Summary Annual Report for the
Guardian Dental Maintenance Organization Plan

This is the summary annual report for the Guardian Dental Maintenance Organization Plan, EIN 36-1408475, Plan number 519 for the period January 1, 2014 to December 31, 2014. 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 an insurance carrier to pay dental claims incurred under the terms of the plan. Total premiums paid during the plan year were $104,317.

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.

- 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 Loyola University of Chicago, who is the plan administrator, 820 North Michigan Avenue, Chicago, IL, 60611, 312-915-7248. The charge to cover copying costs will be $0.15 per page for any part thereof.

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, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the 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:

Loyola University of Chicago
Plan Sponsor
820 North Michigan Avenue
Chicago, IL 60611
36-1408475

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:

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room
200 Constitution Avenue, N.W.
Room N-1513
Washington, DC 20210