



National Health Care Associates, Inc.

Benefit Highlights

(Elected Coverages; 100% Employee Paid)

Employee Supplemental Life and AD&D

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| Eligibility: | All active full time employees working 30 hours or more per week. |
| Eligibility Waiting Period: | You are eligible for coverage on first of month following 30 days |
| Life Coverage Limits: | Employee – 1, 2, 3, 4, or 5 x salary to a maximum of \$500,000 Guaranteed Issue Limit – \$375,000 Overall Maximum – \$550,000 (Basic and Supp combined) |
| Accidental Death & Dismemberment Coverage Limits: | Employee – 1, 2, 3, 4, or 5 x salary to a maximum of \$500,000 AD&D is automatic election with Life Insurance |
| Employee Benefit Reductions: | Your amount of insurance coverage will be reduced to 50% of the original amount at age 70; |
| Conversion: | Included |
| Portable: | Included |

This summary is a brief highlight of benefits. Please see plan documents for specific descriptions of benefits and limitations. If there are any discrepancies between this summary and the plan document, the plan document will govern.