

## **SUMMARY ANNUAL REPORT**

### **For Capital University Welfare Benefit Plan**

This is a summary of the annual report of the Employee Welfare Benefit Plan, EIN 31-4379435, Plan No. 501, for January 1, 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 United Healthcare, Delta Dental of Ohio, UNUM and National Guardian Life Insurance Company to pay health, dental, life insurance, accidental death & dismemberment, long-term disability, long-term care, lifestyle and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017 were \$1,150,225.

Because some 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 \$237,485 and the total of all benefit claims paid under these contracts during the plan year was \$214,269.

Capital University has committed itself to pay self-insured health claims incurred under the terms of the plan.

#### **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 Capital University's Human Resources Department at 1 College & Main, Columbus, OH 43209-2394, (614) 236-6168.

You also have the legally protected right to examine the annual report at the main office of the plan (Capital University, 1 College and Main, Columbus, OH 43209-2394), 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.