TO: Plan Participants
FROM: CUC Benefits Administration
DATE: December 5, 2013
SUBJECT: Summary Annual Reports for Benefit Plans of The Claremont Colleges

INFORMATION ONLY; NO ACTION REQUIRED

Please find attached the Summary Annual Reports for benefit plans of The Claremont Colleges for the year ending December 31, 2012. These reports provide you with basic financial data for the benefit plans of The Claremont Colleges in a format required by the United States Department of Labor and include instructions on how you may obtain additional information about the plans.

If you have any questions about this report, please contact CUC Benefits Administration at (909) 621-8151.
SUMMARY ANNUAL REPORTS

For The Claremont Colleges Anthem Blue Cross Health Plan: This is a summary of the annual report of the The Claremont Colleges Anthem Blue Cross Health Plan, EIN 95-4786748, Plan No. 520, for the period January 1, 2012 through December 31, 2012. 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 a contract with Anthem Blue Cross Life and Health Insurance Company to pay health and prescription drug claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $11,909,287.

For The Claremont Colleges Group Term Life Insurance Plan: This is a summary of the annual report of the The Claremont Colleges Group Term Life Insurance Plan, EIN 95-4786748, Plan No. 501, for the period January 1, 2012 through December 31, 2012. 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 Standard Insurance Company and Anthem Blue Cross Life and Health Insurance Company to pay life insurance and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $1,137,447.

For The Claremont Colleges Kaiser Foundation Health Plan: This is a summary of the annual report of the The Claremont Colleges Kaiser Foundation Health Plan, EIN 95-4786748, Plan No. 503, for the period January 1, 2012 through December 31, 2012. 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 a contract with Kaiser Foundation Health Plan, Inc. to pay health and prescription drug claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $10,498,586.

For The Claremont Colleges Personal Accident Insurance Plan: This is a summary of the annual report of the The Claremont Colleges Personal Accident Insurance Plan, EIN 95-4786748, Plan No. 505, for the period January 1, 2012 through December 31, 2012. 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 a contract with Zurich American Insurance Company to pay accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $80,980.

For The Claremont Colleges Travel Accident Plan: This is a summary of the annual report of the The Claremont Colleges Travel Accident Plan, EIN 95-4786748, Plan No. 506, for the period January 1, 2012 through December 31, 2012. 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 a contract with Gerber Life & Accident Insurance Company to pay business travel accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $1,070.
For The Claremont Colleges Employee Assistance Plan: This is a summary of the annual report of the The Claremont Colleges Employee Assistance Plan, EIN 95-4786748, Plan No. 512, for the period January 1, 2012 through December 31, 2012. 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 a contract with U.S. Behavioral Health Plan, California DBA Optum to pay employee assistance program claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $109,396.

For The Claremont Colleges Dental Plan: This is a summary of the annual report of the The Claremont Colleges Dental Plan, EIN 95-4786748, Plan No. 517, for the period January 1, 2012 through December 31, 2012. 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 a contract with Delta Dental of California to pay dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $1,016,202.

For The Claremont Colleges Vision Plan: This is a summary of the annual report of the The Claremont Colleges Vision Plan, EIN 95-4786748, Plan No. 521, for the period January 1, 2012 through December 31, 2012. 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 a contract with Vision Service Plan to pay vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $155,905. Because it 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 December 31, 2012, the premiums paid under such "experience-rated" contract were $155,905 and the total of all benefit claims paid under the contract during the plan year was $143,118.

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 Claremont University Consortium at 101 S. Mills Avenue, Claremont, CA 91711, or by telephone at (909) 621-8151. You also have the legally protected right to examine the annual report at the main office of the plan (Claremont University Consortium, 101 S. Mills Avenue, Claremont, CA 91711) 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.