

Date: December 15, 2017
To: All Participating Employees
From: James E. Ryan, Senior Director of Benefits
Subject: Summary Annual Report: Benelect Welfare Plan

Summary Annual Report: Benelect Welfare Plan

Consumers Life Insurance to provide personal, spouse and dependent life insurance, accidental death and dismemberment insurance, short term disability insurance and long term disability insurance coverage.

HealthSpan to provide (HMO) health care insurance.

Medical Mutual of Ohio to provide comprehensive medical insurance and managed health care insurance.

Meritain Health to provide DenteMax dental insurance, and Health Care Flexible Spending Account and Dependent Care Flexible Spending Account administration.

Case Western Reserve University School of Dental Medicine dental insurance.

Anthem to provide managed health care insurance.

CVS Caremark to provide prescription drug insurance.

This is a summary of the annual reports for the plans named above of Case Western Reserve University for the plan year beginning January 1, 2016, and ending December 31, 2016. These plans are sponsored by the Trustees of Case Western Reserve University whose Employer Identification Number is 34-1018992. The annual reports have been filed with the Internal Revenue Service, as required under

the Employee Retirement Income Security Act (ERISA) of 1974.

It is also required under the terms of ERISA that these Summary Annual Reports be furnished to plan participants. To facilitate a single printing, the reports for the plan year ending December 31, 2016 have been combined. Consequently, portions of this summary may refer to plans in which you are not currently participating.

Consumers Insurance Company Personal, Spouse and Dependent Life Insurance, Accidental Death and Dismemberment Insurance, Short Term and Long Term Disability Coverage: Basic Financial Information

The plan has a contract with Consumers Insurance Company to pay benefits to a designated beneficiary in the event of death under the terms of the plan for personal, spouse and dependent life insurance.

The plan has a contract with Consumers Insurance Company to pay benefits to you or your beneficiary under certain types of accidents under the terms of the plan for accidental death and dismemberment insurance coverage.

The plan has a contract with Consumers Insurance Company to pay benefits to you if you are unable to work due to a disability (temporary) under the terms of the plan for short term disability insurance.

The plan has a contract with Consumers Insurance Company to pay benefits to you if

you are unable to work due to a disability (temporary or permanent) under the terms of the plan for long term disability insurance.

Because it is a so-called "experience rated contract," the premium costs are affected by, among other things, the number and size of claims.

HealthSpan HMO Plan: Basic Financial Information

The plan has a contract with HealthSpan to pay all hospital, medical and surgical claims incurred under the terms of the plan.

Medical Mutual of Ohio SuperMed HMO Plan: Basic Financial Information

The plan has a contract with Medical Mutual of Ohio to pay all hospital, medical and surgical claims incurred under the terms of the plan.

Medical Mutual of Ohio SuperMed Plus Plan: Basic Financial Information

The plan has a contract with Medical Mutual of Ohio to pay all hospital, medical and surgical claims incurred under the terms of the plan.

Meritain Health, DenteMax Dental Plan, Health Care Spending Account and Dependent Care Spending Account: Basic Financial Information

The plan has a contract with Meritain Health (DenteMax dental plan) to pay all or a portion of dental claims incurred under the terms of the plan.

The plan has a contract with Meritain Health (Health Care Spending Account) to reimburse all medical and dental care expenses incurred under the terms of the plan.

The plan has a contract with Meritain Health (Dependent Care Spending Account) to reimburse all dependent care expenses incurred under the terms of the plan.

Case Western Reserve University School of Dental Medicine Dental Plan: Basic Financial Information

The plan has a contract with Case Western Reserve University School of Dental Medicine to pay all or a portion of dental claims incurred under the terms of the plan.

Anthem Blue Access Plan: Basic Financial Information

The plan has a contract with Anthem, to pay all hospital, medical and surgical claims incurred under the terms of the plan.

CVS Caremark Plan: Basic Financial Information The plan has a contract with CVS Caremark to pay prescription claims incurred under the terms of the plan.

The Benelect Plan total premiums paid for the plan year ending December 31, 2016, were \$29,890,989.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call the office of Benefits Administration at:

Case Western Reserve University
Human Resources Department
10900 Euclid Avenue
Cleveland OH 44106-7047
Telephone: (216) 368-6964

The charge to cover copying costs will be \$0.10 per page.

You also have the legally-protected right to examine the annual report at the Human Resources Department located in Crawford Hall on the campus of Case Western Reserve University in Cleveland, Ohio; 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:

U.S. Department of Labor
Pension and Welfare Benefit Administration
Room N5507
200 Constitution Avenue, NW
Washington DC 20210