

**SUMMARY ANNUAL REPORT  
FOR WHITWORTH UNIVERSITY WELFARE PLAN**

This is a summary of the annual report of the Whitworth University Welfare Plan, EIN 91-0473310, Plan No. 502, Medical and Dental, for period June 1, 2007 through May 31, 2008. 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 Washington Dental Service and Group Health Options, Inc. to pay Medical and Dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending May 31, 2008 were \$2,685,072.

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 ending May 31, 2008, the premiums paid under such "experience-rated" contracts were \$296,919 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$253,685.

**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. information on payments to service providers; and
2. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Whitworth University, 300 West Hawthorne Road, MS 0103, Spokane, WA 99251, (509) 777-4219.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (Whitworth University, 300 West Hawthorne Road, MS 0103, Spokane, WA 99251) 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.