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 (Employer Identification Number 04-2103634, Plan Number 501) for the plan year 01/01/2018 through 12/31/2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Tufts University has committed itself to pay certain Health, Flexible Spending Account, Dental, and Severance claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Life Insurance Company Of North America, Cigna Health And Life Insurance Company, Continental Casualty Company (Direct Bill), Combined Insurance Company Of America, Metropolitan Property And Casualty Insurance Co., Prudential Insurance Company Of America And Federal Insurance Company to pay certain Life Insurance, Long-Term Disability, Health, Employee Assistance Program, Evacuation Coverage, Vision, Legal, Accidental Death and Dismemberment, Business Travel Accident, and Long Term Care claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2018 were $3,712,125.

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 office of Robbyn Dewar, who is a representative of the plan administrator, at 200 Boston Ave, Suite 1600, Medford, MA 02155 and phone number, 617-627-7000.

You also have the legally protected right to examine the annual report at the main office of the plan: 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.