

**Summary Annual Report**  
**For Cafeteria Plan (Flexible Spending) for Roanoke College Employees**

This is a summary of the annual report of the Flexible Spending Plan(s) for Roanoke College Employees (Employer Identification No. 54-0505945, Plan No. 502,) for the plan year beginning January 1, 2021, to December 31, 2021. 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 a contract with LD&B Insurance Agency Inc to serve as a third-party administrator to pay claims incurred under the terms of the plan. The total premiums paid for the plan year beginning January 1, 2021 and ending December 31, 2021, were \$6,284.

**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 Roanoke College Human Resources in care of Caroline Anthony who acts as Plan Administrator at 221 College Lane, Salem, VA 24153-3794, or by telephone at (540) 375-2442.

You also have the legally protected right to examine the annual report at the main office of the plan, located at Roanoke College Human at 221 College Lane, Salem, VA 24153-3794 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: U. S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, N.W., Suite N-1513, Washington, D.C. 20210.