

Summary Annual Report

Summary Annual Report for Bard College

This is a summary of the annual report of the Bard College Health and Welfare Plan, EIN 14-1713034, Plan 501, including Health, Dental, Vision, Short-Term Disability, Long-Term Disability, Prescriptions and the Employee Assistance Program from July 1, 2012 through June 30, 2013. 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 contracts with First Reliance Standard Life Insurance Company, Empire Healthchoice Assurance, Inc., Compsych Corporation and Delta Dental of New York to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2013 were \$10,044,885.

The Prescription plan is self-insured by Bard and is therefore not included in the Annual report.

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 Janet Algieri, who is a representative of the Plan; PO Box 5000, Annandale-on-Hudson, NY, 12504-5000. There is no charge to cover copying costs.

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; 30 Campus Road, Annandale-on-Hudson, NY 12504 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.