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.