
2009 Benefits at a Glance
Full-Time Employees



Important Note

CNA Benefits at a Glance provides highlights of the employee benefit programs available to you as a CNA employee.

Neither this document nor company policies and communications are intended to be interpreted as a promise or guarantee of future or continued employment or as stating provisions and terms of employment. The Company and its employees recognize their mutual right to end their employment relationship at any time and acknowledge that such relationship is one of employment at will. Except with respect to employment at will, the Company reserves the right to change (including, but not limited to, the right to amend, suspend, or terminate) its human resources policies and procedures, and its benefit plans and policies, including those for retirees, and to make exceptions to its human resources policies and procedures, at its discretion, at any time without notice.

While some of the Company's contractual employee benefit plans are discussed in this booklet, it is important to remember that all rights and benefits under them are governed by legal documents, which you may obtain by writing to: Plan Administrator, CNA, 333 South Wabash Avenue, 31st Floor, Chicago, IL 60604. These legal documents will have control over any information provided in this booklet. The policies and benefits described in this booklet may vary between different employee groups or business segments, as well as from location to location. No representative of CNA has authority to make any agreement contrary to the provisions of this disclaimer.

2009 Benefits at a Glance

One of the many advantages of working at CNA is the benefits program we offer to you and your eligible dependents. The program is designed to enhance your financial security by offering you choices in a variety of plans that provide health care benefits, disability and survivor protection, and savings/capital accumulation.

The purpose of this document is to provide an overview of benefits to newly hired full-time employees and to candidates for open full-time positions at CNA. As a new employee, you will receive detailed enrollment information from the CNA Benefits Center soon after you are hired.

CNA Health and Group Benefits Plan

CNA's competitive Health and Group Benefits Plan includes medical, dental, vision, life and disability coverages. You are eligible to enroll in these coverages on the first day of your full-time employment. You also may enroll your spouse or same gender domestic partner and your eligible children. Please note that CNA conducts dependent eligibility audits each year for dependents enrolled in CNA medical, dental or vision coverage. After your dependents are enrolled in these coverages, you may be asked to provide documentation that your dependents are eligible under the rules of the CNA Health and Group Benefits Plan. You will be notified via letter to your home address if your dependents will be audited.

CNA Medical Coverage

CNA's medical plans are administered by UnitedHealthcare and cover many health care expenses.

If you choose CNA medical coverage, you have three options that differ by deductible, coinsurance, and out-of-pocket maximum.

- **The Choice Plus Health Reimbursement Account (HRA) Plan** has a \$2,000 deductible for "you only" coverage or a \$4,000 deductible for the family coverage tiers. However, CNA provides a health reimbursement account to you to cover eligible medical expenses and help you meet your deductible. The health reimbursement account is \$500 for "you only" coverage and \$1,000 for the family coverage tiers. (NOTE: For new employees hired on or after July 1st, the health reimbursement account is reduced that year to \$250 for "you only" coverage and \$500 for the family coverage tiers.) After the deductible has been met, the plan pays 100% of eligible in-network and 60% of eligible non-network expenses.
- **The Choice Plus Exclusive Provider Organization (EPO) Plan** provides benefits only if you receive services from in-network doctors and hospitals. There is a \$500 individual/\$1,000 family deductible. After the deductible has been met, the plan covers 90% of your eligible medical expenses. If you choose to go outside the plan's network for care, you are responsible for paying the full cost.
- **The Choice Plus Preferred Provider Organization (PPO) Plan** offers a \$1,000 individual/\$2,000 family deductible. After the deductible is met, the plan pays 80% of your eligible in-network medical expenses and 60% of your eligible non-network medical expenses.

