

**aetna**<sup>®</sup>  
National Healthcare Inc.  
**Benefit Highlights**  
*(Core Plan is 100% Employer Paid)*

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## ***Short Term Disability***

<b>Eligibility:</b>	All active full time employees working 30 hours or more per week.
<b>Eligibility Waiting Period:</b>	You are eligible for coverage on the first of the month following 60 days.
<b>New York DBL:</b>	Employees of a New York based facility will be covered under the DBL law of NY by this insurer (Aetna)
<b>Elimination Period:</b>	Injury: Benefits start on the 8 <sup>th</sup> calendar day Disease: Benefits start on the 8 <sup>th</sup> calendar day
<b>Scheduled Weekly Benefit:</b>	Core Plan: 50% of pre-disability earnings to \$200 weekly max
<b>Minimum Weekly Benefit:</b>	\$25
<b>Maximum Benefit Period:</b>	26 weeks
<b>Definition of Disability:</b>	Inability to perform own occupation and a Partial (80%) earnings test
<b>Separate Periods of Disability:</b>	Less than 30 consecutive days.
<b>Pre-Existing Exclusion:</b>	You will not be covered for any disability resulting from an injury or sickness that was treated or should have been treated within 3 months of joining the plan until you have been covered for 12 months.