Summary Annual Report
for
MIDDLEBURY COLLEGE HEALTH AND WELFARE
BENEFITS PLAN

This is a summary of the annual report for the MIDDLEBURY
COLLEGE HEALTH AND WELFARE BENEFITS PLAN, (Employer
Identification No. 03-0179298, Plan No. 501) for the period
January 1, 2014 to December 31, 2014. The annual report has
been filed with the Employee Benefits Security Administration,
as required under the Employee Retirement Income Security Act
of 1974 (ERISA).

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. 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

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. These portions of the report are furnished
without charge.

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

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: U.S. Department of Labor, Employee Benefits
Security Administration, Public Disclosure Room, 200
Constitution Avenue, NW, Suite N-1513, Washington, D.C.
20210.