SUMMARY ANNUAL REPORT
FOR CERTAIN HEALTH AND WELFARE BENEFIT PLANS OF
THE UNIVERSITY OF NOTRE DAME DU LAC

This is a summary of the annual reports of certain employee health and welfare benefit plans maintained for employees of the University of Notre Dame du Lac for the plan year beginning January 1, 2015 and ending December 31, 2015. The plans described in this summary include: the University of Notre Dame du Lac Group Benefits Plan (f/k/a Flex Plan) (Plan No. 504), the University of Notre Dame du Lac Travel Accident Insurance Plan (Plan No. 505), and the University of Notre Dame du Lac Benefit Plan for Retirees (Plan No. 512). The employer ID number for the sponsor of all of the above plans, the University of Notre Dame du Lac, is 35-0868188. The annual reports have 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).

For administrative convenience, this summary covers a number of employee benefit plans maintained by the University of Notre Dame du Lac, including plans that may not apply to you. The fact that you are being provided this summary does not necessarily mean that you are eligible for benefits under all the plans mentioned in this summary.

Insurance Information for the Benefit Plans

The Group Benefits Plan has a contract with:

- Meritain Health to manage the self-funded HMO and PPO plans. A self-funded prescription benefit plan which is managed by Express Scripts, Inc. (“ESI”) is also included. The University of Notre Dame du Lac has committed itself to pay all claims incurred under the terms of these plans.
- Delta Dental of Indiana, Inc. (“Delta Dental”) to pay dental claims incurred under the terms of the plan. The total premiums paid to Delta Dental for the plan year ending December 31, 2015 were $3,306,091. Because it is an “experience rated” contract, the premium costs are affected by, among other things, the number and size of claims. The total of all benefit claims paid under the experience-rated contract during the plan year was $2,831,816.
- EyeMed Vision Care (“EyeMed”), a fully insured plan underwritten by Fidelity Security Life Insurance Company, to pay all vision claims incurred under the terms of the plan. The total premiums paid to EyeMed for the plan year ending December 31, 2015 were $668,042.
- Meritain Health to administer Section 125 flexible spending accounts that enable employees to set aside pre-tax dollars to pay for eligible health care expenses or dependent care out-of-pocket expenses.
- Premise Health f/k/a Take Care Employer Solutions, L.L.C. who operates and manages an onsite medical facility called the “The Notre Dame Wellness Center” and Walgreens who operates the pharmacy.
- Minnesota Life Insurance Company to pay all group life insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $2,437,481.
- The Life Insurance Company of North America (CIGNA) to pay all long term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2015 were $264,855.
- The Hartford Life and Accident Insurance Company to pay all long term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $229,150.
- Prudential Insurance Company of America to pay all long term care claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $340,297.

Not all of these contracts will apply to every employee covered under the Group Benefits Plan.

The Travel Accident Insurance Plan has a contract with:

- National Union Fire Insurance Company of Pittsburgh, PA to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $22,066.

The Benefit Plan for Retirees has a contract with:

- Aon Retiree Health Exchange f/k/a Aon Hewitt Navigators to administer a Health Reimbursement Account (HRA) for eligible retirees age 65 and older. The University of Notre Dame contributes monthly to a personal account capped at an annual amount for each eligible retiree and his or her eligible spouse. The reimbursement may be used to off-set the cost toward their Medicare supplement, dental or vision premiums.
- Meritain Health to manage the self-funded HMO and PPO plans. A self-funded prescription benefit plan which is managed by Express Scripts, Inc. (ESI), Inc. is also included for under age 65. The University of Notre Dame du Lac has committed itself to pay all claims incurred under the terms of these plans.
Your Rights to Additional Information

You have the right to receive a copy of the full annual reports 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 reports, or any part thereof, write or call the office of the plan administrator: Vice President Human Resources, University of Notre Dame du Lac, Office of Human Resources, 100 Grace Hall, Notre Dame, Indiana 46556; (574) 631-5900. The charge to cover copying costs will be $.05 per page for any part thereof.

You also have the legally protected right to examine the annual reports at the main office of the plan administrator: Vice President Human Resources, University of Notre Dame du Lac, Office of Human Resources, 100 Grace Hall, Notre Dame, Indiana 46556; 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 U.S. Department of Labor should be addressed to: Public Disclosure Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.