SUMMARY ANNUAL REPORT
For Tufts University Group Welfare Benefit Plan

This is a summary of the annual report of the Tufts University Group Welfare Benefit Plan, EIN 04-2103634, Plan No. 501, for period January 1, 2016 through December 31, 2016. 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).

Tufts University has committed itself to pay certain medical, dental, severance and flexible spending account claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Life Insurance Company Of North America, Cigna Health And Life Insurance Company, Continental Casualty Company, Combined Insurance Company Of America, Metropolitan Property And Casualty Insurance Co., Prudential Insurance Company Of America and Prudential Insurance Company Of America to pay health, vision, life insurance, long-term disability, accidental death and dismemberment, employee assistance program, evacuation coverage, group long term care, legal, accidental death and dismemberment and long term care claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016 were $3,583,721.

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 Tufts University in care of Robbyn Dewar who is Plan Administrator at 200 Boston Ave, Suite 1600, Medford, MA 02155, or by telephone at (617) 627-3270. There is not charge to cover copying costs for the full annual report or any 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 (Tufts University, 200 Boston Ave, Suite 1600, Medford, MA 02155) 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.