

## **SUMMARY ANNUAL REPORT FOR KINGS COLLEGE COMPREHENSIVE WELFARE BENEFIT PLAN**

This is a summary of the annual report of the KINGS COLLEGE COMPREHENSIVE WELFARE BENEFIT PLAN, a health, life insurance, dental, vision and long-term disability plan (Employer Identification Number 24-0804602, Plan Number 513), for the plan year 07/01/2024 through 06/30/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

KINGS COLLEGE C/O HUMAN RESOURCES DEPARTMENT has committed itself to pay certain Health, Dental claims incurred under the terms of the plan.

### **Insurance Information**

The plan has insurance contracts with HM LIFE INSURANCE COMPANY, VISION BENEFITS OF AMERICA and THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA to pay certain Health, Life Insurance, Vision, Long-term disability and other claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2025 were \$619,547.

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 06/30/2025, the premiums paid under such "experience-rated" contracts were \$38,892 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$31,428.

### **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 plan administrator, at 133 NORTH RIVER STREET, WILKES BARRE, PA 18711-0800 and phone number, 570-714-9060.

You also have the legally protected right to examine the annual report at the main office of the plan: 133 NORTH RIVER STREET, WILKES BARRE, PA 18711-0800, 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. The annual report is also available online at the Department of Labor website [www.efast.dol.gov](http://www.efast.dol.gov).