

## **SUMMARY ANNUAL REPORT**

**For**

### **VANDERBILT UNIVERSITY WELFARE BENEFIT PLAN**

This is a summary of the annual report of the VANDERBILT UNIVERSITY WELFARE BENEFIT PLAN, EIN 62-0476822, Plan No. 513, for period January 01, 2017 through December 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).

#### **Insurance Information**

The plan has contracts with Hartford Life And Accident, First Unum Life Insurance Company, Bluecross Blueshield Of Tennessee, Inc., Cigna Health And Life Insurance Company And Affiliates, Unum Life Insurance Company Of America, Metropolitan Life Insurance Company, Metropolitan Life Insurance Company, Unum Life Insurance Company Of America, Unum Life Insurance Company Of America and National Guardian Life Insurance Company to pay dental, vision, life insurance, temporary disability, long-term disability, indemnity, BUSINESS TRAVEL ACCIDENT and ADD claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017 were \$6,232,992.

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, 2017, the premiums paid under such "experience-rated" contracts were \$1,943,754 and the total of all benefit claims paid under these contracts during the plan year was \$1,879,597.

#### **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 VANDERBILT UNIVERSITY in care of Barbara Carroll who is Plan Administrator at PMB 407700 2301 VANDERBILT PLACE, NASHVILLE, TN 37240-7700, or by telephone at (615) 343-4788. The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.50 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan ( VANDERBILT UNIVERSITY, PMB 407700 2301 VANDERBILT PLACE, NASHVILLE, TN 37240-7700) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.