



National Health Care Associates, Inc.

## Benefit Highlights

*(100% Employee Paid)*

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### *Voluntary Long 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 first of month following 60 days
<b>Elimination Period:</b>	180 days
<b>Scheduled Monthly Benefit:</b>	60% of pre-disability earnings to a monthly maximum of \$10,000
<b>Definition of Disability:</b>	You must be unable to perform your own occupation up to 2 years, any reasonable occupation thereafter.
<b>Separate Periods of Disability:</b>	Less than 30 consecutive days per 6 months.
<b>Pre-existing Condition:</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.
<b>Maximum Benefit Duration:</b>	To Social Security Normal Retirement Age

*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.*