

SUMMARY ANNUAL REPORT

For Employee Welfare Benefit Plan of Creighton University

This is a summary of the annual report of the Employee Welfare Benefit Plan of Creighton University, EIN 47-0376583, Plan No. 501, for period January 01, 2010 through December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Creighton University has committed itself to pay certain medical, dental and vision claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with UnitedHealthcare Insurance Company, Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company to pay life insurance, long-term disability, stop loss and Accidental Death & Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2010 were \$2,503,411.

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:

- information on payments to service providers;
- 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 Creighton University at 2500 California Plaza, Omaha, NE 68178, or by telephone at (402) 280-1405. The charge to cover copying costs will be \$5.00 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 (Creighton University, 2500 California Plaza, Omaha, NE 68178) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.