SUMMARY ANNUAL REPORT
For XAVIER UNIVERSITY MEDICAL

This is a summary of the annual report of the XAVIER UNIVERSITY MEDICAL, EIN 31-0537516, Plan No. 504, for period January 01, 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).

Xavier University has committed itself to pay certain self-funded benefit claims under the terms of the plan.

Insurance Information

The plan has contracts with Compbenefits Insurance Company and Humana Health Plan, Inc. to pay health and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $2,334,842.

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:

- an accountant's report;
- financial information;
- 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 XAVIER UNIVERSITY in care of Constance Perme who is Plan Administrator at 3800 VICTORY PARKWAY, CINCINNATI, OH 45207-4641, or by telephone at (513) 745-3638. The charge to cover copying costs will be $0.00 for the full annual report, or $0.00 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (XAVIER UNIVERSITY, 3800 VICTORY PARKWAY, CINCINNATI, OH 45207-4641) 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 Xavier University Dental

This is a summary of the annual report of the Xavier University Dental, EIN 31-0537516, Plan No. 507, for period January 01, 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).

Insurance Information

The plan has a contract with Dental Care Plus Inc. to pay dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $442,079.

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:

- an accountant's report;
- financial information;
- 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 Xavier University in care of Constance Perme who is Plan Administrator at 3800 Victory Parkway, Cincinnati, OH 45207-4641, or by telephone at (513) 745-3638. The charge to cover copying costs will be $0.00 for the full annual report, or $0.00 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan ( Xavier University, 3800 Victory Parkway, Cincinnati, OH 45207-4641) 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 Xavier University Group Life

This is a summary of the annual report of the Xavier University Group Life, EIN 31-0537516, Plan No. 503, for period January 01, 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).

Insurance Information

The plan has contracts with Life Insurance Company Of North America, Life Insurance Company Of North America, Life Insurance Company Of America, Life Insurance Company Of North America and Life Insurance Company Of North America to pay life insurance, long-term disability, AD&D and AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $353,808.

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:

• an accountant's report;
• financial information;
• 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 Xavier University in care of Constance Perme who is Plan Administrator at 3800 Victory Parkway, Cincinnati, OH 45207-4641, or by telephone at (513) 745-3638. The charge to cover copying costs will be $0.00 for the full annual report, or $0.00 per page for any part thereof.

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You also have the legally protected right to examine the annual report at the main office of the plan (Xavier University, 3800 Victory Parkway, Cincinnati, OH 45207-4641) 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 Xavier University Group Disability

This is a summary of the annual report of the Xavier University Group Disability, EIN 31-0537516, Plan No. 501, for period January 01, 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).

Insurance Information

The plan has a contract with Life Insurance Company Of North America to pay long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $107,937.

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:

- an accountant's report;
- financial information;
- 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 Xavier University in care of Constance Perme who is Plan Administrator at 3800 Victory Parkway, Cincinnati, OH 45207-4641, or by telephone at (513) 745-3638. The charge to cover copying costs will be $0.00 for the full annual report, or $0.00 per page for any part thereof.

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You also have the legally protected right to examine the annual report at the main office of the plan (Xavier University, 3800 Victory Parkway, Cincinnati, OH 45207-4641) 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.