

**Summary Annual Report**  
**for Faculty and Staff of the University of Rochester**

**Long-Term Disability Plan**

This is a summary of the annual report of the Long-Term Disability Plan for Faculty and Staff of the University of Rochester, EIN 16-0743209, Plan No. 504, a welfare benefit plan, for the period July 1, 2023, through June 30, 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).

**Insurance Information**

The plan has a contract with The Hartford Life and Accident to pay all long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2024, were \$6,086,652. Because it is a so called "experience-rated" contract, 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 June 30, 2023, the premiums paid under such "experience-rated" contract were \$6,086,652 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$2,711,894.40.

**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 item listed below is included in that report:

- Insurance information, including sales commissions paid by insurance carrier; and
- Fiduciary information.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Associate Vice President for Human Resources, Office of Human Resources, 910 Genesee Street, Rochester, New York, 14627, 585-276-6836. The charge to cover copying costs will be \$2.25 for the full annual report, or \$ .25 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 (Leave Administration, Office of Human Resources, University of Rochester, 910 Genesee Street, Rochester, New York 14627) 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.