SUMMARY ANNUAL REPORT

For Western Governors University Cafeteria Plan

This is a summary of the annual report of the Western Governors University Cafeteria Plan, EIN 84-1383926, Plan No. 501, for period 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Western Governors University has committed itself to pay certain self-insured Medical, Prescription Drug, Dental, Health Flexible Spending Account, and Short-term Disability claims incurred under the terms of the plan.

Insurance Information

The plan has 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, Cigna Health and Life Insurance Company, University Health Alliance, Lincoln National Life Insurance Company, and National Union Fire Ins. Co. of Pittsburgh, PA to pay Medical, Prescription Drug, Dental, Vision, Life Insurance, Long-term Disability, Accidental Death and Dismemberment, Employee Assistance Program, Business Travel Accident, Legal, Critical Illness, Accident, and Hospital Indemnity claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were $10,393,761.

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:

- 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 Western Governors University at 4001 South 700 East Suite 700, Salt Lake City, UT, 84107 or by telephone at 801-274-3280.

You also have the legally protected right to examine the annual report at the main office of the plan (Western Governors University, 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. Or you may access a copy on the DOL's web site www.efast.dol.gov.