

SUMMARY ANNUAL REPORT
FOR
RESEARCH FOUNDATION OF THE CITY UNIVERSITY OF NEW YORK
WELFARE BENEFITS PLAN

This is a summary of the annual report of the Welfare Benefits Plan of the Research Foundation of the City University of New York, EIN 13-1988190, Plan No. 502, for the period January 1, 2017 to December 31, 2017. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan had contracts with the companies listed below for all claims incurred under the plan.

Guardian Life Insurance Company
Prudential Insurance Company of America
Health Advocate
Advanced Benefit Strategies
General Vision Services
RF Termination Plan

The total premiums paid for the plan year ending December 31, 2017 were
\$ 614,894.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, including insurance information, on request. To obtain a copy of the full annual report, or any part thereof, write or call the office of the Senior Director of Human Resources, who is the Plan Administrator, Research Foundation of the City University of New York, 230 W. 41st Street, 7th Floor, New York, New York 10036, telephone number (212) 417-8601.

You also have the legally protected right to examine the annual report at the main office of the plan (230 W. 41st Street, 7th Floor, New York, New York) 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 U.S. Department of Labor should be addressed to: Public Disclosure Room, N5638, Pension and Welfare Benefit Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.