Summary of Medical Coverage

Plan Provision	Choice Plus HRA UnitedHealthcare Choice Plus Network	Choice Plus EPO UnitedHealthcare Choice Plus Network	Choice Plus PPO UnitedHealthcare Choice Plus Network
Preventive Care (based on schedule)	100% in-network 60% non-network (after deductible)	100% in-network 0% non-network	100% in-network 60% non-network (after deductible)
Annual Health Reimbursement Account (paid by CNA and applied toward the deductible)	\$500 "you only"/\$1,000 family* (\$250 "you only"/\$500 family if hired on or after July 1)	N/A	N/A
Deductible	\$2,000 "you only" coverage/ \$4,000 family coverage* (includes health reimbursement account)	\$500 individual/\$1,000 family*	\$1,000 individual/\$2,000 family*
Coinsurance for eligible medical expenses (after deductible is met)	100% in-network 60% non-network	90% in-network 0% non-network	80% in-network 60% non-network
Annual Out-of-Pocket Maximum (including deductible) • In-Network • Non-Network	\$2,000 "you only"/\$4,000 family* \$4,000 "you only"/\$8,000 family*	\$1,000 individual/\$2,000 family* Not Covered	\$3,000 individual/\$6,000 family* \$4,000 individual/\$8,000 family*
Office Visit (after deductible is met)	100% in-network 60% non-network	90% in-network 0% non-network	80% in-network 60% non-network
Prescription Drug Network Retail Generic Brand (formulary/nonformulary) Mail Order Generic Brand (formulary/nonformulary)	Covered same as medical expenses; health reimbursement account and deductible apply	No separate deductible or out-of-pocket maximum Covered 80%; 30-day supply; \$5 minimum/\$50 maximum copayment Covered 70%; 30-day supply; \$20 minimum/\$50 maximum copayment Covered 80%; 90-day supply; \$10 minimum/\$100 maximum copayment Covered 70%; 90-day supply; \$60 minimum/\$100 maximum copayment	

*Family coverage includes you + spouse or same gender domestic partner, you + children and you + family coverage.

Cost of Medical Coverage	Both you and CNA contribute toward the cost of the medical coverage. The cost of your medical coverage depends on the coverage category you choose (you only, you + spouse, you + children or you + family), the medical plan you choose and your annual base salary.
Wellness Matters Program	To help employees address their personal health issues and encourage them to take part in preventive care, CNA offers Wellness Matters, a program that focuses on nutrition, physical activity and prevention. Among the resources available to help you reach your health and wellness goals are educational tools, articles, information sessions and health-related events and programs.
Retiree Health Care	CNA offers retiree health care to eligible employees. You may be eligible for access to retiree health care if you leave the company at age 62 or older and have at least 10 years of service. In order to be eligible, you must be enrolled in the health plan on the date you retire. You will be required to pay the full cost of this coverage.
Dental Plan	<p>The CNA Dental Plan covers many preventive, basic and major dental procedures. Preventive dental services (routine cleanings and exams) are covered at 100%, with no deductible. Basic dental services (extractions and fillings) are covered at 80% and major dental services (crowns and bridges) are covered at 50%. Basic and major services are subject to a one-time \$50 deductible. There is a maximum annual benefit of \$2,000 per person. A \$1,500 per member lifetime orthodontic benefit also is available.</p> <p>The CIGNA Dental Preferred Provider Organization (PPO) of dentists is available. If you visit a PPO dentist, the dentist will charge you a discounted rate for the services, reducing your out-of-pocket costs. Both you and CNA contribute toward the cost of dental coverage.</p>
Vision Plan	The CNA Vision Plan is provided through Vision Service Plan (VSP). The plan pays for periodic vision exams, eyeglass lenses and frames, and contact lenses up to a designated dollar amount. VSP also provides a Computer VisionCare Program for employees and discounts on laser vision care. Participants in the plan are able to choose from a list of VSP network providers, or they can use a non-network vision care provider. If you enroll, there is a two year enrollment requirement. You pay the full cost of vision coverage.
Spending Accounts	<p>A Health Care Spending Account and/or a Dependent Day Care Spending Account allow you to use before-tax dollars to pay for expenses not covered by health insurance (i.e., copayments and deductibles) and/or dependent day care expenses (child or elder day care).</p> <p>Each year you can contribute up to \$5,000 to a Health Care Spending Account and up to \$5,000 (\$2,500 if you are married but filing separate tax returns) to a Dependent Day Care Spending Account. A convenient debit card will be issued to all Health Care Spending Account participants that can be used to pay for many out-of-pocket health care expenses. You do not have to be enrolled in any CNA health care plans to open a Health Care Spending Account. Money deposited into your spending account(s) and used to pay for IRS-approved expenses is not subject to federal and most state/local income taxes.</p>

