MEMORANDUM

TO: Participants of The Claremont Colleges Benefit Plans
FROM: Monica Villanueva, Benefits Supervisor
DATE: October 8, 2018
SUBJECT: Summary Annual Report for Benefit Plans of The Claremont Colleges

Background
The Summary Annual Report provides 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 plan.

Required Notice
The attached report is The Summary Annual Report for benefit plans of The Claremont Colleges for the year ending December 31, 2017.

No Action Required
This report is for your information only; you do not need to take action. Please retain this report with your benefits information with The Claremont Colleges.

Questions
Should you have any questions regarding the report, please contact TCCS Benefits Administration (909) 621-8151.

Enclosure
SUMMARY ANNUAL REPORT FOR THE CLAREMONT COLLEGES HEALTH & WELFARE BENEFITS

This is a summary of the annual report of The Claremont Colleges Health & Welfare Benefits (Employer Identification Number 95-4786748, Plan Number 522) for the plan year 01/01/2017 through 12/31/2017. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Claremont Colleges, Inc. has committed itself to pay certain flexible spending account, long-term disability, and temporary disability claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Anthem Blue Cross Life and Health Insurance Company, AIG, Kaiser Foundation Health Plan Inc., Standard Insurance Company, U.S. Behavioral Health Plan, California dba Optum, Zurich American Insurance Company and Cigna Health and Life Insurance Company and Affiliates to pay certain health, vision, prescription drug, business travel accident, dental, long-term disability, life insurance, employee assistance program, and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were $31,753,816.

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 12/31/2017, the premiums paid under such "experience-rated" contracts were $1,189,226 and the total of all benefit claims paid under these experience-rated contracts during the plan year was $508,736.

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 The Claremont Colleges, Inc., the plan administrator, at 101 S. Mills Avenue, Claremont, CA 91711 and phone number, 909-621-8151.

You also have the legally protected right to examine the annual report at the main office of the plan: 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.