



## NATIONAL HEALTH CARE ASSOCIATES & AFFILIATE CENTERS

### INSURANCE PLANS

All full-time employees regularly scheduled to work 30 or more hours per week will become eligible for group insurance benefits on the first day of the month following 60 days of employment. Enrollment materials and online enrollment instructions will be mailed to eligible employees' home addresses.

The Work Life Assistance Program and Employee Discounts are immediately available to all employees regardless of status/hours. Plan descriptions and additional information are available on the back, or at [www.NatHealthCareBenefits.com](http://www.NatHealthCareBenefits.com).

### RETIREMENT & SAVINGS PLAN

In general, all employees age 21 and older are eligible to participate in the retirement plan (union employees in some locations may not be eligible). Employees may make a 401(k) deferral election as of the first pay date following the employee's date of hire. For plan information, please refer to the NHCA and Affiliates Retirement & Savings Plan Summary Plan Description or to enroll, contact the plan recordkeeper, Principal at 1-800-547-7754 or [www.principal.com](http://www.principal.com).

### NURSING TUITION BUY BACK PROGRAM

National Health Care Associates' Nursing Tuition Buy Back Program assists nursing graduates with student loan repayment. Eligible, employees may receive up to \$5,000 annually toward the cost of student loan repayment through this program.

### WEEKLY PAY

All National Health Care Associates and affiliate center employees are paid on a weekly basis.



### MEDICAL & RX INSURANCE

- Five medical plan options ranging from traditional copay plans to high deductible plans
- Alternative international Rx program for brand name medications
- Health Savings Accounts and Flexible Spending Accounts
- All plans are contributory with pre-tax deductions (refer to rate sheet)

### DENTAL INSURANCE

- Three dental plan options administered by Delta Dental
- Plans range from low to higher coverage options
- All plans are contributory with pre-tax deductions (refer to rate sheet)

### VISION PLAN

- Covers routine eye examinations and appliances
- This plan is contributory with pre-tax deductions (refer to rate sheet)

### EMPLOYEE ASSISTANCE

- Employee assistance program providing services such as health and wellness, emotional, financial, legal, childcare and daily living issues. No cost to employees.

### EMPLOYEE DISCOUNT PROGRAMS

- Corporate Shopping – discounts at top national retailers to include home, apparel, electronics, health
- TicketsAtWork – exclusive discounts for theme parks, sporting events, hotels, shows and more
- Liberty Mutual – group discounts on home and auto insurance

### LIFE AND AD&D INSURANCE

- Employer paid benefit of 1x salary up to \$50,000
- Voluntary life coverage\*
- Voluntary dependent life coverage\*

\*Employee cost is based on salary, age, and coverage elected

### DISABILITY

- Short-Term Disability: employer paid base benefit of up to \$200 per week for up to a maximum of 26 weeks with optional STD Buy-Up coverage of 70% of employee's weekly salary up to a maximum of \$1,000 (includes employer base benefit). Employee cost for Buy-Up coverage is based on salary.
- Long-Term Disability: 60% of employee's monthly salary up to a maximum of \$10,000 per month. LTD is optional and is paid by employee (rates are based on salary and age).

### WORKFORCE PROGRAMS

- Employees may purchase individual Cancer, Accident, Critical Illness and Medical Bridge policies through Colonial with the convenience of payroll deductions
- All policies are 100% paid by the employee

### SCHOLARSHIP PROGRAMS

- Nursing scholarship of up to \$4,000 per year

