

SUMMARY ANNUAL REPORT FOR VANDERBILT UNIVERSITY WELFARE BENEFIT PLAN

This is a summary of the annual report of the Vanderbilt University Welfare Benefit Plan (Employer Identification Number 62-0476822, Plan Number 513) for the plan year 01/01/2022 through 12/31/2022. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Vanderbilt University has committed itself to pay certain health and prescription drug claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Aetna Life Insurance Company, Hartford Life And Accident, Metropolitan Life Insurance Company And Delta Dental Of Tennessee to pay certain health, business travel accident, temporary disability, long-term disability, dental, life insurance, accidental death and dismemberment, vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2022 were \$7,103,995.

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 12/31/2022, the premiums paid under such "experience-rated" contracts were \$3,005,728 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$2,956,020.

Your Rights to Additional Information

To obtain a copy of the full annual report, or any part thereof, write or call Vanderbilt University, the plan administrator, at Pmb 407700 2301 Vanderbilt Place, Nashville, TN 37240-7700 and phone number, 615-343-4788.

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 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.