SUMMARY ANNUAL REPORT FOR
THE UNIVERSITY OF SCRANTON BLUE CROSS AND BLUE SHIELD PLAN

This is a summary of the annual report of the University of Scranton Blue Cross and Blue Shield plan, a health, dental and vision plan (Employer Identification Number 24-0795495, Plan Number 501), for the plan year 01/01/2014 through 12/31/2014. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The University of Scranton has committed itself to pay certain health and dental claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Davis Vision to pay certain Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2014 were $95,023.

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. Financial information and information on payments to service providers.

2. 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 BethAnn McCartney, who is a representative of the plan administrator, at 800 Linden Street, Scranton, PA 18510 and phone number, 570-941-7767. The charge to cover copying costs will be $10.00 for the full annual report, or $.30 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: 800 Linden Street, Scranton, PA 18510, 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.