**Skidmore College**
815 North Broadway
Saratoga Springs, NY 12866

**Summary Annual Report for**
SKIDMORE COLLEGE FLEXIBLE BENEFIT PLAN

This is a summary of the annual report for Skidmore College Flexible Benefit Plan, EIN 14-1338562, Plan Number 510, for the period January 1, 2015 to December 31, 2015. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

## Insurance Information

The plan has (a) contract(s) with The Standard, Delta Dental of NY, Mohawk Valley Physician Health Plan, Capital District Physician Health Plan, HealthNow New York, Inc., The Standard, and The Standard to pay the following types of claims incurred under the terms of the plan:

The total premiums paid for the plan year ending December 31, 2015 were $4,683,903.

Because (it is a) (they are) so called "experience-rated" contract(s), 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 December 31, 2015, the premiums paid under such experience-rated contract(s) were $4,683,903 and the total of all benefit claims paid under the(se) experiences-rated contract(s) during the plan year was $0.

## 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:

- Financial information and information on payments to service providers
- Insurance information including sales commissions paid by insurance carriers
- Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

Skidmore College
815 North Broadway
Saratoga Springs, NY 12866
518-580-5808

The report is furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Skidmore College
815 North Broadway
Saratoga Springs, NY 12866

and at the following location(s):

Skidmore College
815 North Broadway
Saratoga Springs, NY 12866

and at the U.S. Department of Labor in Washington, DC, 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, DC 20210