

# CLAREMONT UNIVERSITY CONSORTIUM



## MEMORANDUM

TO: Plan Participants  
FROM: Carol Saldivar, Director Benefits Administration  
DATE: December 5, 2016  
SUBJECT: Summary Annual Reports for Benefit Plans of The Claremont Colleges

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**Background** The Summary Annual Report provides you with basic financial data for the benefit plans of The Claremont Colleges in a format required by the United States Department of Labor and include instructions on how you may obtain additional information about the plan

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**Required Notice** The attached report is The Summary Annual Reports for benefit plans of The Claremont Colleges for the year ending December 31, 2015.

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**No Action Required** This report is for your information only; you do not need to do anything. Please retain this report with your benefits information with The Claremont Colleges.

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**Questions** Should you have any questions regarding the report, please contact CUC Benefits Administration (909) 621-8151.

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**Enclosure** Summary Annual Report for year ending, December 31, 2015.

## **SUMMARY ANNUAL REPORT**

### **For The Claremont Colleges Health & Welfare Benefits**

This is a summary of the annual report of the The Claremont Colleges Health & Welfare Benefits, EIN 95-4786748, Plan No. 522, for the period January 1, 2015 through December 31, 2015. 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 health and 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, Gerber Life and Accident Insurance Company, Kaiser Foundation Health Plan Inc, Metropolitan Life Insurance Company, Safeguard Health Plans, Inc., A California Corporation, Standard Insurance Company, U.S. Behavioral Health Plan, California dba Optum and Zurich American Insurance Company to pay health, dental, vision, life insurance, long-term disability, prescription drug, business travel accident, employee assistance program and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$30,586,991.

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, 2015, the premiums paid under such "experience-rated" contracts were \$557,885 and the total of all benefit claims paid under these contracts during the plan year was (\$212,170).

#### **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.