**SUMMARY ANNUAL REPORT FOR**

**THE MISERICORDIA UNIVERSITY WELFARE BENEFIT PLAN**

This is a summary of the Annual Report for the Misericordia University Welfare Benefit Plan for the period July 1, 2016 to June 30, 2017. The Employer Identification No. is 24-0795406. The Plan Number is 505. 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

Misericordia University has contracts with Geisinger Health Plan, United Concordia Life & Health Insurance Company, and Vision Benefits of America, to pay certain medical, dental, and vision claims incurred under the terms of the Plan. The total insurance premiums paid for the plan year ended June 30, 2017 were$4,737,046.

Because they are 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 ended June 30, 2017, the premiums paid under such experience-rated contracts were $4,737,046 and the total of all benefit claims paid under the experience-rated contracts was $3,535,821.

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 item listed below is included in that Report:

. Insurance information, including sales commissions paid by insurance carriers

. Financial information and information on payments to service providers

. Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates

To obtain a copy of the full Annual Report or any part thereof, write or call the office of **Pamela Parsnik**; business address is Lake Street, Dallas, PA 18612; telephone number is (570) 674-6310. The charge for copying will be $.25 per page for the full Annual Report or any part thereof.

You also have the legally-protected right to examine the Annual Report at the main office of the Plan, Human Resources Department, Lake Street, Dallas, Pennsylvania 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, N-1513

Employee Benefits Security Administration

U.S. Department of Labor

200 Constitution Avenue, N.W.

Washington, D.C. 20210