SUMMARY ANNUAL REPORT FOR
GROUP HEALTH CARE FOR VANDERBILT UNIVERSITY

This is a summary of the annual report of the Group Health Care for Vanderbilt University plan, is a medical and dental plan (Employer Identification Number 62-0476822, Plan Number 504), for the plan year 7/01/2014 through 6/30/2015. 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 BlueCross BlueShield of Tennessee to pay certain medical and dental claims incurred under the terms of the plan.

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 6/30/2016, the premiums paid under such "experience-rated" contracts were $8,419,444 and the total of all benefit claims paid under these experience-rated contracts during the plan year was $7,366,061.

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, is a travel accident plan (Employer Identification Number 62-0476822, Plan Number 505), for the plan year 7/01/2014 through 6/30/2015. 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 Hartford Life and Accident to pay certain business travel accident claims incurred under the terms of the plan.

SUMMARY ANNUAL REPORT FOR
VANDERBILT UNIVERSITY GROUP ACCIDENTAL DEATH & DISABILITY PLAN

This is a summary of the annual report of the Vanderbilt University Group Accidental Death and Disability Plan is an accident plan (Employer Identification Number 62-0476822, Plan Number 503), for the plan year 7/01/2014 through 6/30/2015. 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 accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending 6/30/15 were $1,173,668.

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# 4077 2301 Vanderbilt Place, Nashville, TN 37235-7700 and phone number, 615-322-8330. 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.