

**SUMMARY ANNUAL REPORT FOR
DENTAL CARE PLAN FOR EMPLOYEES OF VANDERBILT UNIVERSITY**

This is a summary of the annual report of the Dental Care Plan for Employees of Vanderbilt University, a dental plan (Employer Identification Number 62-0476822, Plan Number 507), for the plan year 01/01/2016 through 12/31/2016. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with Cigna Health and Life Insurance Company and BlueCross BlueShield of Tennessee, Inc. to pay certain Dental and Indemnity Contract claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2016 were \$1,863,551.

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 12/31/2016, the premiums paid under such "experience-rated" contracts were \$962,516 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$703,462.

**SUMMARY ANNUAL REPORT FOR
VANDERBILT UNIVERSITY EYE CARE PLAN**

This is a summary of the annual report of the Vanderbilt University Eye Care Plan, a vision plan (Employer Identification Number 62-0476822, Plan Number 512), for the plan year 01/01/2016 through 12/31/2016. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with National Guardian Life Insurance Company to pay certain vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2016 were \$810,838.

**SUMMARY ANNUAL REPORT FOR
GROUP LIFE INSURANCE FOR EMPLOYEES OF VANDERBILT UNIVERSITY**

This is a summary of the annual report of the Group Life Insurance for Employees of Vanderbilt University, a life insurance plan (Employer Identification Number 62-0476822, Plan

Number 506), for the plan year 01/01/2016 through 12/31/2016. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with Metropolitan Life Insurance Company to pay certain Life insurance, incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2016 were \$2,701,547.

SUMMARY ANNUAL REPORT FOR VANDERBILT LONG TERM DISABILITY INSURANCE PROGRAM

This is a summary of the annual report of the Vanderbilt Long Term Disability Insurance Program, a temporary disability and long-term disability plan (Employer Identification Number 62-0476822, Plan Number 508), for the plan year 01/01/2016 through 12/31/2016. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with First Unum Life Insurance Company and Unum Life Insurance Company of America to pay certain temporary disability and Long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2016 were \$4,285,029.

SUMMARY ANNUAL REPORT FOR VANDERBILT UNIVERSITY HEALTH & DEPENDENT CARE REIMBURSEMENT PLAN

This is a summary of the annual report of the Vanderbilt University Health & Dependent Care Reimbursement Plan, a reimbursement plan (Employer Identification Number 62-0476822, Plan Number 509), for the plan year 01/01/2016 through 12/31/2016. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The value of plan assets, after subtracting liabilities of the plan, was \$0 as of December 31, 2016 compared to \$0 as of January 1, 2016. During the plan year, the plan had total income of \$0.

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:

1. 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 Human Resources, who is a representative of the plan administrator, at PMB# 407700 2301 Vanderbilt Place, Nashville, TN 37235-7700 and phone number, 615-343-4788. The charge to cover copying costs will be \$0.25 per page.

You also have the legally protected right to examine the annual report at the main office of the plan: PMB# 407700 2301 Vanderbilt Place, Nashville, TN 37235-7700, 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.