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 01, 2011 through December 31, 2011. 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 Highmark Blue Shield and Standard Insurance Company to pay vision, life insurance, long-term disability, prescription drug and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2011 were $372,485.

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, 2011, the premiums paid under such "experience-rated" contracts were $264,837 and the total of all benefit claims paid under these contracts during the plan year was $155,631.

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 Gettysburg College at 300 North Washington Street, Gettysburg, PA 17325, or by telephone at (717) 337-6202. The charge to cover copying costs will be $3.50 for the full annual report, or $0.25 per page for any part thereof.

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.