

**SUMMARY ANNUAL REPORT
FOR SYRACUSE UNIVERSITY DENTAL AND VISION BENEFITS PLAN**

This is a summary of the annual report of the Syracuse University Dental and Vision Benefits Plan, EIN 15-0532081, Plan No. 520, for the period January 1, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with Delta Dental of New York to pay dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$2,831,705.

Additionally, the plan has a contract with Vision Service Providers to pay vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$307,687.

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 Syracuse University, Office of Human Resources, Skytop Office Building, Suite 101, 640 Skytop Road, Syracuse, NY 13244-5300, or by telephone at 315.443.4042. There may be a charge to cover copying costs.

You also have the legally protected right to examine the annual report at the main office of the plan (Syracuse University, Office of Human Resources, Skytop Office Building, Suite 101, 640 Skytop Road, Syracuse, NY 13244-5300) 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.