

SUMMARY ANNUAL REPORT FOR THE UNIVERSITY OF TULSA GROUP HEALTH PLAN

Plan Year Ended December 31, 2005

This is a summary of the Annual Report of The University of Tulsa, EIN 73-0579298, Group Health Plan, for the Plan Year January 1, 2005 through December 31, 2005. The Annual Report has been filed with the Internal Revenue Service (IRS), as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION:

Health Maintenance Organizations: The Plan had a contract with CommunityCare to pay all claims incurred under the terms of their health maintenance organization for the period January 1, 2005 through December 31, 2005. The total premiums paid for the Plan Year January 1, 2005 through December 31, 2005 were \$5,628,530.

Preferred Provider Organization: The Plan had a contract with CommunityCare to pay all claims incurred under the terms of their preferred provider organization for the period January 1, 2005 through December 31, 2005. The total premiums paid for the Plan Year January 1, 2005 through December 31, 2005 were \$127,418.

Retiree Medical Plan: The Plan had an agreement with Blue Cross and Blue Shield of Oklahoma to pay insurance benefits incurred under the terms of Plan 65 for the period January 1, 2005 through December 31, 2005. The total premiums paid for the Plan Year January 1, 2005 through December 31, 2005 were \$188,216.

Dental Plan: The Plan had a contract with the Delta Dental Plan to pay all claims incurred under the terms of the dental benefits schedule for the period January 1, 2005 through December 31, 2005. The total premiums paid for the Plan Year January 1, 2005 through December 31, 2005 were \$595,157.

YOUR RIGHT TO ADDITIONAL INFORMATION: You have the right to receive a copy of the full Annual Report, or any part thereof, including insurance information, on request. To obtain a copy of the full Annual Report or any part thereof, write or call the office of Wayne Paulison, who is the Plan Administrator. His business address is 600 South College, Tulsa, Oklahoma 74104-3189, and his phone number is 631-2616. The charge to cover copying costs will be \$1.20 for the full Annual Report, or \$.10 per page for any part thereof.

You also have the legally protected right to examine the Annual Report at the main office of the Plan, 600 South College, Tulsa, Oklahoma, and at the Department of Labor (DOL) in Washington, D. C., or you may obtain a copy from the DOL upon payment of copying costs. Requests to the DOL should be addressed to: Public Disclosure Room, N4677, Pension and Welfare Benefit Programs, Department of Labor, 200 Constitution Avenue, Washington, D. C. 20216.

SUMMARY ANNUAL REPORT FOR THE UNIVERSITY OF TULSA GROUP LIFE INSURANCE PLAN FOR EMPLOYEES

Plan Year Ended December 31, 2005

This is a summary of the Annual Report of The University of Tulsa, EIN 73-0579298, Group Life Insurance Plan, for the Plan Year January 1, 2005 through December 31, 2005. The Annual Report has been filed with the Internal Revenue Service (IRS), as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION: From January 1 through December 31, 2005 the Plan had a contract with Prudential Financial. The total premiums paid for the 2005 Plan Year were \$182,913.

YOUR RIGHT TO ADDITIONAL INFORMATION: You have the right to receive a copy of the full Annual Report, or any part thereof, including insurance information, on request. To obtain a copy of the full Annual Report or any part thereof, write or call the office of Wayne Paulison, who is the Plan Administrator. His business address is 600 South College, Tulsa, Oklahoma 74104-3189, and his phone number is 631-2616. The charge to cover copying costs will be \$1.20 for the full Annual Report, or \$.10 per page for any part thereof.

You also have the legally protected right to examine the Annual Report at the main office of the Plan, 600 South College, Tulsa, Oklahoma, and at the Department of Labor (DOL) in Washington, D. C., or you may obtain a copy from the DOL upon payment of copying costs. Requests to the DOL should be addressed to: Public Disclosure Room, N4677, Pension and Welfare Benefit Programs, Department of Labor, 200 Constitution Avenue, Washington, D. C. 20216.

