This is a summary of the annual report for Saint Louis University Welfare Benefit Plan, 43-0654872/518 for 01/01/2009 through 12/31/2009. The annual report has been filed with the Employee Benefits Security Administration, formerly known as the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Saint Louis University has committed itself to pay certain Health claims incurred under the terms of the plan.

The plan has contracts with Delta Dental of Missouri, Reliance Standard Life Insurance Company, Hartford Life and Accident, Reliastar Life Insurance Company, Prudential Insurance Company of America, Mercy Health Plans, Federal Insurance Company and John Hancock Life Insurance Company to pay certain Health, Life insurance, Dental, Long term disability, Long Term Care, and AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2009 were $7,139,751.

Because Delta Dental is a so-called experience-rated contract, 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 12/31/2009, premiums paid under such an experience-rated contract were $1,510,641, and the total of all benefit claims paid under the experience-rated contract during the plan year was $1,283,230.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in that report is 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 Saint Louis University, who is Plan Administrator at 221 North Grand, Room 201, St. Louis, MO, 63103, (314) 977-2360. The Plan Administrator may charge a fee for copying the report in whole or in part.

You also have the legally protected right to examine the annual report at the main office of the plan at 221 North Grand, Room 201, St. Louis, MO, 63103 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.