SUMMARY ANNUAL REPORT

For Bates College Health and Welfare Plan

This is a summary of the annual report of the Bates College Health and Welfare Plan, EIN 01-0211781, Plan No. 530, a welfare benefit plan, for period January 01, 2017 through December 31, 2017. 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).

President and Trustees of Bates Col has committed itself to pay certain health care claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with The Hartford, Aetna Health, Inc., and Prudential to pay health, dental, vision, life insurance, long-term disability, HMO, business travel accident and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017 were \$9,747,206.

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 President and Trustees of Bates College in care of Geoffrey S Swift who is the Plan Administrator at Bates College 215 College Street, Bates, ME 04240, or by telephone at (207) 786-6140. The charge to cover copying costs will be \$3.75 for the full annual report, or \$0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan (President and Trustees of Bates College, Bates College 215 College Street, Bates, ME 04240) 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.