Summary Annual Report
Mercer University
Health & Welfare Plan

This is a summary of the annual report of the Mercer University Health & Welfare Plan 58-0566167 for the period of January 1, 2010 through December 31, 2010. The annual 5500 report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA) for plan No.506.

Insurance Information (contracted plans)
The plan has a contract with Sunlife Assurances Company of Canada & ISU Services (life and reinsurance). Total premiums paid for these contract plans were $796,329.

Basic Financial Statement
The value of the plan assets, after subtracting liabilities of the plan, was $100,000 at the end of the plan year, compared to $100,000 at the beginning of the plan year. During the plan year, the plan experienced no change in its plan assets. During the plan year, the plan had a total income of $14,056,291 including employer contributions of $11,277,178 and employee contributions of $2,779,113. Plan expenses of $828,335 include reinsurance premiums and administrative related expenses and $13,586,244 in benefits paid to participants for health and dental claims (or beneficiaries of participants).

Your Rights to Additional Information
You have the right to receive a copy of the full Annual Report or any part thereof upon request. Please direct your inquiries to the Benefits Department of Mercer University. The items listed below are included in that report:

1) Insurance Information including commissions (Schedule A)

2) Service Provider Information (Schedule C)

Additional Explanation
Administrative costs of $828,335 includes all fixed costs & network access, & reinsurance premiums.

This Summary is provided by the Benefits Department of Mercer University.