

aetna[®]
National Healthcare Inc.

Benefit Highlights

(Voluntary Plan is 100% Employee Paid)

Short Term Disability

Eligibility:	All active full time union Maple View employees working 20 hours or more per week. All other active full time employees working 30 hours or more per week.
Eligibility Waiting Period:	You are eligible for coverage on the first of the month following 60 days.
Elimination Period:	Injury: Benefits start on the 8 th calendar day Disease: Benefits start on the 8 th calendar day
Scheduled Weekly Benefit:	Buy Up Option: 70% of pre-disability earnings to \$800 weekly max (\$1,000 when combined with Core \$200 benefit provided by employer)
Minimum Weekly Benefit:	\$25
Maximum Benefit Period:	26 weeks
Definition of Disability:	Inability to perform own occupation and a Partial (80%) earnings test
Separate Periods of Disability:	Less than 30 consecutive days.
Pre-Existing Exclusion:	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.

*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.*