

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

**Dental Plans**

This is a summary of the annual report of the Dental Plans for Faculty and Staff of the University of Rochester, EIN 16-0743209, Plan No. 518, a welfare benefit plan, for the period January 1, 2024 through 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).

**Uninsured Components**

The University of Rochester has committed itself to pay all claims incurred under the terms of the plan for the uninsured components of the plan. All components of the plan are uninsured except for the dental coverage for post-doctoral fellows provided through Gallagher Benefits Services/Garnett-Powers and Metropolitan Life Insurance Company, as described below.

**Insured Components – Insurance Information**

For the insured component of the plan, the plan has contracts with Metropolitan Life Insurance Company to pay claims incurred under the terms of the Gallagher Benefit Services/Garnett-Powers plan for post-doctoral fellows. The total premiums paid for the plan year ending December 31, 2024 were \$60,216.

**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:

- Information on payments to service providers;
- Fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan); and
- 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 Kathleen Gallucci, who is the Chief Human Resource Officer, Office of Human Resources, 60 Corporate Woods, Suite 310, PO Box 270453, Rochester, New York, 14627, 585-275-2084. 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 (Benefits Office, Office of Human Resources, University of Rochester, 60 Corporate Woods, Suite 310, PO Box 270453, 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.