

Vanderbilt University is required to file annual reports with the Internal Revenue Service on each of its insured benefits programs. In addition, a summary of each annual report must be provided to employees and beneficiaries. The format, style, and content for this report were designed by the Internal Revenue Service (IRS). The IRS requires employers to strictly follow this format. Employees who would like clarification or additional information should contact the Benefits Division of Human Resource Services, 322-8330.

**SUMMARY ANNUAL REPORT FOR THE
GROUP HEALTH CARE PLAN FOR VANDERBILT UNIVERSITY**

This is a summary of the annual report of the Group Health Care Plan for Vanderbilt University Employer Identification Number 62-0476822, Plan Number 504, for July 1, 2005 and ending June 30, 2006. The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Vanderbilt University has committed itself to pay all Health Care Claims for covered charges incurred under the terms of the plan.

Insurance Information

The Plan has contracts with London Life Reinsurance Co. to pay certain eligible claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2006 were \$2,058,862.

**SUMMARY ANNUAL REPORT
FOR
VANDERBILT GROUP ACCIDENTAL DEATH & DISMEMBERMENT PLAN**

This is a summary of the annual report of the Vanderbilt University Group Accidental Death & Dismemberment Plan, Employer Identification Number 62-0476822, Plan Number 503, for the period July 1, 2005 through June 30, 2006. The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The plan has a contract with Metropolitan Life to pay claims incurred under the terms of the plan. The total premiums paid for plan year ending June 30, 2006 were \$534,541.

**SUMMARY ANNUAL REPORT
FOR
VANDERBILT UNIVERSITY GROUP TRAVEL ACCIDENT INSURANCE PLAN**

This is a summary of the annual report of the Vanderbilt University Group Travel Accident Insurance Plan, Employer Identification Number 62-0476822, Plan Number 505, for the period July 1, 2005 through June 30, 2006. The annual report has been filed with Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The plan has a contract with Hartford Life & Accident Insurance and Life Insurance Company of North America to pay claims incurred under the terms of the plan. The total premiums paid for plan year ending June 30, 2006 were \$0 for Hartford Life & Accident Insurance and \$21,938 for Life Insurance Company of North America.

**SUMMARY ANNUAL REPORT
FOR
VANDERBILT UNIVERSITY MEDICAL CENTER
HOUSESTAFF HIV INSURANCE PROTECTION PLAN**

This summary of the annual report of the Vanderbilt University, Medical Center Housestaff HIV Insurance Protection Plan, Employer Identification Number 62-0476822, Plan No 511, for the period August 1, 2005 through July 31, 2006. The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Act of 1974 (ERISA).

INSURANCE INFORMATION

The plan has a contract with Ace American Insurance Company to pay claims incurred under the terms of the plan. The total premiums paid for the plan year ending July 31, 2006 were \$34,568.

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 are financial information and information on payments to service providers and 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 the Plan Administrator, Vanderbilt University, Box 357700, Station B, Nashville, Tennessee 37235; Telephone Number (615) 322-8330. The charge to cover copying costs will be \$.25 per page.

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without a charge.

You also have the legally protected right to examine the annual report at the main office of the Plan Administrator 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 N5638, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20216.