

SUMMARY ANNUAL REPORT FOR ROGER WILLIAMS UNIVERSITY EMPLOYEE BENEFITS PLAN

This is a summary of the annual report of the ROGER WILLIAMS UNIVERSITY EMPLOYEE BENEFITS PLAN, a health, life insurance, dental, vision, temporary disability and long-term disability plan (Employer Identification Number 05-0277222, Plan Number 501), for the plan year 07/01/2024 through 06/30/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

ROGER WILLIAMS UNIVERSITY has committed itself to pay certain claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with VISION SERVICE PLAN, STANDARD INSURANCE COMPANY, LINCOLN NATIONAL LIFE INSURANCE COMPANY, GENWORTH LIFE INSURANCE COMPANY, BLUE CROSS BLUE SHIELD OF RHODE ISLAND, AFLAC, BOSTON MUTUAL LIFE INSURANCE COMPANY, NEW DIRECTIONS BEHAVIORAL HEALTH and ZURICH AMERICAN INSURANCE COMPANY to pay certain Vision, Long-term disability, Temporary disability, Life insurance, AD&D, SUPPLEMENTAL LIFE, DEPENDENT LIFE, SUPPLEMENTAL AD&D, DEPENDENT AD&D, LONG TERM CARE, Health, ACCIDENT ADVANTAGE, CLASSIC CANCER CARE, AFLAC PLUS RIDER, ACCIDENT ADVANTAGE, CLASSIC CANCER CARE, SUPPLEMENTAL LIFE, EAP, LONG TERM CARE, AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2025 were \$13,470,918.

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 ROGER WILLIAMS UNIVERSITY, the plan administrator, at ONE OLD FERRY ROAD, BRISTOL, RI 02809 and phone number, 401-254-3028. 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: ONE OLD FERRY ROAD, BRISTOL, RI 02809, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.