Life and AD&D Insurance

Non-Contributory and Contributory Life Insurance

CNA provides you with non-contributory life insurance coverage equal to one times your annual salary at no cost to you. In addition, you may purchase additional Contributory Life Insurance equal to one, two, three or four times your annual salary.

Spouse and Children Life Insurance

You may purchase Spouse Life and/or Child(ren) Life Insurance coverage, which pays a benefit to you if your covered dependent dies. The coverage options are:

- Spouse Life coverage in the amount of \$25,000, \$50,000, \$75,000 or \$100,000 for your spouse or same gender domestic partner.
- Child(ren) Life coverage in the amount of \$5,000, \$12,500 or \$25,000 for your eligible children.

Accidental Death & Dismemberment (AD&D)

You may purchase coverage in \$10,000 increments up to \$1,000,000 (or 10 times your salary, whichever is lower) to protect you and your covered dependent(s) in the event of accidental death or severe injury.

Group Long Term Care (Group LTC)

Group LTC insurance provides coverage for custodial and personal care when you cannot perform basic activities of daily living without help. Group LTC insurance pays for care in a wide variety of settings including at home, assisted living facilities, adult day care centers and in skilled nursing facilities. Enrollment for Group LTC is voluntary, and you pay the entire cost of coverage. Group LTC coverage may also be available for your spouse, same gender domestic partner, parents (including in-laws) and grandparents (including in-laws) on a direct-bill basis. Plan features include:

- choice of a daily benefit level of \$100, \$150, \$200 or \$250; These levels represent the maximum amount the plan would pay for your care each day;
- corresponding lifetime maximum benefit of \$182,500, \$273,750, \$365,000, \$456,250;
- competitive group rate based on age at the time coverage becomes effective;
- portable coverage you can keep if you retire, terminate employment or change to part-time status; and
- convenient payroll deductions.

Disability Income Program

CNA employees receive short and, if enrolled, long term disability benefits. If you cannot work due to an illness or injury, your income will be protected by the combination of benefits from the short term disability (STD) plan, and, if enrolled, the contributory long term disability (LTD) plan.

Short Term Disability (STD) Plan

The STD Plan provides income protection for up to a maximum 26-week period of absence due to illness or injury. If your STD claim is approved, benefits begin on the sixth consecutive workday of absence. The plan provides 100% of your base salary for the first six weeks of disability, then 66-2/3% of your base salary for up to 19 weeks. Full-time employees are eligible for STD coverage on their date of hire. CNA pays the full cost of this benefit.

Long Term Disability (LTD) Plan

If you remain disabled for 26 weeks, you may be eligible for LTD benefits if you are enrolled in the plan and your LTD claim is approved. There are two LTD coverage options to choose from – 50% of your monthly base salary (\$10,000 monthly maximum) or 66-2/3% of your monthly base salary (\$30,000 monthly maximum). Full-time employees are eligible for LTD coverage on their date of hire. LTD coverage is voluntary and you pay the full cost of coverage.

On-The-Job Protection

CNA's Workers' Compensation program provides benefits if a work-related illness or injury results in disability or death. Typically, these benefits are coordinated with short term disability benefits. In addition, you receive coverage under CNA's Business Travel Accident Plan, which provides benefits if death or injury occurs while you are traveling on company business. Coverage under the Workers' Compensation and Business Travel Accident Plan begins on your date of hire. CNA pays the entire cost of both plans.

