



Hello.
It's time to enroll!



2018 ANNUAL BENEFITS ENROLLMENT

October 30 – November 10, 2017

CNA is proud to be an employer that makes a tremendous investment in employees' health, well-being and long-term financial security.



LEARN about the upcoming benefit plan changes and refresh yourself on all of the benefits CNA offers to you, so you can make informed decisions for 2018.

REVIEW your current benefits, including your savings and investment strategies, to determine if they meet your long-term goals.

ENROLL or make changes to your benefits during the 2018 Annual Benefits Enrollment period, which runs from October 30 to November 10, 2017.

To preview your 2018 health plan options and costs, go to the *Your Benefits Resources* website through *Inside CNA* > *Human Resources* > *Benefits and Wellness* > *General Benefits* or at www.mybenefitsdirectory.com/cna.

SUMMARY OF MATERIAL MODIFICATIONS

This guide serves as a Summary of Material Modifications intended to notify participants of important changes to the CNA Health and Group Benefits Program and the CNA Insured Group Benefits Program, effective January 1, 2018. This summary modifies the referenced Summary Plan Descriptions of these programs and should be read carefully.

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IMPORTANT NOTE:

This document 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 document, 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 S. Wabash Avenue, 31st Floor, Chicago, IL 60604. These legal documents will have control over any information provided in this document. The policies and benefits described in this document 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.

CHANGES FOR 2018

CNA MEDICAL PLAN - CONSUMER DRIVEN HEALTH PLAN (CDHP)

2018 Employee Premiums

Two primary factors were reviewed for determining the CNA Medical Plan employee premiums for 2018 – the cost of claims for employees and covered dependents and the breakdown of how premiums were spread across employee groups (or salary bands). As a result, the following changes have been made to what CNA employees will pay for medical plan coverage in 2018:

- **Employees covering a spouse will pay more in 2018.** Spouses covered under the CNA Medical Plan continue to have claims costs that are, on average, 30-40 percent higher than employees' claims costs. As a result, employees covering a spouse will pay more in 2018. You may wish to explore any alternative medical coverage available to your spouse in 2018, such as coverage offered through your spouse's employer, if available.
- **Salary-based medical plan contributions have been realigned.** CNA has had salary-based medical plan premiums in place for several years based on three salary bands. Salaries have increased over the years, but the salary bands have not been adjusted. For 2018, there will be a shift from three salary bands (under \$45,000; \$45,000 to \$99,999; \$100,000 and over) to four in order to create a more equitable cost sharing approach. The four new salary bands are as follows:
 - o Under \$54,999
 - o \$55,000 to \$99,999
 - o \$100,000 to \$149,999
 - o \$150,000 and above

Keep in mind, CNA Medical Plan premiums depend on which coverage category you elect ('you only,' 'you + spouse,' 'you + child(ren)' or 'you + family'), which salary band you fall into and whether you and/or your covered spouse completed the required health actions to receive the 2018 CNA Medical Plan premium discount.¹ As a result, your CNA Medical Plan premiums may decrease, remain the same or increase in 2018. To view your 2018 premiums, visit the *Your Benefits Resources* website through *Inside CNA > Human Resources > Benefits and Wellness > General Benefits* or at www.mybenefitsdirectory.com/cna.

In-Network Coinsurance

The CNA Medical Plan in-network coinsurance will change from 90% to 80%. Coinsurance is the cost of health care services that you pay after you have met your annual deductible. The out-of-network coinsurance will remain the same at 60% after the deductible has been met.

¹If you and/or your covered spouse completed all of the required health actions by early October, you should see your premium discount reflected on the annual enrollment website (\$400 for the employee and \$300 for your covered spouse). Otherwise, if you have completed the required health actions recently and by the October 31, 2017 deadline, you will see the premium discount reflected on your first pay statement of 2018.

Health Savings Account (HSA)

For 2018, the IRS is increasing the annual HSA contribution limits. The amount you can contribute to the HSA if you are enrolled in 'you only' coverage under the CDHP will increase to **\$2,950** and if you are enrolled in a family² coverage tier, you can contribute up to **\$5,900**. (See chart on page 7.)

