

# CLAREMONT UNIVERSITY CONSORTIUM



## MEMORANDUM

PARA : Participantes del Plan de Beneficios de The Claremont Colleges  
DE: Carol Saldivar, Directora de Administración De Beneficios  
FECHA: 5 de diciembre, 2016  
ASUNTO: Informe del Resumen Anual para los Planes de Beneficios de The Claremont Colleges

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**Fondo** El Resumen Anual le proporciona los datos financieros básicos para los planes de beneficios de The Claremont Colleges en un formato requerido por el Departamento de Trabajo de los Estados Unidos e incluye instrucciones sobre cómo puede obtener información adicional sobre el plan

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**Aviso Requerido** El informe adjunto es el resumen para los informes anuales de los planes de beneficios de The Claremont Colleges para el año terminando en 31 de diciembre de 2015.

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**Acción No es Requerida** Este informe es sólo para su información, usted no necesita tomar acción. Por favor, conserve este informe con información sobre sus beneficios con The Claremont Colleges.

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**Preguntas** Si tiene alguna pregunta relacionada con el informe, por favor, contacte a su representante de beneficios deCUC, el número de contacto para el departamento de Administración de Beneficios es, (909) 621-8151.

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**Adjunto** Resumen del Informe Anual de año que termina 31 de diciembre de 2015.

## **SUMMARY ANNUAL REPORT**

### **For The Claremont Colleges Health & Welfare Benefits**

This is a summary of the annual report of the The Claremont Colleges Health & Welfare Benefits, EIN 95-4786748, Plan No. 522, for the period January 1, 2015 through December 31, 2015. 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).

Claremont University Consortium has committed itself to pay certain health and temporary disability claims incurred under the terms of the plan.

#### **Insurance Information**

The plan has contracts with Anthem Blue Cross Life and Health Insurance Company, Gerber Life and Accident Insurance Company, Kaiser Foundation Health Plan Inc, Metropolitan Life Insurance Company, Safeguard Health Plans, Inc., A California Corporation, Standard Insurance Company, U.S. Behavioral Health Plan, California dba Optum and Zurich American Insurance Company to pay health, dental, vision, life insurance, long-term disability, prescription drug, business travel accident, employee assistance program and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$30,586,991.

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 December 31, 2015, the premiums paid under such "experience-rated" contracts were \$557,885 and the total of all benefit claims paid under these contracts during the plan year was (\$212,170).

#### **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 Claremont University Consortium at 101 S. Mills Avenue, Claremont, CA 91711, or by telephone at (909) 621-8151.

You also have the legally protected right to examine the annual report at the main office of the plan ( Claremont University Consortium, 101 S. Mills Avenue, Claremont, CA 91711) 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.