CNA is committed to providing a safe, healthy work environment for employees. This includes a Safety Team to help people accomplish their jobs more safely. Assistance ranges from individual coaching to specialized equipment that meets specific physical needs.

Family and Medical Leave Act

CNA complies with the federal Family and Medical Leave Act (FMLA) of 1993. The Act provides eligible employees up to 12 weeks of unpaid, job-protected leave on a rolling 12 month basis for any of the following reasons:

- Birth or placement of a child for adoption or foster care,
- To care for a spouse, same gender domestic partner, child or parent of the employee, with a serious health condition, or
- To attend to the employee's own serious health condition.

To be eligible for a family or medical leave, you must have 12 months of service with CNA and have worked at least 1,250 hours in the previous 12 months. Other provisions of the leave include:

- Thirty days advance notice should be provided when the leave is foreseeable.
- Medical certification of serious health conditions may be required. If you are unable to provide requested medical certification, the FMLA leave may be denied.
- Under certain circumstances, you will be required to substitute up to a maximum of 10 accrued PTO days for unpaid family and medical leave. Any paid time that is substituted for unpaid leave will be included in the maximum 12-week job protection period.
- If applicable, health care benefits may be continued during the FMLA period.

CNA Savings and Capital Accumulation Plan (S-CAP)

The CNA Savings and Capital Accumulation Plan (S-CAP) offers the opportunity to build financial security and retirement income for you and your family through a combination of your own and company contributions. You also have the opportunity to share in the success you help CNA earn.

Automatic Enrollment

As a convenience to new employees, 3% will be automatically deducted (on a before-tax basis) from your base salary. These contributions, along with matching company contributions, will be invested in the Balanced Index Fund unless you make a different investment election. There are a total of eleven investment funds from which you can choose. Payroll deductions generally will begin with the first full pay period beginning 31 days after your hire date.

Your Contributions

You can contribute up to 20% of your salary in 1% increments to the S-CAP. You choose whether to contribute on a before-tax, after-tax basis, to a Roth 401(k), or a combination of all three. If you are highly compensated, as defined by the IRS, you may be limited to contributing a lesser percentage on a before-tax and a Roth 401(k) basis.

Rollover Contributions

You can roll over your account from a previous employer's qualified plan or IRA into the S-CAP. The money must be transferred as a trust-to-trust transfer (directly from your former employer's plan to CNA's) or within 60 days of the date it is distributed to you.

Employee Catch-up Contributions

If you are age 50 or over on January 1, 2009, you may be eligible to make additional before-tax contributions (unmatched) into your S-CAP account up to a maximum of \$5,000 in 2009 and indexed thereafter.

Company Contributions

The company helps you save for your future by making the following contributions:

- **Employer Basic:** The company will contribute an amount equal to 3% of your salary to your account, whether or not you contribute. If you are age 45 or older, you'll receive 5%.
- **Performance:** Based on the company's performance, you may receive a contribution equal to 0% to 2% of your salary after the end of the year.
- **Company Matching:** For every dollar you save (up to 6% of your salary) the company will provide matching contributions of \$0.70. During your first year with CNA, you will receive 50% of this match.
- **Variable Matching:** Based on the company's financial performance, you may receive an additional matching contribution of up to \$0.80 for every dollar you save (up to 6% of your salary). During your first year with CNA, you will receive 50% of any variable matching contributions.

Withdrawals/Loans

While the purpose of the S-CAP is to meet long-term financial and retirement goals, the Plan does offer limited withdrawal and loan features.

Paid Time Off

CNA provides full-time employees with time away from work in the form of a Paid Time Off (PTO) Bank. PTO allows employees the flexibility to take time off for any reason, whether for their own or a family member's illness, to conduct personal business, or take vacation. The choice is yours, as long as you have prior management approval.

