

**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 01/01/2017 through 12/31/2017. 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, Vision Benefits Of America and Hartford Life and Accident Insurance Company to pay certain Temporary disability, Supplemental, Dental, Life insurance, AD&D, Cancer, Long-term disability, AD&D, Supplemental Life AD&D, PPO contract, Indemnity Contract, Vision, Health claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were \$678,904.

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 12/31/2017, the premiums paid under such "experience-rated" contracts were \$50,837 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.