



National Health Care Associates, Inc.

Benefit Highlights

(Elected Coverages; 100% Employee Paid)

Spousal Supplemental Life and AD&D

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:	Increments of \$5,000 to a maximum of \$250,000 (not to exceed 50% of employee's basic and supplemental amount)
Guaranteed Issue Limit:	\$50,000
Accidental Death & Dismemberment Coverage Limits:	50% of Employee election 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;
Beneficiary:	By contract, the employee is the 100% primary beneficiary
Conversion:	Included
Portability:	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.