SUMMARY ANNUAL REPORT

For Barnard College Surgical Medical Prescription Drug Benefits for Academic, Administrative and Confidential Employees

This is a summary of the annual report of the Barnard College Surgical Medical Prescription Drug Benefits for Academic, Administrative and Confidential Employees, EIN 13-1628149, Plan No. 501, for period January 01, 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).

Barnard College has committed itself to pay certain health FSA claims incurred under the terms of the plan.

Insurance Information

The plan has a contract with Oxford Health Insurance, Inc to pay health and wellness program claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2013 were $6,178,633.

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, Controllers Office, Milbank 15, New York, NY 10027, or by telephone at (212) 854-7732.

You also have the legally protected right to examine the annual report at the main office of the plan (Barnard College, 3009 Broadway, Controllers Office, Milbank 15, New York, NY 10027) 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.