

SUMMARY ANNUAL REPORT

For Tufts University Group Welfare Benefit Plan

This is a summary of the Annual Report of the Tufts University Group Welfare Benefit Plan, EIN 04-2103634, Plan No. 501, for period January 01, 2010 through December 31, 2010. 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).

Insurance Information

The Health & Welfare Plan is a consolidated plan and provides for coverage for Health, Dental, Vision, Life, AD&D, Long Term Disability and various voluntary benefits programs. Many of the coverage lines are self-insured by the university and are therefore not included in the Annual Report.

The fully-insured programs that are detailed in the Annual Report, include contracts with Continental Casualty Company (Long Term Care), Combined Insurance Company of America (DBA EyeMed Vision), Connecticut General Life Insurance Company (International Programs) and Prudential Insurance Company of America (Life and Disability Programs). Total premiums paid for these fully-insured programs during the plan year ending December 31, 2010 were \$2,830,305.

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 Anne Marie Bumpus, Benefits Analyst, who is a representative of the plan administrator at the Tufts University Human Resources Benefits Office located at 200 Boston Avenue, Suite 1600, Medford, MA 02155, or by telephone at (617) 627-3270.

You also have the legally protected right to examine the annual report at the main office of the plan (Tufts University Human Resources Benefits Office, 200 Boston Avenue, Suite 1600, Medford, MA 02155 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.