This is a summary of the annual reports for the following Health, Welfare and Retirement Plans of Brandeis University, Employer Identification # 04-2103552, for the period January 1, 2014 through December 31, 2014. These annual reports have been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Security Act of 1974 (ERISA).

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**Health Insurance Plan - Plan 503**

**Insurance Information**
The plan has contract(s) with Tufts Associated Health Maintenance Organization to pay certain claims incurred under the terms of the plan. The plan offers three separate health plans through Tufts Associated Health Maintenance Organization. The total premiums paid for the plan year ending December 31, 2014 were $16,846,040.

**Group Life Insurance Plan - Plan 505**

**Insurance Information**
The plan has contract(s) with The Standard Insurance Company to pay certain claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were $432,595.

Because these 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 12/31/2014, the premiums paid under such "experience-rated" contract(s) were $432,595 and the total of all benefit claims paid under the(se) experience-rated contract(s) during the plan year was $279,206.
Group Total Disability Insurance Plan - Plan 508

Insurance Information
The plan has contract(s) with The Standard Insurance Company to pay certain claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were $246,864.

Because these 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 12/31/2014, the premiums paid under such “experience-rated” contract(s) were $246,864 and the total of all benefit claims paid under the(se) experience-rated contracts(s) during the plan year was ($321,630).

Additional Information
Eligibility is available to full-time faculty and staff scheduled to work full-time and to staff scheduled to work full-time during the academic year.

Group Travel Accident Policy - Plan 510

Insurance Information
The plan has a contract with ACE America Insurance Company to pay certain claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were $5,144.

Group Dental Insurance Plan - Plan 511

Insurance Information
The plan offers two dental options through Delta Dental of Massachusetts.

Delta Dental PPO Plus Premier: The Plan is called a so-called “experience rated” contract, the premium costs are affected by, among other things, the number and size of claims. The Plan has a contract with Delta Dental to pay certain claims incurred under the terms of the Plan. The total benefit claims paid under the “experience rated” contract during the plan year was $1,105,730.

DeltaCare: The plan has a contract with DeltaCare to pay certain claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were $86,159.

Your Rights to Additional Information for Plan Numbers 503, 505, 508, 510, and 511
You have the right to receive a copy of the full annual reports, or any part thereof including insurance information and sales commissions paid by insurance carriers, upon request. To obtain a copy of the full annual report(s), or any part thereof, write or call the Office of Human Resources, Brandeis University, Office of Human Resources, 415 South Street, Mail Stop 118, Waltham, MA 02453-2728 or (781) 736-4468 who is the Plan sponsor. The charge to cover copying costs will be $0 for the full annual report, or $0 per page for any part thereof.

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(s) 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 have the legally protected right to examine the annual reports at the main office of the plan, the Office of Human Resources, Brandeis University, 415 South Street, Waltham, MA 02453 and at the U.S. Department of Labor in Washington, DC, 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-1513, Employee Benefits Security Administration, U. S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.
Boston Consortium – Brandeis University Group Long Term Care Plan – Plan 520

This is a summary of the annual report of the Boston Consortium (Brandeis University) Group Long Term Care Plan, EIN 04-2103552, Plan No. 520, for the period of January 1, 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 and Security Act of 1974 (ERISA).

Insurance Information
The plan has a contract with Continental Casualty Company to pay certain claims incurred under the terms of the Plan. The total premiums paid for the Plan year ending December 31, 2014 were $160,545.

Your Rights to Additional Information
You have the right to receive a copy of the full annual report, or any part thereof including insurance information and sales commissions paid by insurance carriers, upon request. To obtain a copy of the full annual report, or any part thereof, write or call the Office of Human Resources, MS 118, Brandeis University, P.O. Box 549110, Waltham, MA 02454-9110 or (781) 736-4468 who is the Plan sponsor. The charge to cover copying costs will be $0 for the full annual report, or $0 per page for any part thereof.

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 have the legally protected right to examine the annual reports at the main office of the Plan, the Office of Human Resources, Brandeis University, 415 South Street, Waltham, MA 02453 and at the U.S. Department of Labor in Washington, DC, 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-1513, Employee Benefits Security Administration, U. S. Department of Labor, 200 Constitution Avenue, N. W., Washington, DC 20210.

Brandeis University Defined Contribution Plan for Non-Exempt Employees

This is a summary of the annual report for the Brandeis University Defined Contribution Plan for Faculty, Professional, and Administrative Employees, EIN 04-2103552, Plan No. 002, 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).

Basic Financial Statement
Benefits under the plan are provided by insurance and a trust fund. Plan expenses are $1,286,837. These expenses included $3,530 in administrative expenses, and $1,283,307 in benefits paid to participants and beneficiaries. A total of 563 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of the plan assets, after subtracting liabilities of the plan, was $28,933,417 as of December 31, 2014, compared to $26,992,056 as of January 01, 2014. During the plan year the plan experienced an increase in its net assets of $1,941,361. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the plan’s assets at the end of the year and the value of assets at the beginning of the year or the cost of assets acquired during the year. The plan had a total income of $3,228,198 including employer contributions of $721,759, employee contributions of $731,863, employee rollovers of $16,253 and earnings from investments of $1,758,323.
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:

- an accountant’s report;
- information on payments to service providers;
- assets for held investment;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts master trusts or 013-12 investment entities in which the plan participates;

To obtain a copy of the full annual report or any part thereof, write or call Brandeis University, Office of Human Resources, 415 South Street MS118 Waltham, MA 02453-2728, or by telephone at (781) 736-4468. There is no cost to cover copying.

You also have the legally protected right to examine the annual report at the main office of the plan (Brandeis University, Office of Human Resources, 415 South Street MS118 Waltham, MA 02453-2728) 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W. Washington, D.C. 20210.