

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, 2013 through June 30, 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).

Insurance Information

The plan has contracts with Kaiser Foundation Health Plan Of Colorado, Delta Dental Of Colorado, Harford Life And Accident, Prudential Insurance Company Of America and Eyemed Vision Care to pay Medical, Dental, Vision, Life Insurance, Short-term Disability, Long-term Disability, Accidental Death and Dismemberment and Business Travel Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2014 were \$22,017,223.

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, 2014, the premiums paid under such "experience-rated" contracts were \$845,747 and the total of all benefit claims paid under these contracts during the plan year was \$670,019.

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 at 2199 South University Boulevard, Denver, CO 80208, or by telephone at (303) 871-4284.

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 South University Boulevard, 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.