SUMMARY ANNUAL REPORT FOR THE UNIVERSITY OF TULSA GROUP LONG TERM DISABILITY INSURANCE PLAN

Plan Year Ended December 31, 2005

This is a summary of the Annual Report of The University of Tulsa, EIN 73-0579298, Group Long Term Disability Plan for the Plan Year January 1, 2005 through December 31, 2005. The Annual Report has been filed with the Internal Revenue Service (IRS), as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION: The Plan has a contract with Prudential Financial to pay all group total disability claims incurred under the terms of the Plan. The total premiums paid for the Plan Year January 1, 2005 through December 31, 2005 were \$213,597.

YOUR RIGHT TO ADDITIONAL INFORMATION: You have the right to receive a copy of the full Annual Report, or any part thereof, including insurance information, on request. To obtain a copy of the full Annual Report, or any part thereof, write or call the office of Wayne Paulison, who is the Plan Administrator. His business address is 600 South College, Tulsa, Oklahoma 74104-3189, and his phone number is 631-2616. The charge to cover copying costs will be \$1.20 for the full Annual Report, or \$.10 per page for any part thereof.

You also have the legally protected right to examine the Annual Report at the main office of the Plan, 600 South College, Tulsa, Oklahoma, and at the Department of Labor (DOL) in Washington, D. C., or you may obtain a copy from the DOL upon payment of copying costs. Requests to the DOL should be addressed to: Public Disclosure Room, N4677, Pension and Welfare Benefit Programs, Department of Labor, 200 Constitution Avenue, Washington, D. C. 20216.

SUMMARY ANNUAL REPORT FOR THE UNIVERSITY OF TULSA GROUP LONG TERM CARE INSURANCE PLAN

Plan Year Ended December 31, 2005

This is a summary of the Annual Report of The University of Tulsa, EIN 73-0579298, Long Term Care Plan for the Plan Year January 1, 2005 through December 31, 2005. The Annual Report has been filed with the Internal Revenue Service (IRS), as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION: The Plan has a contract with Aetna Life Insurance Company to pay all Long Term Care claims incurred under the terms of the Plan. The total premiums paid for the Plan Year January 1, 2005 through December 31, 2005 were \$43,307.

YOUR RIGHT TO ADDITIONAL INFORMATION: You have the right to receive a copy of the full Annual Report, or any part thereof, including insurance information, on request. To obtain a copy of the full Annual Report, or any part thereof, write or call the office of Wayne Paulison, who is the Plan Administrator. His business address is 600 South College, Tulsa, Oklahoma 74104-3189, and his phone number is 631-2616. The charge to cover copying costs will be \$1.20 for the full Annual Report, or \$.10 per page for any part thereof.

You also have the legally protected right to examine the Annual Report at the main office of the Plan, 600 South College, Tulsa, Oklahoma, and at the Department of Labor (DOL) in Washington, D. C., or you may obtain a copy from the DOL upon payment of copying costs. Requests to the DOL should be addressed to: Public Disclosure Room, N4677, Pension and Welfare Benefit Programs, Department of Labor, 200 Constitution Avenue, Washington, D. C. 20216.

SUMMARY ANNUAL REPORT FOR THE UNIVERSITY OF TULSA TIAA-CREF RETIREMENT PLAN

Plan Year Ended December 31, 2005

This is a summary of the Annual Report of The University of Tulsa, EIN 73-0579298, Group Retirement Plan for the Plan Year January 1, 2005 through December 31, 2005. The Annual Report has been filed with the Internal Revenue Service (IRS) as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The plan has an agreement with TIAA-CREF to allocate funds toward individual annuity policies.

YOUR RIGHT TO ADDITIONAL INFORMATION: You have the right to receive a copy of the full Annual Report, or any part thereof, including insurance information, on request. To obtain a copy of the full Annual Report or any part thereof, write or call the office of Wayne Paulison, who is the Plan Administrator. His business address is 600 South College, Tulsa, Oklahoma 74104-3189, and his phone number is 631-2616. The charge to cover copying costs will be \$1.20 for the full Annual Report, or \$.10 per page for any part thereof.

You also have the legally protected right to examine the Annual Report at the main office of the Plan, 600 South College, Tulsa, Oklahoma, and at the Department of Labor (DOL) in Washington, D. C., or you may obtain a copy from the DOL upon payment of copying costs. Requests to the DOL should be addressed to: Public Disclosure Room, N4677, Pension and Welfare Benefit Programs, Department of Labor, 200 Constitution Avenue, Washington, D.C. 20216.