

SUMMARY ANNUAL REPORT
FOR
THE J. PAUL GETTY TRUST HEALTH AND WELFARE PLAN

This is a summary of the annual report of The J. Paul Getty Trust Welfare Plan, EIN 95-1790021, Plan No. 501, for the period January 1, 2018 through December 31, 2018. 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).

The J. Paul Getty Trust has committed itself to pay certain medical and health care Flexible Spending Account claims incurred under the terms of the plan.

Insurance and Benefits Information

The plan has contracts with UnitedHealthcare of California, Metropolitan Life Insurance Company, Vision Service Plan, Zurich American Insurance Company and Standard Insurance Company to pay medical, dental, vision, long term disability, life, travel accident and accidental death & dismemberment claims incurred under the terms of the plan. The Plan provides employee assistance benefits as well. The total premiums paid for the plan year ending December 31, 2017 were \$15,364,365.

Because some of the plans may be “experience-rated” contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premium paid for the plan year ending December 31, 2018, the premiums paid under such “experience-rated” contract were \$429,231 and the total of all benefit claims paid under these experience rated contracts during the plan year was \$264,249.

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 report lists insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write The J. Paul Getty Trust, 1200 Getty Center Drive, Suite 400, Los Angeles, CA 90049-1681, or call (310) 440-6523. The charge to cover copying costs will be \$0.25 per page.

You also have the legally protected right to examine the annual report at the main office of the plan (The J. Paul Getty Trust, 1200 Getty Center Drive, Suite 400, Los Angeles, Ca 90049-1681) 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.