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# 2018 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 ERISA 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.

## 2018 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 plans that provide health care and well-being benefits, disability and survivor protection, and 401(k) savings opportunities.

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

CNA's competitive benefits include medical, dental and vision coverages. You are eligible to enroll in 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 also may enroll your spouse and your eligible children. After your dependents are enrolled in these coverages, you will be asked to provide documentation that your dependents are eligible under the rules of the CNA Health and Group Benefits Program and the CNA Insured Group Benefits Program.

### **CNA Medical Coverage**

CNA's medical plan is administered by UnitedHealthcare (or BlueCross BlueShield of Illinois for employees who work in the Sioux Falls, SD office) and covers many health care expenses.

The Consumer Driven Health Plan (CDHP) has an in-network deductible of \$2,000 for "you only" coverage or an in-network deductible of \$4,000 for the family coverage tiers [which includes "you + spouse," "you + child(ren)" and "you + family" coverages]. After your deductible has been met, the CDHP pays 80% of eligible in-network and 60% of eligible non-network medical expenses.

The CDHP also has a Health Savings Account (HSA) feature. CNA will contribute an annual amount of \$500 to your HSA for the "you only" coverage tier and \$1,000 for the family coverage tiers. You may also contribute to your HSA on a pre-tax basis. *(Please note: If your date of hire is on or after July 1, CNA's contribution to the HSA for that plan year is reduced to \$250 for "you only" coverage and \$500 for the family coverage tiers.)*

## Summary of CNA Medical Coverage

Plan Provision	CDHP
Preventive Care	In-network: 100% Out-of-network (after deductible): 60%
CNA Contributions to HSA	\$500 "you only"/\$1,000 family* if your date of hire is before July 1
Employee Contributions to HSA	\$2,950 "you only" (IRS allowed max is \$3,450 less CNA's \$500 contribution) \$5,900 family* (IRS allowed max is \$6,900 less CNA's \$1,000 contribution) If age 55 or older, additional \$1,000 contribution allowed
Deductible (medical and Rx)	In-network: \$2,000 "you only"/\$4,000 family* Out-of-network: \$4,000 "you only"/\$8,000 family*
Coinsurance for eligible medical and prescription drug expenses (after deductible is met)	In-network: 80% Out-of-network: 60%
Annual Out of Pocket Maximum (including deductible)	In-Network: \$3,000 "you only"/\$6,000 family* Out-of-Network: \$6,000 "you only"/\$12,000 family*
Office Visit (after deductible)	In-network: 80% Out-of-network: 60%
Prescription Drugs - Certain preventive medications	Covered 100%
<b>Prescription Drugs - Retail; 30-day supply</b>	
Generic	Covered 80% after deductible
Formulary (Brand)	Covered 80% after deductible
Non-Formulary (Non-Preferred Brand)	Covered 80% after deductible
<b>Prescription Drugs - Mail Order; 90-day supply</b>	
Generic	Covered 80% after deductible
Formulary (Brand)	Covered 80% after deductible
Non-Formulary (Non-Preferred Brand)	Covered 80% after deductible

\* Family coverage includes the "you + spouse," "you + children" and "you + family" coverage tiers.

## Cost of Medical Coverage

Your cost for medical coverage is based on the coverage category ("you only," "you + spouse," "you + children" or "you + family") you choose and your annual salary.\*

*\* New hires have the opportunity to reduce their 2019 CNA Medical Plan premium by completing certain required health actions by October 31, 2018. New hires are not eligible for the 2018 CNA Medical Plan premium discount.*

## Wellness Matters Program

To help employees address their personal health issues and encourage them to take part in wellness activities, CNA offers Wellness Matters, a program that focuses on physical, financial, emotional and social well-being. Among the resources available to help you reach your health and well-being goals are educational tools, articles, information sessions and health-related events and programs.

## CNA Dental Coverage

CNA offers two dental plan options and both are administered by CIGNA. Both you and CNA contribute toward the cost of dental coverage.

- The CNA Dental Preferred Provider Organization (PPO) 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 an annual \$50 deductible for individual coverage and \$100 deductible for family coverage. There is a maximum annual benefit of \$2,000 per covered person. A \$1,500 lifetime orthodontic benefit per covered person is also available.
- The CIGNA Dental Health Maintenance Organization (HMO) Plan is available to most<sup>†</sup> CNA employees and provides coverage for preventive, basic and major services with no deductible and no annual maximum benefit. You must see a CIGNA HMO dentist for services to be covered. Enrollment in the Dental HMO requires the election of a Primary Care Dentist within the CIGNA Dental Care Network. Referrals must be obtained from your Primary Care Dentist in order to see a specialist. You will be charged copayments for covered dental services based on a schedule of services provided by CIGNA.

