SUMMARY ANNUAL REPORT

For Tufts University Group Welfare Benefit Plan

This is a summary of the annual report of the Tufts University Group Welfare Benefit Plan, EIN 04-2103634, Plan No. 501, for period January 01, 2014 through December 31, 2014. 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).

Tufts University has committed itself to pay self-funded medical and dental claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with EyeMed Vision Care-Combined Insurance Company Of America, Continental Casualty Company, Life Insurance Company Of North America, Cigna Health And Life Insurance Company and Prudential Insurance Company Of America to pay health, vision, life insurance, long-term disability, group long term care, accidental death and dismemberment, employee assistance program, evacuation coverage and long term care claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were $3,204,777.

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 Tufts University at 200 Boston Ave Suite 1600, Medford, MA 02155, or by telephone at (617) 627-7000.

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 (Tufts University, 200 Boston Ave, Suite 1600, Medford, MA 02155) 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.