

**SUMMARY ANNUAL REPORT  
FOR  
LOYOLA UNIVERSITY EMPLOYEE BENEFIT PLAN**

This is a summary of the annual report of the Loyola University Employee Benefit Plan, EIN 72-0408946, Plan No. 502, for period January 1, 2008 through December 31, 2008. 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 Sun Life Assurance Company of Canada, Connecticut General Life Insurance Company, Life Insurance Company of North America, Vision Service Plan and Blue Cross Blue Shield of Louisiana to pay medical, dental, vision, life insurance, accidental death and dismemberment and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2008 were \$5,665,935.

Because the Blue Cross Blue Shield of Louisiana contract is a so called "experience-rated" contract, 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, 2008, the premiums paid under such "experience-rated" contracts were \$4,892,042 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$4,144,872.

**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:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write the office of the Plan Administrator, Loyola University New Orleans, 6363 St. Charles Avenue Campus Box 16, New Orleans, LA 70118-6143, (504) 864-7757. The charge to cover copying costs will be \$5.75 for the full annual report, or 25 cents 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 (Loyola University New Orleans, 6363 St. Charles Avenue Campus Box 16, New Orleans, LA 70118-6143) 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.