SUMMARY ANNUAL REPORT FOR OLD DOMINION UNIVERSITY RESEARCH FOUNDATION WELFARE PLAN

This is a summary of the annual report of the Old Dominion University Research Foundation Welfare Plan (Employer Identification Number 54-6068198, Plan Number 502) for the plan year 01/01/2022 through 12/31/2022. 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 insurance contracts with Metropolitan Life Insurance Company, Optima Health Plan, Vision Service Plan, Optima Health Insurance Company and American Heritage Life Insurance Company to pay certain dental, life insurance, long-term disability, accidental death and dismemberment, health, vision, and critical illness claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2022 were \$2,117,382.

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 Old Dominion University Research Foundation, the plan administrator, at P.O. Box 6369, Norfolk, VA 23508 and phone number, 757-683-4293.

You also have the legally protected right to examine the annual report at the main office of the plan: P.O. Box 6369, Norfolk, VA 23508, 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.