

**SUMMARY ANNUAL REPORT FOR
GROUP LIFE & LTD PLAN FOR EMPLOYEES OF FAIRLEIGH DICKINSON UNIVERSITY**

This is a summary of the annual report of the Group Life & Ltd Plan for Employees of Fairleigh Dickinson University (Employer Identification Number 22-1494434, Plan Number 501) for the plan year 07/01/2017 through 06/30/2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with The Guardian Life Insurance Company of America to pay certain 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 06/30/2018 were \$386,438.

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 Fairleigh Dickinson University, the plan administrator, at 1000 River Road H-DH3-05, Teaneck, NJ 07666 and phone number, 201-692-2704.

You also have the legally protected right to examine the annual report at the main office of the plan: 1000 River Road H-DH3-05, Teaneck, NJ 07666, 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.

**SUMMARY ANNUAL REPORT FOR
FAIRLEIGH DICKINSON UNIVERSITY EMPLOYEE BENEFIT PLAN**

This is a summary of the annual report of the Fairleigh Dickinson University Employee Benefit Plan (Employer Identification Number 22-1494434, Plan Number 508) for the plan year 07/01/2017 through 06/30/2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Fairleigh Dickinson University has committed itself to pay certain health, vision, flexible spending account and prescription drug claims incurred under the terms of the plan.

Insurance Information

The plan has an insurance contract with Vision Service Plan to pay certain vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2018 were \$2,288.

Your Rights to Additional Information

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1. Insurance information, including sales commissions paid by insurance carriers.

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**SUMMARY ANNUAL REPORT FOR
FAIRLEIGH DICKINSON UNIVERSITY WELFARE PLAN**

This is a summary of the annual report of the Fairleigh Dickinson University Welfare Plan (Employer Identification Number 22-1494434, Plan Number 510) for the plan year 01/01/2018 through 12/31/2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with Delta Dental Of NJ, Inc. and Zurich American Insurance Company to pay certain dental, accidental death and dismemberment and business travel accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2018 were \$770,796.

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 12/31/2018, the premiums paid under such "experience-rated" contracts were \$760,737 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$645,969.

Your Rights to Additional Information

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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 Fairleigh Dickinson University, the plan administrator, at 1000 River Road H-Dh3-05, Teaneck, NJ 07666 and phone number, 201-692-2704.

You also have the legally protected right to examine the annual report at the main office of the plan: 1000 River Road H-Dh3-05, Teaneck, NJ 07666, 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.