SUMMARY ANNUAL REPORT FOR
BOWDOIN COLLEGE EMPLOYEE WELFARE BENEFIT PLAN

This is a summary of the annual report of the Bowdoin College Employee Welfare Benefit Plan, a health, life insurance, dental, temporary disability, long-term disability and death benefits plan (Employer Identification Number 01-0215213), for the plan year 01/01/2014 through 12/31/2014. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Bowdoin College has committed itself to pay certain medical claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Anthem Health Plans of Maine Inc. and Symetra Life Insurance Company to pay health, prescription, stop loss and group companion claims, and with Aetna Life Insurance Company to pay certain life insurance, long-term disability, short-term disability and AD&D claims incurred under the terms of the plans. The total premiums paid for the plan year ending 12/31/2014 were $1,460,716.

Because they are so called "experience-rated" contracts, 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 12/31/2014, the premiums paid under such "experience-rated" contracts were $546,118 and the total of all benefit claims paid under these experience-rated contracts during the plan year was $285,822.

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:

1. 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 Tamara Spoorri, who is a representative of the plan administrator, at 3500 College Station, Brunswick, ME 04011-8426 and phone number, 207-725-3838. A charge of $2.50 for the full annual report or $.25 per page will be charged to cover copying costs.

You also have the legally protected right to examine the annual report at the main office of the plan: 3500 College Station, Brunswick, ME 04011-8426, 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.

Lisa A. Roux
Controller