

SUMMARY ANNUAL REPORT

FOR WOODS HOLE OCEANOGRAPHIC INSTITUTION HEALTH AND WELFARE BENEFIT PLAN FOR ACTIVE EMPLOYEES

This is a summary of the annual report of the Woods Hole Oceanographic Institution Health and Welfare Benefit Plan for Active Employees, EIN 04-2105850, Plan No. 501, for period January 1, 2008 through December 31, 2008. 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).

Insurance Information

The plan has contracts with Cigna, Blue Cross Blue Shield of Massachusetts, Benefit Strategies and Chubb to pay Life Insurance, Long-term disability, AD&D, and Health claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2008 were \$7,823,103.

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:

1. information on payments to service providers; and
2. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Woods Hole Oceanographic Institution, Water Street, MS 15, Woods Hole, MA 02543-Institution, (508) 548-1400.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (Woods Hole Oceanographic Institution, Water Street, MS 15, Woods Hole, MA 02543-Institution) 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.