

SUMMARY ANNUAL REPORT

For SOUTHWESTERN UNIVERSITY HEALTH AND LIFE INSURANCE PLAN

This is a summary of the annual report of the SOUTHWESTERN UNIVERSITY HEALTH AND LIFE INSURANCE PLAN, EIN 74-1233796, Plan No. 501, for period 01/01/2017 through 12/31/2017. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

SOUTHWESTERN UNIVERSITY has committed itself to pay certain self-funded Medical claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with VISION SERVICE PLAN, THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, PRINCIPAL LIFE INSURANCE COMPANY and STANDARD INSURANCE COMPANY to pay Dental, Vision, Life Insurance, Long-term Disability and Accidental Death and Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were \$330,367.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2017, the premiums paid under such "experience-rated" contracts were \$118,079 and the total of all benefit claims paid under these contracts during the plan year was \$37,903.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of SOUTHWESTERN UNIVERSITY at 1001 EAST UNIVERSITY AVENUE, GEORGETOWN, TX, 78626 or by telephone at 512-863-1807.

You also have the legally protected right to examine the annual report at the main office of the plan (SOUTHWESTERN UNIVERSITY, 1001 EAST UNIVERSITY AVENUE, GEORGETOWN, TX, 78626) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.