



2010 Summary Annual Report

Summary Annual Report

This is a summary of the annual report for the Stanford University Postdoctoral Affiliates Welfare Benefit Plan, EIN 94-1156365, Plan No. 517, for January 1, 2010 through December 31, 2010. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Anthem Blue Cross, Delta Dental of California, Standard Insurance Company, and Vision Service Plan to pay for medical, dental, vision, life, accident and disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2010 were \$11,371,525.

Because they are “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 December 31, 2010, the premiums paid under such “experience-rated” contracts were \$10,478,531 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$10,752,511.

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:

- Financial information
- Information on payments to service providers
- Insurance information including sales commissions paid by insurance carriers

To obtain a copy of the full annual report, write Leland Stanford Junior University School of Medicine, who is the Plan Administrator, at 320 Panama Street, Stanford, CA 94305 or call (650) 723-6013. The charge to cover copying costs will be \$6.50 for the full annual report or \$0.25 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 Administrator, at 320 Panama Street, Stanford, CA 94305, 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 U.S. Department of Labor should be addressed to: Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, N.W., Suite N-1513, Washington, D.C. 20210.