SUMMARY ANNUAL REPORT

For Bryn Mawr College Employee Benefit Plan

This is a summary of the annual report of the Bryn Mawr College Employee Benefit Plan, EIN 23-1352621, Plan No. 507, a welfare benefit plan, for period November 01, 2017 through October 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).

Bryn Mawr College has committed itself to pay certain health care claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Independence Blue Cross, Liberty Life Assurance Company of Boston, and Independence Blue Cross to pay health, vision, life insurance, long-term disability, prescription drug, HMO and PPO claims incurred under the terms of the plan. The total premiums paid for the plan year ending October 31, 2018 were $8,403,813.

Because the contracts include 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 October 31, 2018, the premiums paid under such "experience-rated" contracts were $8,130,415 and the total of all benefit claims paid under these contracts during the plan year was $6,428,734.

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 Bryn Mawr College in care of Martin A. Mastascusa who is the Plan Administrator at 101 N. Merion Ave., Bryn Mawr, PA 19010, or by telephone at (610) 526-5000. The charge to cover copying costs will be $5.75 for the full annual report, or $0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan (Bryn Mawr College, 101 N. Merion Ave., Bryn Mawr, PA 19010) 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.