

SUMMARY ANNUAL REPORT

FOR BATES COLLEGE HEALTH CARE REIMBURSEMENT ACCOUNT PLAN

This is a summary of the annual report of the BATES COLLEGE HEALTH CARE REIMBURSEMENT ACCOUNT PLAN, EIN 01-0211781, Plan No. 510, for the period January 1, 2012 through December 31, 2012. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has been established under IRS Code Section 125 as the conduit for pre-tax employee payments for qualifying health care costs not covered by insurance plans.

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:

1. 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 Human Resources, 215 College Street, Lewiston, ME 04240, (207) 786-6140. The charge to cover copying costs will be \$1.00 for the full annual report or 5 cents 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 (Office of the Treasurer, Bates College, Lane Hall, Lewiston, 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 of Labor should be addressed to: Public Disclosure Room, N-5638, Pension and Welfare Benefit Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

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