

**SUMMARY ANNUAL REPORT FOR
UNIVERSITY OF PENNSYLVANIA HEALTH AND WELFARE PROGRAM**

This is a summary of the annual report of the University of Pennsylvania Health and Welfare Program (Plan No. 503) sponsored by The Trustees of the University of Pennsylvania, EIN 23-1352685, for the plan year July 1, 2022 through June 30, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Please note that not all employees are eligible to participate in the Plan. Please consult your Plan materials for specific eligibility information.

Benefits were provided through a combination of self-insured payments from the University's general assets, and insurance contracts with third party insurance companies.

Insurance Information

The Plan has contracts with Davis Vision Plan, Cigna Health and Life Insurance Company, Genworth Life Insurance Company, John Hancock Life Insurance Co., Metropolitan Life Insurance Company, Standard Insurance Co., Vision Service Plan, and Hawaii Medical Service Association to pay vision, health, long term care, life insurance, accidental death and dismemberment, and long-term disability claims incurred under the terms of the contracts. The total premiums paid for the plan year ending June 30, 2023 were \$12,412,151.

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 the office of the Plan Administrator, c/o Director, Retirement Administration, University of Pennsylvania, 3451 Walnut Street, 600 Franklin Building, Philadelphia, PA 19104-6205, (215) 898-5831. The charge to cover copying costs will be \$5.00 for the full annual report or 25 cents per page for any part thereof.

You also have the legally protected right under ERISA to examine the annual reports in the offices of the Employer at the address for the Plan Administrator, above, 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.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)