SUMMARY ANNUAL REPORT

For University of Richmond Employee Welfare Benefits Plan

This is a summary of the annual report for the University of Richmond Employee Welfare Benefits Plan, EIN 54-0505965, Plan No. 511, for the period January 1, 2018 through December 31, 2018. 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).

Basic Financial Statement

The Plan has contracts with Life Insurance Company of North America, Cigna Health and Life Insurance Company, Cigna Behavioral Health Inc., Anthem Health Plans of Virginia, Inc., Humana Inc. and Flores & Associates to pay claims incurred under the terms of the plan. Total premiums paid for the plan year ending December 31, 2018 for insurance were $3,289,672.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, including insurance information, on request. To obtain a copy of the full report, or any part thereof, write or call Human Resources, 231 Richmond Way, University of Richmond, VA 23173, or by telephone at (804) 289-8747.

You also have the legally protected right to examine the annual report at the office of the Plan Administrator (Human Resources, 231 Richmond Way, University of Richmond, VA 23173) 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 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.

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