Summary Annual Report
for
DRURY UNIVERSITY EMPLOYEE HEALTH CARE PLAN

This is a summary of the annual report for the DRURY UNIVERSITY EMPLOYEE HEALTH CARE PLAN, (Employer Identification No. 44-0552049, Plan No. 501) for the period June 1, 2014 to May 31, 2015. 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 $608655 as of May 31, 2015 compared to $576905 as of June 1, 2014. During the plan year the plan experienced an increase in its net assets of $31750. 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 $2687388. This income included employer contributions of $2025000, employee contributions of $581922 and earnings from investments of $1275. Plan expenses were $2655638. These expenses included $351318 in administrative expenses and $2304320 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. Assets held for investment; and
3. 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 Plan Sponsor:

Drury University
Employee Healthcare
Plan Sponsor
900 N. Benton Avenue
Springfield, MO 65802
44-0552049 (Employer Identification Number)
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:

Drury University  
Employee Healthcare  
900 N. Benton Avenue  
Springfield, MO 65802