

SUMMARY ANNUAL REPORT FOR NORTHEASTERN UNIVERSITY WELFARE BENEFITS PLAN

This is a summary of the annual report of the NORTHEASTERN UNIVERSITY WELFARE BENEFITS PLAN, a health, life insurance, dental, temporary disability, long-term disability, long-term care, and death benefits plan (Employer Identification Number 04-1679980), for the plan year January 1, 2011 through December 31, 2011. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

NORTHEASTERN UNIVERSITY has committed itself to pay certain health and dental claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Blue Cross & Blue Shield of Massachusetts Inc, Life Insurance Company of North America, John Hancock Life Insurance Company and UNUM Life Insurance Company of America to pay certain health, business travel accident, group long term care, 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, 2011 were \$39,310,876.

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, Northeastern University at 360 Huntington Avenue, Boston, MA 02115 and phone number, 617-373-2111.

You also have the legally protected right to examine the annual report at the main office of the plan: Northeastern University 360 Huntington Avenue, Boston, MA 02115, 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.