*†The CIGNA Dental HMO is not available in the following states: Alaska, Hawaii, Idaho, Maine, Montana, New Hampshire, New Mexico, North Dakota, Puerto Rico, Rhode Island, South Dakota, Vermont, West Virginia and Wyoming.*

## CNA Vision Coverage

The CNA Vision Plan is administered by 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 who need a separate pair of glasses for computer use 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. You pay the full cost of vision coverage.

## CNA 401(k) Plus Plan

The CNA 401(k) Plus Plan 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 CNA 401(k) Plus Plan following one year of service, as long as you worked at least 1,000 hours during the year.

### Your Contributions

You can contribute up to 50% of your salary in 1% increments to the CNA 401(k) Plus Plan. You choose whether to contribute on a pre-tax, after-tax or a Roth 401(k) basis or a combination of all three.

### Rollover Contributions

You can roll over your account from a previous employer's qualified plan or IRA into the CNA 401(k) Plus Plan. The rollover must be issued as a check made payable to the CNA 401(k) Plus Plan.

### Employee Catch-up Contributions

If you are age 50 or over on January 1, 2018 or will be turning age 50 in 2018, you may be eligible to make additional pre-tax contributions (unmatched) into your CNA 401(k) Plus Plan account up to a maximum of \$6,000 in 2018.

### 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 pay (base pay plus annual incentive bonus) each pay period, whether or not you contribute. If you are age 45 or older, you'll receive 5%.
- **Performance:** Based on the company's financial performance, you may receive a contribution of 0% to 2% of your pay (base pay plus annual incentive bonus). When awarded, this discretionary contribution is made after the end of the calendar year.
- **Company Matching:** For every dollar you save (up to 6% of your base pay) the company will provide matching contributions of \$0.70 each pay period. 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 base pay). During your first year with CNA, you will receive 50% of any variable matching contributions. When awarded, this discretionary contribution is made after the end of the calendar year.

### Withdrawals/Loans

While the purpose of the CNA 401(k) Plus Plan is to meet long-term financial and retirement goals, the CNA 401(k) Plus Plan does offer limited withdrawal and loan features.

## **Vesting**

You are always fully vested in any contributions you make to the CNA 401(k) Plus Plan and the investment earnings on those contributions. CNA's Basic, Performance and Matching Contributions vest 20% each year you work with the company.

## **Time Off Program**

### **Paid Sick Leave**

Effective January 1, part-time employees will begin accruing Paid Sick Leave (PSL) at a rate of one hour for every 30 hours worked, up to 60 hours per calendar year, unless applicable law is more generous. PSL provides you with paid time off to be used for time away from the office due to qualifying reasons such as illness, injury, or medical condition (your own or that of a family member).

### **Holidays**

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

## **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. FMLA 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, child or parent with a serious health condition,
- To attend to the employee's own serious health condition,
- Due to a qualifying exigency arising out of the fact that a covered family member is on active duty or call to active duty in support of a contingency operation as a member of the National Guard or Reserves, or
- To care for a covered family member who has incurred an injury or illness in the line of duty as a covered service member or whose pre-existing illness or injury was aggravated by military service.

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.
- You may, at your option, choose to use your Paid Sick Leave (PSL) days during your FMLA 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.

## Paid Family Leave

CNA's Paid Family Leave policy provides eligible employees with up to 6 weeks of wage replacement benefits in a 12-month period for the birth, adoption or foster care of an employee's child within 12 months following birth or placement of the child, or to care for an immediate family member (spouse, child or parent) with a serious health condition.

## USERRA

CNA complies with the Uniformed Services Employment and Re-Employment Act of 1994 (USERRA). This law requires employers to grant qualified employees a leave of absence for the time required for voluntary or involuntary military service.

## 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.



## Transit Reimbursement Incentive Program (TRIP)

The TRIP 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 a 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.

CNA offers employees customized courses on insurance topics, as well as a wide range of professional and management development topics and sales skills via web-based, blended learning, face-to-face classroom and conference-call formats. In addition, employees have access to online learning courses produced by third-party courseware vendors.

CNA recognizes the need to continually invest in the development of current and future leaders through a variety of methods. While job experience is our primary leadership development vehicle, we also offer a range of options including formal feedback tools, coaching, mentoring, leadership programs and an extensive library of courses to address individual development needs.

## 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 professional business attire guidelines.

## Employee Assistance Program (EAP)

The EAP is an organization of professionals with experience in providing counseling for personal and work-life issues. The EAP can counsel and/or refer you and your immediate family members for personal situations, such as: conflicts at work or at home, emotional difficulties, parenting concerns, family and relationship issues, substance abuse, financial problems and a variety of other personal concerns.

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.

## Health Advocate

Health Advocate is an organization of qualified individuals who use their expertise in the health field to help answer your questions about medical, hospital, dental, mental health, prescription and other health care issues. The service is available to you, your spouse, dependent children, parents and parents-in-law. You do not have to be enrolled in any CNA health benefits to take advantage of Health Advocate.