SUMMARY ANNUAL REPORT FOR
YESHIVA UNIVERSITY HEALTH AND WELFARE PLAN

This is a summary of the annual report of the YESHIVA UNIVERSITY HEALTH AND WELFARE PLAN, a health, life insurance, dental, vision, long-term disability and death benefits plan (Employer Identification Number 13-1624225, Plan Number 501), for the plan year 01/01/2016 through 12/31/2016. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

YESHIVA UNIVERSITY has committed itself to pay certain Medical claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with CIGNA HEALTH AND LIFE INSURANCE COMPANY, JOHN HANCOCK, SUN LIFE AND HEALTH INSURANCE COMPANY (U.S.) and GENWORTH LIFE INSURANCE COMPANY to pay certain Dental, Indemnity Contract, Long Term Care, Life insurance, Long-term disability, AD&D, Long Term Care claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2016 were $2,276,421.

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 Jane Gonzalez, who is a representative of the plan administrator, at 500 WEST 185TH STREET, NEW YORK, NY 10033, phone number 646-592-4340. The charge to cover copying costs will be $2.50 for the full annual report, or $.30 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: 500 WEST 185TH STREET, NEW YORK, NY 10033, 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.