

**SUMMARY ANNUAL REPORT FOR
WILKES UNIVERSITY COMPREHENSIVE WELFARE BENEFITS PLAN**

This is a summary of the annual report of the WILKES UNIVERSITY COMPREHENSIVE WELFARE BENEFITS PLAN (employer identification number 24-0795506), for the plan year 06/01/2009 through 05/31/2010. 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 HIGHMARK OF NY-DAVIS VISION, SUN LIFE AND HEALTH INSURANCE COMPANY, SUN LIFE ASSURANCE COMPANY OF CANADA, BLUE CROSS OF NORTHEASTERN PA FPLIC, HMO OF NORTHEASTERN PA FPH, BLUE CROSS OF NORTHEASTERN PA, HIGHMARK BLUE SHIELD and UNITED CONCORDIA LIFE & HEALTH INSURANCE COMPANY to pay certain health, life, dental, vision, long term disability and prescription drug claims incurred under the terms of the plan. The total premiums paid for the plan year ending 05/31/2010 were \$2,782,295.

Because they 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 05/31/2010, the premiums paid under such "experience-rated" contracts were \$2,482,481 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$1,990,965.

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 WILKES UNIVERSITY, the plan administrator at 84 W SOUTH ST, WILKES BARRE, PA 18701 and phone number, 570-408-5000. 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: 84 W SOUTH ST, WILKES BARRE, PA 18701, 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.