SUMMARY ANNUAL REPORT

For Group Dental Plan for the Faculty and Staff of the University of Miami

This is a summary of the annual report of the Group Dental Plan for the Faculty and Staff of the University of Miami, EIN 59-0624458, Plan No. 503, for period June 01, 2012 through May 31, 2013. 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).

Insurance Information

The plan has contracts with Cigna Health and Life Insurance Company and affiliates and Delta Dental Insurance Company to pay dental and indemnity contract claims incurred under the terms of the plan. The total premiums paid for the plan year ending May 31, 2013 were $5,737,740.

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 University of Miami at PO Box 248106, Coral Gables, FL 33124-2902, or by telephone at (305) 284-5090

You also have the legally protected right to examine the annual report at the main office of the plan (University of Miami, PO Box 248106, Coral Gables, FL 33124-2902) 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.