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, 2018 through December 31, 2018. 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 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, 2018 were $6,440,876.

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, 2018, the premiums paid under such "experience-rated" contracts were $2,069,790 and the total of all benefit claims paid under these contracts during the plan year was $1,945,837.

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 Amy Grubb 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paperwork Reduction Act Statement
According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13)(PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)