

**SUMMARY ANNUAL REPORT FOR OBERLIN COLLEGE  
HEALTH AND WELFARE BENEFIT PLAN FOR FACULTY AND STAFF**

This Summary Annual Report (SAR) provides a concise overview of the financial status and operations of the Oberlin College Health and Welfare Benefit Plan Faculty and Staff for the Oberlin College Long Term Disability Plan for Faculty and Staff, EIN 34-0714363, Plan 506 for the period January 1, 2024 to December 31, 2024. This report required under the Employee Retirement Income Security Act of 1974 (ERISA) and is designed to inform you about your rights under the plan and its financial condition.

**INSURANCE INFORMATION**

**INSURED BENEFITS**

The plan has insurance contracts with the following insurance companies to pay certain claims under the terms of the plan:

<b>INSURANCE TYPE</b>	<b>INSURANCE COMPANY</b>	<b>PREMIUMS PAID</b>
Medical Stop Loss Insurance	Medical Mutual of Ohio	\$1,071,592
Medicare Medical	Medical Mutual of Ohio	\$463,069
Life and A,D&D Insurance	UNUM Life Insurance Co.	\$375,963
Long-Term Disability Insurance	UNUM Life Insurance Co.	\$230,058
Dental Insurance	Superior Dental	\$463,130
Vision Insurance	Medical Mutual of Ohio	\$ 83,040

**SELF-INSURED BENEFITS**

**The plan sponsor has committed to pay certain PLANS medical claims incurred under the terms of the plan from its general assets.**

**YOUR RIGHTS 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. The items listed below are included in that report:

Insurance information including sales commissions paid by insurance carriers. Financial information and payments to service providers.

### YOUR RIGHT TO OBTAIN A COPY OF THE REPORT

To obtain a copy of the full annual report, or any part thereof, write or call the office of Human Resources, 173 West Lorain Street, Oberlin, OH 44074-1057, (440) 775-8430. The charge to cover copying costs will be 25 cents per page. The report is also available electronically at oberlin.edu.

You also have the legally protected right to examine the annual report at the main office of the plan, 173 West Lorain Street, Oberlin, OH 44074-1057 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, N1513  
Employee Benefits Security Administration  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210