

SUMMARY ANNUAL REPORT

For Long Island University Welfare Benefits Plan

This is a summary of the annual report of the Long Island University Welfare Benefits Plan, EIN 11-1633516, Plan No. 501, 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).

Long Island University has committed itself to pay certain self-funded Medical claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with First Reliance Standard Life Insurance Company, Gerber Life Insurance Company, Aetna Life Insurance Company, First Unum Life Insurance Company, United Healthcare Insurance Company and Guideone Specialty Mutual Insurance Company to pay Dental, Vision, Life Insurance, Long-term Disability, Business Travel Accident, Critical Illness and and Legal claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were \$1,421,967.

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 Long Island University at University Center 700 Northern Boulevard, Brookville, NY 11548, or by telephone at (516) 299-4216.

You also have the legally protected right to examine the annual report at the main office of the plan (Long Island University, University Center 700 Northern Boulevard, Brookville, NY 11548) 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.