

SUMMARY ANNUAL REPORT

For

Northwestern Health Sciences University Medical, Dental, Life, Accidental Death & Dismemberment, and Long Term Disability Plans

TO ALL PARTICIPANTS

This is a summary of the annual reports for Northwestern Health Sciences University, Employer Identification Number 41-0684657, Medical and Dental welfare plans for the period January 1, 2008 – December 31, 2008 as well as the Life, Accidental Death & Dismemberment, and Long Term Disability welfare plans from April 1, 2008 – March 31, 2009. The annual reports have been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

1. Health Plan

Northwestern Health Sciences University has committed itself to pay certain health claims under the terms of the plan.

Insurance Information

The plan had a contract with Blue Cross Blue Shield of MN to pay certain health claims incurred under the terms of the plan. The total premium paid for the plan year ending December 31, 2008, was \$1,487,820.

2. Dental Plan

Northwestern Health Sciences University has committed itself to pay certain health claims under the terms of the plan.

Insurance Information

The plan had a contract with Formula Dental to pay all dental claims incurred under the terms of the plan. The total premium paid for the plan year ending December 31, 2008, was \$9,282.

Basic Financial Statement

Plan expenses were \$106,620. These expenses include \$6,321 in administrative expenses, \$97,338 in benefits paid to participants and beneficiaries, and \$2,961 in other expenses.

3. **Life, Accidental Death & Dismemberment, and Long Term Disability Plan**

Insurance Information

The plan had a contract with Principal Life Insurance Company to pay all life, accidental death & dismemberment, and long-term disability claims incurred under the terms of the plan. The total premium paid for the plan year ending March 31, 2009, was \$71,251.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call the office of the Human Resources Director, who is the plan administrator, Northwestern Health Sciences University, 2501 West 84th Street, Bloomington, Minnesota 55431; 952-888-4777. The charge to cover copying costs will be \$2.00 for the full annual report or \$0.10 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, Northwestern Health Sciences University, 2501 West 84th Street, Bloomington, Minnesota 55431, 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, N5638, Pension and Welfare Benefit Programs, Department of Labor, 200 Constitution Avenue NW, Washington, D.C. 20216.