

SUMMARY ANNUAL REPORT

For Wake Forest University Health and Welfare Benefit Plan

This is a summary of the annual report of the Wake Forest University Health and Welfare Benefit Plan, EIN 56-0532138, Plan No. 501, for period July 01, 2016 through June 30, 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).

Wake Forest University has committed itself to pay certain self-funded Medical, Dental and Employee Assistance Program claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with National Guardian Life Insurance Company, Life Insurance Company of North America, Genworth Life Insurance Company, John Hancock Life Insurance Company, ARAG Insurance Company and Federal Insurance Company to pay Vision, Life Insurance, Long-term Disability, Accidental Death and Dismemberment, Long Term Care, Legal and Business Travel Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2017 were \$1,457,573.

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 Wake Forest University at 1834 Wake Forest Road, Winston-Salem, NC 27109, or by telephone at (336) 758-4700.

You also have the legally protected right to examine the annual report at the main office of the plan (Wake Forest University, 1834 Wake Forest Road, Winston-Salem, NC 27109) 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.