

## **SUMMARY ANNUAL REPORT FOR JUNIATA COLLEGE HEALTH & WELFARE BENEFITS PLAN**

This is a summary of the annual report of the Juniata College Health & Welfare Benefits Plan, a health, life insurance, dental, vision and long-term disability plan (Employer Identification Number 23-1352652, Plan Number 501), for the plan year 01/01/2016 through 12/31/2016. 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 insurance contracts with AFLAC, Ameritas Life Insurance Corp., Colonial Life & Accident Insurance Company, Hartford Life And Accident, Principal Life Insurance Company and Vision Benefits Of America to pay certain Dental, Vision, Life insurance, AD&D, Short-term disability, Long-term disability, Supplemental Life AD&D, & Cancer claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2016 were \$271,554.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2016, the premiums paid under such "experience-rated" contracts were \$51,433 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$0.

### **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. 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 Christine Gibson, who is a representative of the plan administrator, at 1700 Moore Street, Huntingdon, PA 16652 and phone number, 814-641-3197.

You also have the legally protected right to examine the annual report at the main office of the plan: 1700 Moore Street, Huntingdon, PA 16652, 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.