

SUMMARY ANNUAL REPORT

For The Claremont Colleges Health & Welfare Benefits

This is a summary of the annual report of The Claremont Colleges Health & Welfare Benefits, EIN 95-4786748, Plan No. 522, for the period January 1, 2014 through December 31, 2014. 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).

Claremont University Consortium has committed itself to pay certain temporary disability claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Anthem Blue Cross Life and Health Insurance Company, Standard Insurance Company, Kaiser Foundation Health Plan Inc, Zurich American Insurance Company, Gerber Life and Accident Insurance Company, U.S. Behavioral Health Plan, California dba Optum, Metropolitan Life Insurance Company and Safeguard Health Plans, Inc., A California Corporation to pay health, dental, vision, life insurance, long-term disability, prescription drug, accidental death and dismemberment, business travel accident and employee assistance program claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were \$28,362,027.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2014, the premiums paid under such "experience-rated" contracts were \$536,321 and the total of all benefit claims paid under these contracts during the plan year was \$701,174.

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 Claremont University Consortium at 101 S. Mills Avenue, Claremont, CA 91711, or by telephone at (909) 621-8151.

You also have the legally protected right to examine the annual report at the main office of the plan (Claremont University Consortium, 101 S. Mills Avenue, Claremont, CA 91711) 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.