

**SUMMARY ANNUAL REPORT FOR  
MESSIAH COLLEGE EMPLOYEE WELFARE BENEFIT PLAN**

This is a summary of the annual report of the MESSIAH COLLEGE EMPLOYEE WELFARE BENEFIT PLAN, a health, life insurance, dental, vision, temporary disability and long-term disability plan (Employer Identification Number 23-1352661, Plan Number 502), for the plan year 07/01/2016 through 06/30/2017. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

MESSIAH COLLEGE has committed itself to pay certain Dental and Short-Term Disability claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with CAPITAL ADVANTAGE ASSURANCE COMPANY, GUARDIAN LIFE, METROPOLITAN LIFE INSURANCE COMPANY, FOUR EVER LIFE INS CO. and CAPITAL ADVANTAGE INSURANCE COMPANY to pay certain Health, Vision, Prescription Drug, PPO Contract, Dental, Life Insurance, Temporary Disability, Long-Term Disability, AD&D and Group Travel Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2017 were \$6,912,601.

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 06/30/2017, the premiums paid under such "experience-rated" contracts were \$6,637,700 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$6,403,980.

**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 plan administrator, at ONE COLLEGE AVENUE, MECHANICSBURG, PA 17055 and phone number, 717-766-2511.

You also have the legally protected right to examine the annual report at the main office of the plan: ONE COLLEGE AVENUE, MECHANICSBURG, PA 17055, 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.