

SUMMARY ANNUAL REPORT

For Washington College Life Insurance Plan

This is a summary of the annual report of the Washington College Life Insurance Plan, EIN 52-0591691, Plan No. 502, for the period January 1, 2017 through December 31, 2017. 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 contracts with Sun Life Assurance Company Of Canada and Unum Life Insurance Company Of America to pay life insurance and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017 were \$150,320.

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:

- 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 Washington College in care of Kate Laking who is Plan Administrator at 300 Washington Avenue, Chestertown, MD 21620, or by telephone at (410) 778-2800. The charge to cover copying costs will be \$0.25 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 (Washington College, 300 Washington Avenue, Chestertown, MD 21620) 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.

SUMMARY ANNUAL REPORT

For Washington College Health Plan

This is a summary of the annual report of the Washington College Health Plan, EIN 52-0591691, Plan No. 503, for the period January 1, 2017 through December 31, 2017. 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 contracts with Advantica Reinsurance Company, Cigna Health And Life Insurance Company And Affiliates, ComPsych and Delta Dental Of Pennsylvania to pay health, dental, vision, indemnity and employee assistance program claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017 were \$4,062,860.

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SUMMARY ANNUAL REPORT

For Washington College Group Disability Plan

This is a summary of the annual report of the Washington College Group Disability Plan, EIN 52-0591691, Plan No. 504, for the period January 1, 2017 through December 31, 2017. 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 contracts with Sun Life Assurance Company Of Canada and Unum Life Insurance Company Of America to pay long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2017 were \$87,221.

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:

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SUMMARY ANNUAL REPORT

For Washington College Flexible Spending Account

This is a summary of the annual report of the Washington College Flexible Spending Account, EIN 52-0591691, Plan No. 510, for the period January 1, 2017 through December 31, 2017. 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).

Washington College has committed itself to pay certain flexible spending account claims incurred under the terms of the plan.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report.

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You also have the legally protected right to examine the annual report at the main office of the plan (Washington College, 300 Washington Avenue, Chestertown, MD 21620) 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.