SUMMARY ANNUAL REPORT
for
GEORGE WASHINGTON UNIVERSITY HEALTH AND WELFARE BENEFIT PLAN

This is a summary of the annual report for George Washington University Health and Welfare Benefit Plan, a Health (other than dental/vision), Life insurance, Dental, Vision, Temporary disability, Prepaid legal, Long term disability, Death Benefits plan (Employer Identification Number 53-0196584, Plan Number 508) for the plan year January 1, 2024 – December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The George Washington University has committed itself to pay certain claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Aetna Life Insurance Company for dental insurance, and Reliastar Life Insurance Company for medical stop loss, critical illness and hospital insurance, United Healthcare Insurance company for vision insurance, Four Ever Life Ins Co. for travel assistance program, Aetna Health and Human Resource Center for employee assistance program, Legal Resources for legal insurance and Lincoln National Life Insurance Company to pay Life insurance, Accidental Death and Dismemberment, Long-term disability, and Temporary disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were $9,336,077.

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 The George Washington University, who is Plan Administrator at Benefits Department, 44983 Knoll Square, Suite 391, Ashburn VA 20147, (571) 553-8382.

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, if any, or a statement of income and expenses of the plan and accompanying notes, if any, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes, if any, will be included as part of that report. The charge to cover copying costs does not include a charge for copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at The George Washington University, who is plan administrator at Benefits Department, 44983 Knoll Square, Suite 391, Ashburn VA 20147 and at the US Department of Labor in Washington DC, or obtain a copy from the US 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, US Department of Labor, 200 Constitution Avenue, NW, Washington DC 20210.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)