

ERISA Summary Plan Description

This section presents basic information provided by the plan administrator of your plans concerning the medical, dental, vision, life insurance and accidental death and dismemberment coverage options maintained by USC and any severance benefits payable for layoffs from USC, and your rights as a plan participant, to meet the requirements of the Employee Retirement Income Security Act of 1974 (ERISA).

For complete details on specific items such as eligibility, benefit coverage, definitions, loss or reduction of benefits, coordination of benefits, exclusions and limitations, and the like, please refer to the applicable description of benefits, certificate of coverage, subscriber agreement, or evidence of coverage issued to you by USC, an insurance company, or an HMO, or in the case of severance benefits, the Severance Pay Plan document and its

Exhibits. Separate summary plan descriptions are available for the retirement plans at www.usc.edu/benefits.

This “Your Benefits 2008” booklet, the separate benefit booklets and plan documents together constitute the Summary Plan Description for the medical, dental, vision, health care FSA, life insurance and accidental death and dismemberment coverage options maintained by USC and the severance

benefits available from USC, and is intended to comply with the disclosure requirements set forth under ERISA. A complete list of participating employers may be obtained upon written request from the Office of Benefits Administration.

Please read this section of the booklet carefully and keep it along with your separate benefit booklets for future reference.

Important Information About Your Plans

Plan Name and Number	Plan Sponsor, Administrator and Identification Number	Agent for Service of Legal Service	Plan Type, Administration and Plan Year End	HMOs, Insurers or Claims Administrators
University of Southern California Group Health and Dental (PN520)	University of Southern California University Gardens 214 Los Angeles, CA 90089-8014 EIN 95-1642394 (213) 740-0035	University of Southern California 3551 Trousdale Pkwy Room 352 Los Angeles, CA 90089-5013 (213) 740-7922	Medical, Self-Insured December 31	Delta Health Systems 1234 W. Oak Street Stockton, CA 95201
			Dental, Self-Insured December 31	Blue Cross of California 21555 Oxnard Street, #AC106 Woodland Hills, CA 91367
University of Southern California Medical Care Plan (PN 521)	University of Southern California University Gardens 214 Los Angeles, CA 90089-8014 EIN 95-1642394	University of Southern California 3551 Trousdale Pkwy Room 352 Los Angeles, CA 90089-5013 (213) 740-7922	Medical, Insured December 31	Delta Health Systems 1234 W. Oak Street Stockton, CA 95201
			Dental, Insured December 31	Blue Cross of California 21555 Oxnard Street, #AC106 Woodland Hills, CA 91367
			Vision, Insured December 31	Kaiser Permanente 8889 Rio San Diego Drive, Suite 200 San Diego, CA 92108
	University of Southern California CUB 200 Los Angeles, CA 90089-0704 EIN 95-1642394	University of Southern California 3551 Trousdale Pkwy Room 352 Los Angeles, CA 90089-5013 (213) 740-7922	Life, Insured December 31	United Concordia 21700 Oxnard Street, Suite 500 Woodland Hills, CA 91367
			Accidental Death and Dismemberment, Insured December 31	Vision Service Plan 111 West Ocean Boulevard, Suite 1625 Long Beach, CA 90802
University of Southern California Health Care FSA, Self-Insured December 31	University of Southern California	Prudential Life Insurance Company of America Prudential Plaza Newark, NJ 07102		
University of Southern California Severance Pay Plan (PN 525)	University of Southern California CUB 200 Los Angeles, CA 90089-0704 EIN 95-1642394	University of Southern California 3551 Trousdale Pkwy Room 352 Los Angeles, CA 90089-5013 (213) 740-7922	Severance Pay Plan, Self-Insured June 30	Transamerica Occidental Life
				University of Southern California

The vendors listed above for coverages with self-insured status provide certain administrative services for the self-insured coverages. These vendors provide claims payment and other administrative services under an administrative services contract with the University but they do not assume any financial risk or obligation with respect to claims or benefits under the coverages. The vendors listed above for coverages with a fully-insured status provide benefits under one or more insurance policies or contracts issued to the University. These vendors are solely responsible for financing and providing the benefits under the insurance policies and contracts. The University has no liability for any benefits due, or alleged to be due, under any such insurance policies or contracts.