SUMMARY ANNUAL REPORT
For MACALESTER COLLEGE HEALTH AND WELFARE BENEFITS PLAN

This is a summary of the annual report of the MACALESTER COLLEGE HEALTH AND WELFARE BENEFITS PLAN, EIN 41-0693962, Plan No. 555, for period 01/01/2018 through 12/31/2018. 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).

MACALESTER COLLEGE has committed itself to pay certain self-funded Medical, Dental, and Short-term Disability claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with HYATT LEGAL PLANS, LIFE INSURANCE COMPANY OF NORTH AMERICA, and SUN LIFE ASSURANCE COMPANY OF CANADA to pay Life Insurance, Accidental Death and Dismemberment, Short-term Disability, Long-term Disability, Employee Assistance Program, Business Travel Accident, and Legal claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2018 were $280,456.

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 MACALESTER COLLEGE at 1600 GRAND AVENUE, ST. PAUL, MN, 55105 or by telephone at 651-696-6454.

You also have the legally protected right to examine the annual report at the main office of the plan (MACALESTER COLLEGE, 1600 GRAND AVENUE, ST. PAUL, MN, 55105) 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.