

**Summary Annual Report
For Amherst College Health and Dental Plan**

This is a summary of the annual report of the Amherst College Health and Dental Plan, EIN 04-2103542, Plan No. 507, for period July 01, 2010 through June 30, 2011. 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 contracts with Blue Cross Blue Shield of Massachusetts, Metropolitan Life Insurance Company, Group Hospitalization Medical Services, Inc. and The Wellness Corporation to pay health, dental, prescription drug, HMO and PPO claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2011 were \$9,887,268.

In the case of "experience-rated" contracts with insurance carriers, 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 June 30, 2011, the premiums paid under such "experience-rated" contracts were \$9,251,195.

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. financial information and information on payments to service providers;
2. assets held for investment; and
3. 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 Amherst College Trustees at P.O. Box 5000, Amherst, MA 01002 (413) 542-2372.

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 (Amherst College Trustees, P.O. Box 5000, Amherst, MA 01002) 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.