

THE GEORGE WASHINGTON UNIVERSITY
————— WASHINGTON DC —————

**SUMMARY ANNUAL REPORT FOR
GEORGE WASHINGTON UNIVERSITY HEALTH AND WELFARE PLAN FOR RETIREE AND LTD**

This is a summary of the annual report of the George Washington University Health and Welfare Plan for Retiree and LTD, a health, life insurance, dental, vision and death benefits plan (Employer Identification Number 53-0196584, Plan Number 509), for the plan year January 1, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The George Washington University has committed itself to pay certain health claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Aetna Life Insurance Co., UnitedHealthcare Insurance Company and Standard Insurance Company to pay certain dental, vision, life insurance, and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$575,893.

Because the contracts with Standard Insurance Company 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 December 31, 2015, the premiums paid under such "experience-rated" contracts were \$11,317 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$4,986.

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:

1. 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 The George Washington University, Tax Department, 45155 Research Place, Suite 260, Ashburn, VA 20147, or by telephone at 571-553-8320.

You also have the legally protected right to examine the annual report at the main office of the plan (The George Washington University, Tax Department, 45155 Research Place, Suite 260, Ashburn, VA 20147) 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.