

SUMMARY ANNUAL REPORT

FOR Lewis and Clark College

This is a summary of the annual report of the Lewis and Clark College Welfare Plan, 93-0386858, 520, for period 04/01/2024 through 03/31/2025. 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 the following Carriers/Administrators:

- Canopy EAP
- Kaiser Foundation Health Plan of the Northwest
- Oregon Dental Service dba Delta Dental Plan of Oregon
- Unum Insurance Company
- Unum Life Insurance Company of America
- Willamette Dental Insurance, Inc.

to pay the following claims

- Accident; Accidental Death & Dismemberment; Critical illness; Dental; Employee Assistance Program; Health (other than dental or vision); Life Insurance; Life Insurance; Long Term disability; Temporary disability

incurred under the terms of the plan. The total premiums paid for the plan year ending 03/31/2025 were \$11,070,932.30.

Because they are so-called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 03/31/2025, the premiums paid under such "experience-rated" contracts were \$151,965.15. and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$152,408.00.

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 Lewis and Clark College, 615 South Palatine Hill Road, Portland, OR, 97219, or by telephone at 503-768-6237.

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.

You also have the legally protected right to examine the annual report at the main office of the plan (Lewis and Clark College, 615 South Palatine Hill Road, Portland, OR, 97219) 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.