

**SUMMARY ANNUAL REPORT FOR  
SEATTLE PACIFIC UNIVERSITY  
HEALTH & WELFARE PLAN**

This is a summary of the annual report of the Seattle Pacific University Health & Welfare Plan (Employer Identification Number 91-0565553, Plan Number 507) for the plan year July 1, 2017 through June 30, 2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Seattle Pacific University has committed itself to pay all medical, prescription drug, dental, health FSA and employee assistance (through an arrangement with CIGNA Behavioral Health) claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with Life Insurance Company of North America, Unum Life Insurance Company of America and Vision Service Plan to pay all life, accidental death & dismemberment, vision, long-term disability and long term care claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2018 were \$734,779.

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, 2018, the premiums paid under such "experience-rated" contracts were \$127,679 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$110,932.

**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 plan administrator, at 3307 Third Avenue West, Seattle, WA 98119 and phone number, 206-281-2809.

You also have the legally protected right to examine the annual report at the main office of the plan: 3307 Third Avenue West, Seattle, WA 98119, 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.