

SUMMARY ANNUAL REPORT

For Seton Hall University Welfare Benefit Program

This is a summary of the annual report of the Seton Hall University Welfare Benefit Program, EIN 22-1500645, Plan No. 505, for the period January 1, 2013 through December 31, 2013. 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).

Seton Hall University has committed itself to pay certain health claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Cigna Health and Life Insurance Company and affiliates and Hartford Life and Accident to pay health, dental, life insurance and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2013 were \$12,303,960.

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 item listed below is 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 Seton Hall University - Human Resources Department at 400 South Orange Avenue, South Orange, NJ 07079-2646, or by telephone at (973) 761-9176.

You also have the legally protected right to examine the annual report at the Human Resources Department (Martin House) 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.