
2009 Benefits at a Glance
Part-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, and savings/capital accumulation.

The purpose of this document is to provide an overview of benefits to candidates for open part-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 and vision coverages. You are eligible for these coverages if you work at least 15 hours per week. You may enroll for these coverages on your first day of part-time employment. You may also 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. Your cost is 50% of the premium. Your premium depends on the coverage category you choose (you only, you + spouse, you + children or you + family) and the medical plan you choose.

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 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 \$1,000 per person lifetime orthodontic benefit also is available.

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. Your cost is 50% of the premium.

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.

On-The-Job Protection CNA's Workers' Compensation program provides benefits if a work-related illness or injury results in disability or death. 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.

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.
- 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.

Eligibility

As a part-time employee, you become eligible to participate in the S-CAP Plan following one year of service, as long as you worked at least 1,000 hours during a year.

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 once you become eligible for the plan.

- **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 any company matching contributions.
- **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.

Holidays

The company offers eight corporate paid holidays, which include seven standard holidays and one company-designated floating holiday. Depending on your work schedule, you may or may not be paid for these holidays.

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 assistance for earning professional designations, certifications, online courses and many instructor-led courses.

CNA will reimburse eligible employees for costs associated with pursuing a professional designation or certification 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.

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.

