
Russell Emerging Markets Fund Class S	Mutual fund	N/A		9,043
Schwab International Index Fund	Mutual fund	N/A		4,634
Vanguard Intermediate-Term Bond Index Fund Investor Shares	Mutual fund	N/A		2,961
Wells Fargo Advantage Core Bond Fund Class R6	Mutual fund	N/A		2,857
JPMorgan SmartRetirement Income Instl	Mutual fund	N/A		8,734
JPMorgan SmartRetirement 2020 Instl	Mutual fund	N/A		6,059
JPMorgan SmartRetirement 2040 Instl	Mutual fund	N/A		18,010
JPMorgan SmartRetirement 2030 Instl	Mutual fund	N/A		4,608
JPMorgan SmartRetirement 2050 Instl	Mutual fund	N/A		3,377
Total			$	366,777

* Under ERISA, an asset held for investment purposes is any asset held by the Plan on the last day of the Plan's fiscal year or acquired at any time during the Plan's fiscal year and disposed of any time before the last day of the Plan's fiscal year, with certain exceptions. Cost information may be omitted with respect to the participant directed investments.

** At fair value.

The information in this schedule has been certified as to its completeness and accuracy by Mid Atlantic Trust Company, the Trustee.

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Schedule H, Line 4(j) – Schedule of Reportable Transactions
December 31, 2014 Supplemental Schedule II

Identity of Party Involved

Series in the Same Security	Description of Investments	Purchase Price	Selling Price	Number of Transactions	Transaction Expense	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
John Hancock Funds	Disciplined Value Mid Cap Fund Class R6	$ 34,535	-	24	-	-	$ 34,535	-
JPMorgan	Small Cap Value Fund Class R5	50,310	-	26	-	-	50,310	-
JPMorgan	SmartRetirement 2040 Instl	17,440	-	25	-	-	17,440	-
T. Rowe Price	Growth Stock Fund Advisor Class	20,777	-	25	-	-	20,777	-
Vanguard	Total Stock Mrkt. Index Fund Signal Shares	27,491	-	20	-	-	27,491	-
Vanguard	Large Cap Index Fund Investor Shares	72,004	-	25	-	-	72,004	-
Vanguard	Mid-Cap Index Fund Investor Shares	34,547	-	25	-	-	34,547	-

The information in this schedule has been certified as to its completeness and accuracy by Mid Atlantic Trust Company, the Trustee.

Health Plan Int Holdings LLC

401 (k) Profit Sharing Plan and Trust

Financial Statements, Supplemental Schedules and Report of Independent Certified Public Accountants

December 31, 2014

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401 (k) Profit Sharing Plan and Trust
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December 31, 2014

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* All other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations under the Employee Retirement Income Security Act of 1974 are not included because they are not applicable.

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REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

Trustees
Health Plan Int Holdings LLC 401(k) Profit Sharing Plan and Trust

Report on the financial statements

We were engaged to audit the accompanying financial statements of Health Plan Int Holdings LLC 401(k) Profit Sharing Plan and Trust (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for disclaimer of opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the certified information described in Note 4, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the certifying entity meet the requirements of 29 CFR 2520.103-8. The Plan administrator obtained a certification from this entity as of and for the year ended December 31, 2014, stating that the certified information provided to the Plan administrator is complete and accurate.

Disclaimer of opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Supplementary information

The supplemental schedule of assets (held at end of year) as of December 31, 2014 and the schedule of reportable transactions for the year ended December 31, 2014 are presented for purposes of additional analysis and are not a required part of the financial statements, but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules.

Report on form and content in compliance with DOL rules and regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the certified information described in Note 4., have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Grant Thornton LLP

Miami, Florida
October 13, 2015

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Statement of Net Assets Available for Benefits
December 31, 2014

Assets		
Investments, at fair value	$	366,777
Receivables		
Participant contributions		9,488
Assets available for benefits, at fair value		376,265
Liabilities		
Excess contributions payable		77,070
Total liabilities		77,070
Net assets available for benefits, at fair value	$	299,195

The accompanying notes are an integral part of this financial statement.

