

EMPLOYER PAID BENEFITS



Health Carousel provides the following benefits to their active, full-time Health Carousel International employees. These benefits are at no cost to the employees and are not dependent on the participation in any of the other health and welfare benefit offerings.

BASIC LIFE AND AD&D

Health Carousel provides full-time employees group life and accidental death and dismemberment (AD&D) insurance in the amount of the employee's (one times) annual salary with a maximum of \$100,000 and covers the entire cost of the coverage. The AD&D insurance would pay an additional benefit, up to your life benefit, if you suffer a covered loss due to an accident.

SHORT-TERM DISABILITY

Health Carousel provides all active full-time employees with short and long-term disability income benefits. In the event you become disabled from a non-work-related injury or illness, disability income benefits is a source of income. You are not eligible to receive short-term disability benefits if you are receiving worker's compensation benefits.

LONG-TERM DISABILITY

In the event you become disabled from an injury or illness and you have exhausted your short-term disability benefits, Health Carousel provides long-term disability benefits for active full-time employees.

Contact the Benefits Department at hcbenefits@HealthCarousel.com for information on how to apply for Short-Term Disability Benefits.

A complete benefit summary is available from the Benefits Department.

Short-Term Disability

Benefits Begin	Accident: Immediately Illness: 8th day of illness
Income Replacement	60%
Maximum Benefit	\$750 Weekly
Maximum Benefit Period	26 Weeks

Long-Term Disability

Benefits Begin	181st day of disability
Income Replacement	60%
Maximum Benefit	\$5,000 Monthly
Maximum Benefit Period	Later of age 65 or Social Security Normal Retirement Age