

**SUMMARY ANNUAL REPORT  
FOR  
CORNELL COLLEGE EMPLOYEE WELFARE BENEFITS PLAN**

This is a summary of the annual report for the Cornell College Employee Welfare Benefits Plan, a health, vision, life insurance, accidental death and dismemberment, and long-term disability plan (Employer Identification Number 42-0680335) for January 1, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Insurance Information**

The plan had insurance contracts with Private Health Care Systems, Sun Life Assurance Company of Canada, Wellmark Blue Cross and Blue Shield of South Dakota, Delta Dental of Iowa, and Fidelity Security Life Insurance Company to pay certain PPO contracts, life insurance, stop loss, temporary disability, long-term disability, voluntary dependent life child, and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2015 were \$497,591.

**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 Human Resources Office at 600 1<sup>st</sup> St SW, Mount Vernon, IA 52314, 319-895-4244. The charge to cover copying costs will be \$5.00 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 (Cornell College, 600 First St., SW, Mt. Vernon, IA 52314) 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.