



Dear University of Dayton Faculty, Staff and Retirees:

The Employee Retirement Income Security Act of 1974 (ERISA) requires employers to file annual reports with the Internal Revenue Service and the U.S. Department of Labor on the status of their various employee benefit plans, and to provide employees with a summary of those reports, called a Summary Annual Report. The following are summaries of the full reports filed with the Internal Revenue Service under Employer Identification Number 31-0536715 (The University of Dayton).

These reports require no action from you; they are for informational purposes only. If you have any questions about these reports, please call the Office of Human Resources at (937) 229-2541.

Sincerely,

Elizabeth J. Schwartz
Director of Employee Benefits and Wellness

SUMMARY ANNUAL REPORTS Group Benefit Plan Participants

This is a summary annual report for the University of Dayton Employee Benefit Plan (Plan #501) for the period beginning January 1, 2016 and ending December 31, 2016. The Plan is sponsored by the University of Dayton (EIN 31-0536715) and is a welfare benefit plan providing medical, dental, death, disability, long term care and vision benefits. 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 and Financial Information

The University of Dayton has committed itself to provide benefits under the terms of the plan. The University of Dayton pays medical benefits out of the University of Dayton's general assets. The University of Dayton also has contracts with Anthem Blue Cross and Blue Shield, CNA, Hartford, EyeMed and Superior Dental Care to pay benefits. The total premiums paid to Anthem Blue Cross and Blue Shield for the prescription drug benefits for the period beginning January 1, 2016 through December 31 2016 were \$1,673,443. The total premiums paid to CNA for long term care benefits for the period beginning January 1, 2016 through December 31, 2016 were \$. The total premiums paid to EyeMed for vision benefits for the period beginning January 1, 2016 through December 31, 2016 were \$146,695. The total premiums paid to Harford for death and disability benefits for the period beginning January 1, 2016 through December 31, 2016 were \$1,248,295. The total premiums paid to Superior Dental Care for dental benefits for the period beginning January 1, 2016 through December 31, 2016 were \$1,598,411. Because the contract with Superior Dental Care is so called "experience rated" the premium costs are affected by among other things, the number and size of claims. The total benefit claims paid during the plan year by Superior Dental Care were \$1,296,240. The University of Dayton also has a contract with Community Insurance Company under which Community Insurance Company may reimburse the University of Dayton for certain medical claims. However, the University of Dayton is ultimately responsible for paying all of the claims.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part, thereof, on request. That report includes insurance information including sales commissions paid by the insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write the Office of Human Resources at the University of Dayton at 300 College Park, Dayton, OH 45409-1649, or by telephone at (937) 229-2541. The charge to cover copying costs will be \$1.50 for the full annual report or \$0.25 per page for any part.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes or both. If you request a copy of the

full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (University of Dayton, 300 College Park, Dayton, OH 45409-1614) 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 of Labor should be addressed to: Public Disclosure Room, Room N5638, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W. Washington, D.C. 20210.