

SUMMARY ANNUAL REPORT

For SURA/Jefferson Science Associates, LLC Comprehensive Health and Welfare

This is a summary of the annual report of the SURA/Jefferson Science Associates, LLC Comprehensive Health and Welfare, EIN 54-1156453, Plan No. 501, for period April 01, 2011 through March 31, 2012. 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 Anthem Health Plans of Virginia, Inc., Healthkeepers, Inc., Delta Dental of Virginia, Optima Health Plan and Metropolitan Life Insurance Company to pay Medical, Dental, Life Insurance, Short-term Disability, Long-term Disability and Accidental Death and Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending March 31, 2012 were \$10,968,490.

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 March 31, 2012, the premiums paid under such "experience-rated" contracts were \$777,912 and the total of all benefit claims paid under these contracts during the plan year was \$555,683.

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 Southeastern Universities Research Association, Inc. at 1201 New York Avenue NW, Suite 430, Washington, DC 20005, or by telephone at (202) 408-7872.

You also have the legally protected right to examine the annual report at the main office of the plan (Southeastern Universities Research Association, Inc., 1201 New York Avenue NW, Suite 430, Washington, DC 20005) 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.