

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, 2023 to December 31, 2023. 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, 2023 were  
\$ 712,907.00.

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 Assistant Director of Human Resources - Benefits who is the Plan Administrator, Research Foundation of the City University of New York, 230 W. 41<sup>st</sup> Street, 7<sup>th</sup> Floor, New York, New York 10036, telephone number (212) 417-8625.

You also have the legally protected right to examine the annual report at the main office of the plan (230 W. 41<sup>st</sup> Street, 7<sup>th</sup> 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.