

**SUMMARY ANNUAL REPORT  
FOR HAMILTON COLLEGE GROUP INSURANCE PLAN**

This is a summary of the annual report of the Hamilton College Group Insurance Plan, EIN 15-0532200, Plan No. 510, a welfare benefit plan, for period January 1, 2008 through December 31, 2008. 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).

Trustees of Hamilton College has committed itself to pay certain healthcare claims incurred under the terms of the plan.

**Insurance Information**

The plan has contracts with MVP Health Care, Ameritas, Vision Service Plan and The Standard Life Insurance Company of New York to pay medical, dental, vision and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2008 were \$5,045,585.

Because they 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 December 31, 2008, the premiums paid under such "experience-rated" contracts were \$95,556 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$(2,679).

**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 Trustees of Hamilton College, c/o Human Resources 198 College Hill Road, Clinton, NY 13323, (315) 859-4688. The charge to cover copying costs will be \$4.75 for the full annual report, or 25 cents 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 (Trustees of Hamilton College, c/o Human Resources 198 College Hill Road, Clinton, NY 13323) 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.

**Additional Explanation**

Life insurance benefits are provided under a plan with the Business Council of New York State Inc. Insurance Fund under a contract with Aetna Life Insurance Company. See separate Summary Annual Report for Business Council of New York State Inc. Insurance Fund for information related to this contract.