The following chart outlines the PTO program:

Years of Service	PTO Days Available Each Calendar Year
<5 years	16 days
5-9 years	22 days
10-19 years	27 days
20+ years	32 days

Note: PTO Banks do not include time off for bereavement, military duty or jury duty. These are considered separate from PTO. Employees in salary bands 320 receive PTO days at the 5 to 9 years of service schedule.

PTO Purchase Plan

During Annual Benefits Enrollment each year, full-time employees are able to purchase up to five additional PTO days each calendar year. The "cost" for the additional days will be deducted from your pay on a pre-tax basis each pay period. The following formula is used to determine your semi-monthly cost:

$$\begin{aligned} \text{Annual Salary} \div 1,950 \text{ annual hours worked} \times 7.5 \text{ hours} &= \text{Your Daily Rate} \\ \text{Your Daily Rate} \times \text{Number of Vacation Days Purchased} &= \text{Annual Cost} \\ \text{Annual Cost} \div 24 &= \text{Your semi-monthly deduction} \end{aligned}$$

Purchased days are to be taken last, after all PTO is used. Payroll deductions for unused, purchased days will be refunded at the end of the calendar year.

Holidays

The company offers eight corporate paid holidays, which include seven standard holidays and one company-designated floating holiday.

Adoption Reimbursement

You may be eligible to participate in the CNA Adoption Assistance Plan. The Plan reimburses up to \$8,000 for eligible adoption expenses related to the legal adoption of a child. For more information, visit the INSIDE CNA site.

T.R.I.P.

The Transit Reimbursement Incentive Program (T.R.I.P.) allows you to set aside pre-tax dollars to pay for mass transit and parking expenses associated with commuting to and from work. Paying for these expenses with pre-tax dollars can reduce your tax liability.

Learning and Development at CNA

In order to build and maintain highly skilled workforce, CNA invests in employee development by offering many opportunities to expand your expertise. These include tuition reimbursement, assistance for earning professional designations, certifications, online courses and many instructor-led courses.

Tuition Reimbursement is available to eligible CNA employees seeking to earn undergraduate or graduate degrees. Tuition reimbursement will cover many aspects of an employee's educational pursuits including tuition, books and fees, application fees and some other costs. Employees must meet certain eligibility standards and must earn a "C" or "pass" grade to be reimbursed. Reimbursement levels vary.

CNA will reimburse eligible employees for costs associated with pursuing a professional designation such as the CPCU and other qualifying designations or certifications, including books, study materials, registration and exam fees.

CNA offers employees customized courses on insurance topics, project management, general management and many other areas in web-based, blended learning, face-to-face classroom and voice-data conference formats. In addition, employees have access to online learning courses produced by third-party courseware vendors.

Work Hours

The standard work week at CNA is 37.5 hours. The standard work day consists of 7.5 paid hours and a 45 minute unpaid meal period for a total workday of 8.25 hours (additional rest periods set forth by state law may be required). Work hours may vary between work units, depending on the availability of flexible work schedules (e.g., Flexible Start/End times).

Proper Attire

CNA employees should consider what their appearance projects to our customers and business partners. Typically, positions with the greatest customer contact follow formal business attire guidelines. All other positions follow general business casual attire guidelines.

Employee Assistance Program (EAP)

The EAP is a free, confidential service that provides you with an opportunity to discuss personal problems with a certified professional counselor.

The EAP is an organization of professionals with experience in providing employee assistance programs. The EAP can counsel and/or refer you and your immediate family members for personal problems, such as: family or marital tension; substance abuse or chemical dependency; domestic violence; financial difficulties; stress, depression and other emotional or mental problems.

The services performed by the EAP are fully paid by CNA. The cost for professional services resulting from a referral (e.g., medical, psychological, legal, etc.) is paid by you, or, in certain circumstances, may be paid by your group and/or individual medical plan.

