SUMMARY ANNUAL REPORT FOR
FURMAN UNIVERSITY HEALTH WRAP PLAN

This is a summary of the annual report of the Furman University Health Wrap Plan
(Employer Identification Number 57-0314395, Plan Number 507) for the plan year 01/01/2020
through 12/31/2020. The annual report has been filed with the Employee Benefits Security
Administration, as required under the Employee Retirement Income Security Act of 1974
(ERISA).

Furman University has committed itself to pay certain Medical, Wellness and Health
Flexible Spending Account claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with MetLife Legal Plans, Metropolitan Life Insurance
Company, Unum Life Insurance Company Of America, Provident Life And Accident Insurance
Company, Unum Life Insurance Company, West Health Advocate Solutions, Inc. and Hartford
Life And Accident to pay certain Legal, Dental, Vision, Temporary disability, Life insurance,
Long-term disability, AD&D, Critical Illness and Accident, Employee Assistance Program and
Health claims incurred under the terms of the plan. The total premiums paid for the plan year
ending 12/31/2020 were $1,735,387.

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 or call the plan
administrator, at 3300 Poinsett Highway, Greenville, SC 29613 and phone number, 864-294-3730.

You also have the legally protected right to examine the annual report at the main office of
the plan: 3300 Poinsett Highway, Greenville, SC 29613, 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.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons
are required to respond to a collection of information unless such collection displays a valid Office
of Management and Budget (OMB) control number. The Department notes that a Federal agency
cannot conduct or sponsor a collection of information unless it is approved by OMB under the
PRA, and displays a currently valid OMB control number, and the public is not required to
respond to a collection of information unless it displays a currently valid OMB control number.
See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)