SUMMARY ANNUAL REPORT FOR
Barnard College Surgical Medical Prescription Drug Benefits
for Academic, Admin and Confidential Employees

This is a summary of the annual report of the Barnard College Surgical Medical Prescription Drug Benefits for Academic, Admin and Confidential Employees EIN: 13-1628149, PN: 501) for the plan year January 1, 2016 through December 31, 2016. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with Cigna Health and Life Insurance Company and affiliates to pay certain medical and wellness program claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016 were $7,127,994.

Because it is a so called "experience-rated" contract, 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, 2016, the premiums paid under such "experience-rated" contract were $6,311,272 and the total of all benefit claims paid under the experience-rated contract during the plan year was $7,234,976.

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 Barnard College at 3009 Broadway, New York, NY 10027-6909 and phone number, 212-854-2551.

You also have the legally protected right to examine the annual report at the main office of the plan: 3009 Broadway, New York, NY 10027-6909, 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.