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, for period June 01, 2012 through May 31, 2013. 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).

Whitworth University has committed itself to pay certain health FSA claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Group Health Options, Inc., APS Healthcare and Washington Dental Service to pay health HMO, dental, vision, prescription drug and EAP claims incurred under the terms of the plan. The total premiums paid for the plan year ending May 31, 2013 were $2,848,535.

Because Washington Dental Service is a so called experience-rated contract, 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, 2013, the premiums paid under this experience-rated contract were $338,299 and the total of all benefit claims paid under this experience-rated contract during the plan year was $276,801.

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 Whitworth University at 300 West Hawthorne Road, MS 0103, Spokane, WA 99251, or by telephone at (509) 777-4219.

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.