

**SUMMARY ANNUAL REPORT
FOR GETTYSBURG COLLEGE HEALTH AND WELFARE PLAN**

This is a summary of the annual report of the Gettysburg College Health and Welfare Plan, EIN 23-1352641, Plan No. 510, a welfare benefit plan, for period January 1, 2008 through December 31, 2008. 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).

Gettysburg College has committed itself to pay certain healthcare claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Delta Dental of Pennsylvania, Standard Insurance Company and Highmark Blue Shield to pay health (PPO contract), vision, prescription drug, life, long-term disability, accidental death & dismemberment, and dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2008 were \$6,382,092.

Because the contracts include 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 December 31, 2008, the premiums paid under such "experience-rated" contracts were \$261,094 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$364,596.

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:

1. 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 Gettysburg College, 300 North Washington Street, Gettysburg, PA 17325, (717) 337-6202. The charge to cover copying costs will be \$3.75 for the full annual report, or 25 cents 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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Gettysburg College, 300 North Washington Street, Gettysburg, PA 17325) 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.