SUMMARY ANNUAL REPORT
For St. Lawrence University Welfare & Benefits Plan

This is a summary of the annual report of the St. Lawrence University Welfare & Benefits Plan, EIN 15-0532239, Plan No. 520, for period January 01, 2014 through December 31, 2014. 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).

St. Lawrence University has committed itself to pay dental claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Excellus BlueCross BlueShield, and Guardian Life Insurance Company Of America to pay health, dental, life insurance, long-term disability, prescription drug and AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were $2,502,823.

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:

• financial information;
• information on payments to service providers;
• 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 St. Lawrence University in care of Lisa Cania who is Plan Administrator at 23 Romoda Drive, Canton, NY 13617, or by telephone at (315) 229-5996. The charge to cover copying costs will be $3.00 for the full annual report, or $0.25 per page for any part thereof.

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 (St. Lawrence University, 23 Romoda Drive, Canton, NY 13617) 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.