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2014

Additions to net assets attributed to		
Net appreciation in fair value of investments	$	1,283
Dividend income		11,188
Total investment income		12,471
Participant contributions		274,964
Rollover contributions		12,405
		287,369
Total additions		299,840
Deductions from net assets attributed to		
Administrative expenses		645
Total deductions		645
Net increase		299,195
Net assets available for benefits		
Beginning of year		-
End of year	$	299,195

The accompanying notes are an integral part of this financial statement.

1. Description of Plan

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GAAP defines fair value as the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants as of the measurement date. When determining the fair value measurements for assets and liabilities required to be recorded at fair value, the Plan considers the principal or most advantageous market in which it would transact and considers assumptions that market participants would use when pricing the asset or liability, such as inherent risk, transfer restrictions, and risk of nonperformance.

GAAP also establishes a fair value hierarchy that requires the Plan to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. A financial instrument's categorization within the fair value hierarchy is based upon the lowest level of input that is significant to the fair value measurement. GAAP establishes three levels of inputs that may be used to measure fair value:

- Level 1: quoted prices in active markets for identical assets or liabilities;
- Level 2: inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices in active markets for similar assets or liabilities, quoted prices for identical or similar assets or liabilities in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities; or
- Level 3: unobservable inputs that are supported by no market activity and that are significant to the fair value of the assets or liabilities.

Investments Measured at Fair Value on a Recurring Basis
Investments measured at fair value on a recurring basis consisted of the following types of instruments as of December 31, 2014 (Level 1, 2 and 3 inputs are defined above):

Asset	Level 1	Level 2	Level 3	Total
Mutual funds				
Money Market Fund	$ 9,889	$ -	$ -	$ 9,889
Equity Fund	287,822	-	-	287,822
International Equity Fund	22,460	-	-	22,460
Fixed Income Fund	5,818	-	-	5,818
Balanced Fund	40,788	-	-	40,788
Total	$ 366,777	$ -	$ -	$ 366,777

Mutual Funds
The Plan's valuation methodology used to measure the fair values of mutual funds was derived from quoted market prices as all of these instruments have active markets.

4. Financial Information Certified by the Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the auditors not to perform any auditing procedures with respect to the information certified by Mid Atlantic, except for comparing such information to the related information included in the financial statements and supplemental schedules. The Plan administrator has obtained a certification from Mid Atlantic that the information provided to the Plan as of and for the year ended December 31, 2014 is complete and accurate. Such information includes all investments, investment income and loss and the information in the supplemental schedule of assets (held at end of year) and schedule of reportable transactions.

5. Investments

The fair value of investments as of December 31, 2014 that represent 5% or more of the Plan's net assets available for benefits are as follows:

JPMorgan SmartRetirement 2040 Instl	$	18,010
T. Rowe Price Growth Stock Fund Advisor Class		21,249
Vanguard Total Stock Market Index Fund Admiral Shares		31,876
John Hancock Funds Disciplined Value Mid Cap Fund Class R6		36,007
Vanguard Mid-Cap Index Fund Investor Shares		36,202
JPMorgan Small Cap Value Fund Class R5		52,358
Vanguard Large Cap Index Fund Investor Shares		75,485

During 2014, the fair value of the Plan's investments appreciated in value by approximately $1,300, exclusively from mutual fund performance.

6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan agreement to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. Upon termination of the Plan, the account of each affected participant will fully vest irrespective of their service period relative to the vesting schedule. The form and timing of payment will be determined under the Plan at the time of Plan termination.

7. Income Tax

The underlying standardized prototype plan has received an opinion letter from the Internal Revenue Service ("IRS") dated January 31, 2006, stating that the written form of the underlying prototype document is qualified under Section 401(a) of the IRC, and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401(a) of the IRC. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. Although the Plan has been amended

since receiving the determination letter, the Plan's administrator believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more than likely would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions of the Plan, and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability, asset or disclosure in the financial statements. These positions are not expected to change in the next 12 months. The Plan is subject to routine audits by taxing jurisdictions and accordingly, the effect of such review, if any, would be reflected in the period of review. There is currently no audit in progress.

8. Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2014 excess contributions to the applicable participants prior to March 15, 2015.

9. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2014:

Net assets available for benefits per the financial statements	$	299,195
Add: Accrued excess contributions payable		77,070
Net assets available for benefits per Form 5500	$	376,265

Net increase per the financial statements	$	299,195
Add: Reduction in participant contributions attributable to excess contributions made to the plan		77,070
Income per Form 5500	$	376,265

10. Subsequent Events

The Plan has evaluated subsequent events through October 13, 2015, which is the date that the financial statements are available for issuance. On January 1, 2015, the plan was restated to reflect changes in the plan adoption agreement language as dictated by the Pension Protection Act of 2006. Such restatements do not have an impact on or otherwise require any adjustments to the financial statements as of December 31, 2014.

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2014 Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Cost *		Current Value **
Vanguard Prime Money Market Fund Investor Class	Mutual fund	N/A	$	9,889
Dodge & Cox Stock Fund	Mutual fund	N/A		3,303
Fidelity Advisor Small Cap I	Mutual fund	N/A		5,591
Ivy Mid Cap Growth Fund Class I	Mutual fund	N/A		6,630
John Hancock Funds Disciplined Value Mid Cap Class R6	Mutual fund	N/A		36,007
JPMorgan Small Cap Value Fund Class R5	Mutual fund	N/A		52,358
Oppenheimer Global Fund Class I	Mutual fund	N/A		13,145
PIMCO Small Cap StocksPLUS AR Strt P	Mutual fund	N/A		5,206
T. Rowe Price Growth Stock Fund Advisor Class	Mutual fund	N/A		21,249
RS Small Cap Growth Fund Class Y	Mutual fund	N/A		772
Vanguard Large Cap Index Fund Investor Shares	Mutual fund	N/A		75,485
Vanguard Total Stock Market Index Fund Admiral Shares	Mutual fund	N/A		31,876
Vanguard Mid-Cap Index Fund Investor Shares	Mutual fund	N/A		36,202
Dodge & Cox International Stock Fund	Mutual fund	N/A		8,783
Russell Emerging Markets Fund Class S	Mutual fund	N/A		9,043
Schwab International Index Fund	Mutual fund	N/A		4,634
Vanguard Intermediate-Term Bond Index Fund Investor Shares	Mutual fund	N/A		2,961
Wells Fargo Advantage Core Bond Fund Class R6	Mutual fund	N/A		2,857
JPMorgan SmartRetirement Income Instl	Mutual fund	N/A		8,734
JPMorgan SmartRetirement 2020 Instl	Mutual fund	N/A		6,059
JPMorgan SmartRetirement 2040 Instl	Mutual fund	N/A		18,010
JPMorgan SmartRetirement 2030 Instl	Mutual fund	N/A		4,608
JPMorgan SmartRetirement 2050 Instl	Mutual fund	N/A		3,377
Total			$	366,777

* Under ERISA, an asset held for investment purposes is any asset held by the Plan on the last day of the Plan's fiscal year or acquired at any time during the Plan's fiscal year and disposed of any time before the last day of the Plan's fiscal year, with certain exceptions. Cost information may be omitted with respect to the participant directed investments.

** At fair value.

The information in this schedule has been certified as to its completeness and accuracy by Mid Atlantic Trust Company, the Trustee.

Health Plan Int Holdings LLC
401 (k) Profit Sharing Plan and Trust
Schedule H, Line 4(j) – Schedule of Reportable Transactions
December 31, 2014 Supplemental Schedule II

Identity of Party Involved

Series in the Same Security	Description of Investments	Purchase Price	Selling Price	Number of Transactions	Transaction Expense	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
John Hancock Funds	Disciplined Value Mid Cap Fund Class R6	$ 34,535	-	24	-	-	$ 34,535	-
JPMorgan	Small Cap Value Fund Class R5	50,310	-	26	-	-	50,310	-
JPMorgan	SmartRetirement 2040 Instl	17,440	-	25	-	-	17,440	-
T. Rowe Price	Growth Stock Fund Advisor Class	20,777	-	25	-	-	20,777	-
Vanguard	Total Stock Mrkt. Index Fund Signal Shares	27,491	-	20	-	-	27,491	-
Vanguard	Large Cap Index Fund Investor Shares	72,004	-	25	-	-	72,004	-
Vanguard	Mid-Cap Index Fund Investor Shares	34,547	-	25	-	-	34,547	-

The information in this schedule has been certified as to its completeness and accuracy by Mid Atlantic Trust Company, the Trustee.