



MEMORANDUM

BENEFITS ADMINISTRATION

**PARA:** Participantes de los Planes de Beneficios de The Claremont Colleges  
**DE:** Alicia Silva, Supervisora de Beneficios Interina  
**FECHA:** 24 de octubre, 2019  
**ASUNTO:** Resumen Anual para los Planes de Beneficios de The Claremont Colleges

**Fondo** El Resumen Anual le proporciona los datos financieros básicos para los planes de beneficios de The Claremont Colleges en un formato requerido por el Departamento de Trabajo de los Estados Unidos e incluye instrucciones sobre cómo puede obtener información adicional sobre el plan.

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**Aviso Requerido** El informe adjunto es el resumen para los informes anuales de los planes de beneficios de The Claremont Colleges para el año terminando en 31 de diciembre, 2018.

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**Acción No es Requerida** Este informe es sólo para su información, usted no necesita tomar acción. Conserve este informe con la información de sus beneficios con The Claremont Colleges.

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**Preguntas** Si tiene alguna pregunta relacionada con el informe, por favor, contacte al departamento de Administración de Beneficios de TCCS al (909) 621-8151.

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**Adjunto** Resumen Anual de año que termina 31 de diciembre de 2018.

Serving: Pomona College 1887 • Claremont Graduate University 1925 • Scripps College 1926 •  
Claremont McKenna College 1946 • Harvey Mudd College 1955 • Pitzer College 1963 • Keck Graduate Institute 1997

101 South Mills Ave., Claremont, CA 91711  
(909) 621-8151 (909) 607-7353

## **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 01/01/2018 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).

The Claremont Colleges, Inc. has committed itself to pay certain flexible spending account 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, long-term disability, life insurance, employee assistance program, accidental death and dismemberment and dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2018 were \$32,859,538.

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 \$1,323,274 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$778,855.

### **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.