SUMMARY ANNUAL REPORT

For Davidson College Employee Benefits Program

This is a summary of the annual report of the Davidson College Employee Benefits Program, EIN 56-0529961, Plan No. 513, for period January 01, 2014 through December 31, 2014. 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).

Davidson College has committed itself to pay certain self-funded Medical claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Cigna Health And Life Insurance Company And Affiliates, Vision Service Plan, Monumental Life Insurance Company, Hartford Life And Accident, Federal Insurance Company, Safealliance Eap, Colonial Life And Accident Insurance Company and Stonebridge Life Insurance to pay Medical, Dental, Vision, Life Insurance, Long-term Disability, Accidental Death and Dismemberment, Business Travel Accident and Employee Assistance Program claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were $1,828,962.

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, 2014, the premiums paid under such "experience-rated" contracts were $60,624 and the total of all benefit claims paid under these contracts during the plan year was $49,441.

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 Davidson College at PO Box 7163, Davidson, NC 28035, or by telephone at (704) 894-2444.

You also have the legally protected right to examine the annual report at the main office of the plan (Davidson College, PO Box 7163, Davidson, NC 28035) 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.
SUMMARY ANNUAL REPORT

For Davidson College Employee Health Benefits Program

This is a summary of the annual report of the Davidson College Employee Health Benefits Program, EIN 56-0529961, Plan No. 512, for period January 01, 2014 through December 31, 2014. 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).

Davidson College has committed itself to pay certain self-funded Medical claims incurred under the terms of the plan.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report.

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