Summary Annual Report
For
Williams College Group Insurance Plan

This is a summary of the annual report for the Williams College Group Insurance Plan, EIN 04-2104847, Plan No. 501, for the period January 1, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, 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 Inc., The Standard Insurance Company and The Hartford to pay all medical, dental, life, vision, accidental death & dismemberment, long term disability and business travel accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were $16,859,517.

Because some of these contracts 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 December 31, 2015, the premiums paid under such experience-rated contracts during the plan year were $16,858,052.

Your rights to additional information

You have the right to receive a copy of the full annual report, or any part thereof, upon request and at no charge. 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 Williams College, 100 Spring Street, Suite 201, Williamstown, MA 01267, 413-597-4421.

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.

You also have the legally protected right to examine the annual report at the main office of the plan, Williams College, 100 Spring Street, Suite 201, Williamstown, MA 01267 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 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, DC 20210.