

SUMMARY ANNUAL REPORT FOR FORDHAM UNIVERSITY HEALTH AND WELFARE PLAN

This is a summary of the annual report of the Fordham University Health and Welfare Plan (Employer Identification Number 13-1740451, Plan Number 575) for the plan year 01/01/2020 through 12/31/2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Fordham University has committed itself to pay certain flexible spending account, temporary disability, health reimbursement account, health savings account and medical reimbursement account claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Cigna Health and Life Insurance Company, Cigna Health and Life Insurance Company and Affiliates, Sierra Health and Life Insurance Company, Inc., UnitedHealthcare Insurance Company, Vision Service Plan and Metropolitan Life Insurance Company to pay certain health, dental, vision, life insurance, long-term disability and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2020 were \$51,341,372.

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 Fordham University, the plan administrator, at 441 East Fordham Road Fmh-506, Bronx, NY 10458 and phone number, 718-817-4930.

You also have the legally protected right to examine the annual report at the main office of the plan: 441 East Fordham Road Fmh-506, Bronx, NY 10458, 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.