

SUMMARY ANNUAL REPORT FOR THE VILLANOVA UNIVERSITY HEALTH AND WELFARE PLAN

This is a summary of the annual report of the Villanova University Health and Welfare Plan, Plan Number 501, Employer Identification Number 23-1352688, for the plan year period beginning June 1, 2024 and ending May 31, 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).

UNINSURED COMPONENTS

The plan sponsor, Villanova University, has committed itself to pay certain medical (telemedicine), prescription drug, vision, dental, short-term disability and healthcare flexible spending account claims under the terms of the plan.

INSURED COMPONENTS - INSURANCE INFORMATION

The plan had contracts with insurance carriers to pay certain claims incurred under the terms of the plan. The type of benefit provided, name of the insurer, and premiums paid for each component are set forth in the table below. The total amount of premiums paid for contract years that ended during the 2024 plan year were \$2,222,814.

Type of Benefit	Name of Insurer	Premiums Paid
Long-Term Disability	Lincoln National Life Insurance Company	\$533,997
Business Travel Accident	Life Insurance Company of North America	\$0
Life Insurance Accidental Death and Dismemberment	Metropolitan Life Insurance Company	\$1,387,647
Employee Assistance Program	Health Advocate Solutions, Inc.	\$36,191
Prepaid Legal	MetLife Legal Plans	\$68,202
Long-Term Disability	Provident Life and Accident Insurance Company	\$196,777
Short-Term Disability Permanent Total Disability	Lloyds of London	\$0

Because all components of the plan are unfunded and insured, the plan did not have any reportable plan assets and did not earn any income during the plan year.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers, is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Michele Mocarsky, who is a representative of the plan administrator, Villanova University, 800 East Lancaster Avenue, Villanova, PA 19085, 610-519-7900. The charge to cover copying costs will be \$.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: Villanova University, 800 East Lancaster Avenue, Villanova, PA 19085 (or at any other location where the report is available for examination), 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.