

## **SUMMARY ANNUAL REPORT**

### **For University of Denver Health Plan**

This is a summary of the annual report of the University of Denver Health Plan, EIN 84-0404231, Plan No. 515, for period July 01, 2009 through June 30, 2010. 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 Kaiser Foundation Health Plan of Colorado, Inc., Hartford Life and Accident, Hartford Life and Accident, Delta Dental of Colorado and Prudential Insurance Company of America to pay health, dental, life insurance, temporary disability, long-term disability, Voluntary Life, Basic & Voluntary AD&D and Business Travel Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2010 were \$15,857,687.

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 June 30, 2010, the premiums paid under such "experience-rated" contracts were \$503,961 and the total of all benefit claims paid under these contracts during the plan year was \$439,768.

#### **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 University of Denver Colorado Seminary in care of Amy King, Director HR who is Plan Administrator at 2199 S. University Blvd., Denver, CO 80208, or by telephone at (303) 871-7511.

You also have the legally protected right to examine the annual report at the main office of the plan (University of Denver Colorado Seminary, 2199 S. University Blvd., Denver, CO 80208) 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.