



We can show you more.*

2018 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 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 full-time employees and to candidates for open full-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, 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 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%
Prescription Drugs - Retail; 30-day supply	
Generic	Covered 80% after deductible
Formulary (Brand)	Covered 80% after deductible
Non-Formulary (Non-Preferred Brand)	Covered 80% after deductible
Prescription Drugs - Mail Order; 90-day supply	
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⁺ 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.

Flexible Spending Accounts

A Health Care Flexible Spending Account and/or Dependent Day Care Flexible Spending Account allows you to use pre-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).

Each year you may contribute up to \$2,650 to a Health Care Flexible Spending Account and up to \$5,000 (\$2,500 if you are married but filing separate tax returns) to a Dependent Day Care Flexible Spending Account. A convenient debit card will be issued to all Health Care Flexible 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 other CNA health benefit plans to open a Health Care Flexible Spending Account. Money deposited into your flexible spending account(s) and used to pay for IRS-approved expenses is not subject to federal and most state/local income taxes.

Note: If you enroll in the CDHP and elect a Health Care Flexible Spending Account, you will automatically be enrolled in a limited-use health care flexible spending account (LUHCFSA). The LUHCFSA can only be used for eligible dental and vision expenses until your CDHP deductible is met, at which point you can use the LUHCFSA for eligible medical and prescription drug expenses, as well.

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 base salary at no cost to you. In addition, you may purchase additional Contributory Life Insurance equal to one to eight times your annual base salary.

Spouse and Child Life Insurance

You may purchase Spouse Life and/or Child 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. *(Note: You may not purchase Spouse Life coverage in an amount greater than your annual base salary.)*
- Child Life coverage in the amount of \$5,000, \$12,500 or \$25,000 for your eligible child(ren) up to age 26.

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.

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 your own illness or injury. If your STD claim is approved, benefits begin on the eighth calendar day 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 beyond 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 60% 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. 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 will be required to use up to a maximum of 75 hours of accrued PTO (including, PTO, Carry-Over, Purchase PTO, Floating Holiday or Wellness Day), per calendar year, prior to taking any unpaid time. 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.

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.

Automatic Enrollment

As a convenience to new employees, a 3% pre-tax contribution will be automatically deducted from your base pay and increased by 1% each year until your contribution reaches 10%, unless you make a different election. This contribution, along with matching company contributions, will be invested in the target date fund that most closely matches your retirement age (assumed to be age 65) unless you make a different investment election. There are 14 core investment fund options, as well as a family of target date funds, from which you can choose. Payroll deductions generally will begin with the first full pay period after your first 31 days of employment.

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

CNA provides full-time employees with a bank of Paid Time Off (PTO) and a bank of Paid Sick Leave (PSL). Your PTO bank can be used for time away from the office for personal reasons such as vacation and your PSL bank can be used for qualifying reasons such as illness, injury or medical conditions (your own or that of a family member). PTO is accrued semi-monthly and PSL is accrued based on your hours worked.

CNA Time Off Chart

Tier	Job Level	Length of Service	PTO		PSL
			Accrual Rate Per Pay Period	Maximum Accrual Per Year	Maximum Accrual Per Year
Tier 1	120-260	Less than 5 years	6.25 hours	150 hours (20 days)	*60 hours (8 days)
Tier 2	320-440	Less than 5 years	7.50 hours	180.00 hours (24 days)	*60 hours (8 days)
Tier 2	All	5-9 years	7.50 hours	180.00 hours (24 days)	*60 hours (8 days)
Tier 3	All	10-19 years	8.44 hours	202.50 hours (27 days)	*60 hours (8 days)
Tier 4	All	20+ years	10.00 hours	240.00 hours (32 days)	*60 hours (8 days)

**Unless state/local law is more generous.*

Note: PTO Banks do not include time off for bereavement, military duty or jury duty. These are considered separate from PTO.

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:

$$\text{Annual Salary} \div 1,950 \text{ annual hours worked} \times 7.5 \text{ hours} = \text{Your Daily Rate}$$

$$\text{Your Daily Rate} \times \text{Number of Vacation Days Purchased} = \text{Annual Cost}$$

$$\text{Annual Cost} \div 24 = \text{Your semi-monthly deduction}$$

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 ten corporate paid holidays, which include nine standard holidays and one 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.

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.

Work Hours

The standard work week at CNA is 37.5 hours. CNA complies with state and local laws for rest and meal periods. 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 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.

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