SUMMARY ANNUAL REPORT
FOR THE
DREXEL UNIVERSITY HEALTH AND WELFARE PLAN

This is a summary of the annual report of the Drexel University Health and Welfare Plan, Plan Number 519, Employer Identification Number 23-1352630, for the plan year period beginning January 1, 2025 and ending December 31, 2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

UNINSURED COMPONENTS

The plan sponsor, Drexel University, has committed itself to pay certain medical, prescription drug, telemedicine, short-term disability, severance, life insurance and healthcare flexible spending account claims under the terms of the plan.

INSURED COMPONENTS - INSURANCE INFORMATION

The plan had contracts with insurance carriers to pay certain claims incurred under the terms of the plan. The type of benefit provided, name of the insurer, and premiums paid for each component are set forth in the table below. The total amount of premiums paid for contract years that ended during the 2025 plan year were $5,529,283.

Type of Benefit	Name of Insurer	Premiums Paid
Legal Services	MetLife Legal Plans	$104,667
Employee Core Services, Wellness Services	Health Advocate Solutions, Inc.	$87,156
Business Travel Accident	Life Insurance Company of North America	$0
Dental (Indemnity)	Cigna Health and Life Insurance Company	$2,252,434
Dental (DHMO)	Cigna Dental Health of Delaware, Inc.	$421
Dental (DHMO)	Cigna Dental Health of Florida, Inc.	$70
Dental (DHMO)	Cigna Dental Health of Maryland, Inc.	$386
Dental (DHMO)	Cigna Dental Health of New Jersey, Inc.	$4,530
Dental (DHMO)	Cigna Dental Health of Pennsylvania, Inc.	$39,681
Dental (DHMO)	Cigna Dental Health of Ohio, Inc.	$211
Dental (DHMO)	Cigna Dental Health of Kansas, Inc.	$18
Dental (DHMO)	Cigna Dental Health of Missouri, Inc.	$123
Dental (DHMO)	Cigna Dental Health of Virginia, Inc.	$53
Dental (DHMO)	Cigna Dental Health of Kentucky, Inc.	$105
Vision	Independence Blue Cross (Davis Vision)	$263,655
Life Insurance, Long-Term Disability Accidental Death and Dismemberment	Lincoln National Life Insurance Company	$2,457,852
Accident Insurance Critical Illness, Hospital Indemnity	American Heritage Life Insurance Company	$195,085
Employee Assistance Program	CuraLinc Healthcare	$120,778
Business Travel Accident (Foreign)	HDI Global Specialty SE	$2,058

Because all components of the plan are unfunded and insured, the plan did not have any reportable plan assets and did not earn any income during the plan year.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by the insurance carriers, is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Joyce Vuocolo, who is a representative of the plan administrator, Drexel University, c/o Human Resources, 3201 Arch Street, Suite 430, Philadelphia, PA 19104, 215-895-2850. The charge to cover copying costs will be $.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: Drexel University, c/o Human Resources, 3201 Arch Street, Suite 430, Philadelphia, PA 19104 (or at any other location where the report is available for examination), 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.