

# Benefits for Individuals, Benefits That Count



**When you choose the right benefits at the right time of your life,  
you're truly making your benefits count.**

**Juniata College is excited to offer valuable benefits  
for you and your family.**

**It is time once again for the annual open enrollment for Colonial Life.**

**All benefits are paid directly to you regardless of other insurance  
and are available to all benefits eligible employees**

**An account representative will be onsite  
to meet with anyone who has questions about their existing policy  
or is interested in applying for new coverage. Dates to be determined.**

**Disability Insurance** – Paycheck protection — Fills the gap between what your employer offers and what is needed to cover your full paycheck and help make ends meet if you become disabled from a covered accident or covered sickness.

**Life Insurance** – Enables you to tailor coverage for your individual needs and helps provide financial security for you and your family members.

**Accident Insurance** – Helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments, that can result from a fracture, dislocation or other covered accidental injury. Covers you and/or your family on and off the job and around the world.

**Cancer Insurance** – Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a cash benefit for specified cancer screening tests.

**Critical Illness Insurance** – Provides a lump-sum benefit that you can use to pay the costs related to a covered critical illness, which can often be expensive and lengthy. Includes two of the biggest threats in America—heart attack and stroke.

**Colonial Life**  
*Making benefits count.*