

**SUMMARY ANNUAL REPORT FOR
WESTERN GOVERNORS UNIVERSITY CAFETERIA PLAN**

This is a summary of the annual report of the Western Governors University Cafeteria Plan (Employer Identification Number 84-1383926, Plan Number 501) 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).

Western Governors University has committed itself to pay certain health, prescription drug, flexible spending account, short term disability, and dental claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Fidelity Security Life Insurance Company, Cigna Health and Life Insurance Company and Affiliates, Spring Health, Reliance Standard Life Insurance Company, Pre-Paid Legal Services DBA Legalshield, Life Insurance Company of North America and University Health Alliance to pay certain vision, dental, employee assistance program, life insurance, long-term disability, accidental death and dismemberment, legal, employee assistance program, critical illness and accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2022 were \$11,439,374.

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 Western Governors University, the plan administrator, at 4001 South 700 East, Suite 700, Salt Lake City, UT 84107 and phone number, 801-274-3280.

You also have the legally protected right to examine the annual report at the main office of the plan: 4001 South 700 East, Suite 700, Salt Lake City, UT 84107, 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.