SUMMARY ANNUAL REPORT

For Hamline University Group Health/Dental Plan

This is a summary of the annual report of the Hamline University Group Health/Dental Plan, EIN 41-0693960, Plan No. 506, for the period of January 1, 2012 through December 31, 2012. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with HealthPartners to pay Medical and Dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were $5,012,597.

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:

- 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 office of Hamline University at 1536 Hewitt Avenue, Saint Paul, MN 55104, or by telephone at (651) 523-2021.

You also have the legally protected right to examine the annual report at the main office of the plan (Hamline University, 1536 Hewitt Avenue, Saint Paul, MN 55104) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.