

SUMMARY ANNUAL REPORT

For Hamilton College Welfare Benefits Plan

This is a summary of the annual report of the Hamilton College Welfare Benefits Plan, EIN 15-0532200, Plan No. 510, for period January 01, 2017 through December 31, 2017. 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 medical claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with The Guardian Life Insurance Company Of America, Hartford Life Insurance Co and The Standard Life Insurance Company Of New York to pay dental, vision, long-term disability and Travel Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017 were \$418,390.

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 December 31, 2017, the premiums paid under such "experience-rated" contracts were \$144,002 and the total of all benefit claims paid under these contracts during the plan year was (\$394,246).

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 Trustees of Hamilton College in care of Stephen Stemkoski who is Plan Administrator at C/O Human Resources 198 College Hill Road, Clinton, NY 13323, or by telephone at (315) 859-4689. The charge to cover copying costs will be \$3.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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.