This is a summary of the annual report which has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA) for:

Plan Name:	Gettysburg College Health and Welfare Plan
Plan Number:	510
EIN:	23-1352641
Type of Plan:	Health, Life Insurance, Prescription Drug, Dental, Vision, Temporary Disability, Long-Term
	Disability and Business Travel Accident
Plan Year:	January 1, 2018 to December 31, 2018

Self-Funded Information

Gettysburg College has committed itself to pay certain dental claims incurred under the terms of the Plan.

Insurance Information

The Plan has contracts with Highmark Blue Shield, The Prudential Insurance Company of America, and ACE American Insurance Company to pay certain medical, life insurance, prescription drug, vision, short-term accident and sickness, long-term disability and business travel accident claims incurred under the terms of the Plan. The total premiums paid for the plan year ending December 31, 2018 were \$10,969,100.

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 commission paid by insurance carriers

To obtain a copy of the full annual report or any part thereof, write or call the office of the Plan Administrator:

Gettysburg College 300 North Washington Street Campus Box 2443 Gettysburg PA; 17325

The charge to cover copying costs will be \$2.00 for the full annual report or \$.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 shown above 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 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.

Additional Explanation

The total dental claims and administrative expenses paid by Gettysburg College for the plan year ending December 31, 2018 were \$391,071.