Summary Annual Report

for

THE EMORY CLINIC INC. MASTER HEALTH & WELFARE BENEFIT PLAN

This is a summary of the annual report for the THE EMORY CLINIC INC. MASTER HEALTH & WELFARE BENEFIT PLAN, (Employer Identification No. 58-2030692, Plan No. 503) for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The plan has contracts with Standard Insurance Company and Unum Life Insurance Company of America to pay life insurance and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2019, were $1,992,577.

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 office of:

The Emory Clinic, Inc.
In care of William Apicelli
550 Peachtree St., WW Orr Bldg., Ste 719
Atlanta, GA 30308-2209
58-2030692 (Employer Identification Number)
404-686-6044

The charge to cover copying costs will be $0.50 for the full report, or $0.10 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:

The Emory Clinic, Inc.
550 Peachtree St., WW Orr Bldg., Ste 719
Atlanta, GA 30308-2209

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

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 the 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)
Summary Annual Report
for
EMORY UNIVERSITY WELFARE MASTER TRUST

This is a summary of the annual report for the EMORY UNIVERSITY WELFARE MASTER TRUST, (Employer Identification No. 58-2087692, Plan No. 511) for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was $79,025,450 as of December 31, 2019 compared to $65,321,696 as of January 1, 2019. During the plan year the plan experienced an increase in its net assets of $13,703,754. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of $13,859,634. This income included earnings from investments of $13,859,634.

Plan expenses were $155,880. These expenses included $155,880 in administrative expenses.

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. An accountant's report;
2. Financial information;
3. Assets held for investment;
4. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of

Emory University
in care of Theresa Milazzo, VP HR
1599 Clifton Road NE 1st Floor
Atlanta, GA 30322
(404)727-7623

The charge to cover copying costs will be $0.50 for the full annual report, or $0.10 per page for any part thereof.
You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Emory University
1599 Clifton Road
Atlanta, GA 30322


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 the 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.
Summary Annual Report

for

EMORY UNIVERSITY POST 65 RETIREE
HEALTH REIMBURSEMENT ARRANGEMENT PLAN

This is a summary of the annual report for the EMORY UNIVERSITY POST 65 RETIREE HEALTH REIMBURSEMENT ARRANGEMENT PLAN, (Employer Identification No. 58-0566256, Plan No. 508) for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was $37,666,646 as of December 31, 2019 compared to $28,645,849 as of January 1, 2019. During the plan year the plan experienced an increase in its net assets of $9,020,797. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of $8,704,762. This income included employer contributions of $2,248,442 and earnings from investments of $6,456,320.

Plan expenses were $3,152,980. These expenses included $75,838 in administrative expenses and $3,077,142 in benefits paid to participants and beneficiaries.

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. An accountant's report;
2. Financial information;
3. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.
To obtain a copy of the full annual report, or any part thereof, write or call the office of

Emory University Division of Human Resources
in care of Theresa Milasso, VP HR
1599 Clifton Road NE, 1st Floor
Atlanta, GA 30322-0530
(404)727-7613

The charge to cover copying costs will be $0.50 for the full annual report, or $0.10 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Emory University Division of Human Resources
1599 Clifton Road NE 1st Floor
Atlanta, GA 30322-0530


PAPERWORK REDUCTION ACT STATEMENT

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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.
Summary Annual Report
for
EMORY UNIVERSITY BENEFLEX PLAN

This is a summary of the annual report for the EMORY UNIVERSITY BENEFLEX PLAN, (Employer Identification No. 58-0566256, Plan No. 507) for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

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. An accountant's report;
2. Financial information

To obtain a copy of the full annual report, or any part thereof, write or call the office of

Emory University Division of Human Resources
in care of Theresa Milazzo, VP HR
1599 Clifton road
Atlanta, GA 30322
(404)727-7623

The charge to cover copying costs will be $0.50 for the full annual report, or $0.10 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Emory University Division of Human Resource
1599 Clifton Road
Atlanta, GA 30322

PAPERWORK REDUCTION ACT STATEMENT

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Summary Annual Report
for
EMORY UNIVERSITY HEALTHCARE PLAN

This is a summary of the annual report for the EMORY UNIVERSITY HEALTHCARE PLAN, (Employer Identification No. 58-0566256, Plan No. 502) for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The plan has contracts with Aetna Life Insurance Co., Eyemed Vision Care, Eyemed Vision Care, Eyemed Vision Care, Eyemed Vision Care, Eyemed Vision Care, Eyemed Vision Care, and Eyemed Vision Care to pay dental and vision claims incurred under the terms of the plan. The total premiums paid for the plan year beginning January 1, 2019 and ending December 31, 2019 were $5,702,861.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was $49,905,297 as of December 31, 2019 compared to $42,537,013 as of January 1, 2019. During the plan year the plan experienced an increase in its net assets of $7,368,284. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of $384,379,322. This income included employer contributions of $285,464,060, employee contributions of $92,275,598 and earnings from investments of $6,639,664. Plan expenses were $373,542,023. These expenses included $15,622,998 in administrative expenses and $357,919,025 in benefits paid to participants and beneficiaries.

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. An accountant's report;
2. Financial information;
3. Assets held for investment;
4. Insurance information including sales commissions paid by insurance carriers; and
5. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

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1599 Clifton Road
Atlanta, GA 30322
(404)727-7623

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