You may change your HSA contribution during Annual Benefits Enrollment or at any time during the year. Your current HSA contribution election in effect at the end of the year will automatically carry over into 2018.

While CNA will continue to make an annual contribution to your HSA, the timing of CNA's annual contribution will change from the first business day in January to mid-January 2018. Keep this new timing in mind when planning for any expenses you may have in early January.

You can use the funds in your HSA to pay for eligible out-of-pocket medical, prescription drug, dental and/or vision expenses. As an alternative, you can pay for your current out-of-pocket health care expenses with other funds and let your HSA grow so you can use the funds for future qualified health care expenses, including those you incur in retirement.

NOTE: In addition to being enrolled in a high-deductible health plan like the CDHP, the following requirements must be met in order to be eligible to continue to contribute to or open an HSA:

- You cannot be enrolled in any other medical plan that is not a high deductible health plan.
- You cannot be enrolled in Medicare.
- You cannot be enrolled in a general purpose Health Care Flexible Spending Account plan (see page 12 for details).
- You cannot be claimed as a dependent on someone else's tax return.

CNA 401(K) PLUS PLAN

Effective January of 2018, the current combined before-tax and Roth 401(k) contribution limit of 12% that has been applied to all Highly Compensated Employees (as defined by the IRS) will be eliminated. Beginning on December 26, 2017, if you are a highly compensated employee currently limited to 12%, you can change your before-tax/Roth 401(k) contribution elections to any amount up to a total 50%, by visiting the *Your Benefits Resources* website.

NOTE: All employees will continue to be subject to the Internal Revenue Code limits that restrict the total annual amount an individual can contribute to the 401(k) plan.

²Family coverage includes the 'you + spouse,' 'you + child(ren)' and 'you + family' coverage tiers.



NON-CONTRIBUTORY LIFE INSURANCE

Effective January 1, 2018, the continuation of CNA Non-Contributory Life Insurance for employees that become totally disabled will be changing. Currently, non-contributory life insurance may continue up to age 65 for employees that become totally disabled prior to age 60 (provided they remain totally disabled). Effective January 1, 2018, the continuation of this non-contributory life insurance will continue for up to 2 years (provided the employee remains totally disabled). This change will apply to employees that become eligible for short-term disability benefits under the CNA Short-Term Disability Plan on or after January 1, 2018 and thereafter become totally disabled, provided the employee was under age 60 when they became totally disabled.

CNA MEDICAL PLAN COVERAGE

GETTING THE MOST FROM THE CDHP

The CDHP provides the following benefits to help you get the most from your health care plan:

- Free preventive care – 100% coverage for in-network preventive care and certain preventive prescription drugs as set forth under the United States Preventive Services Task Force (USPSTF) guidelines.
- Have a doctor visit online – You and your family can see and talk to a doctor from your mobile device or computer using UHC's Virtual Visits (or BCBSIL MD Live for Sioux Falls employees).
- 24-hour nurse hotline – Receive free medical advice any time for non-emergency/non-life-threatening conditions.
- UHC Premium Providers – Visit UHC's website (www.myuhc.com) to locate providers who meet national industry standards for quality and local market benchmarks for cost efficiency.
- UHC myHealthcare Cost Estimator Tool on www.myuhc.com – Comparison shop before you see the doctor or need a medical procedure. This tool estimates what your out-of-pocket expenses might be.
- Freedom to choose any doctor, hospital or other medical provider.
- No need for a referral in order to see a specialist.
- The CDHP pays 80% of eligible in-network medical and prescription drug expenses after the deductible is met; you pay 20%.
- Out-of-pocket maximum safety net – if you meet the out-of-pocket maximum, the CDHP pays 100% of your eligible medical and prescription drug expenses for the remainder of the calendar year.
- CNA contributes to your HSA each January (\$500 for 'you only' coverage and \$1,000 for the family³ coverage tiers) to help you save for your out-of-pocket health care expenses. You also have the ability to contribute pretax dollars to your HSA to help you save for current and future health care costs. Your HSA balance remains with you if you leave CNA.

Prescription Drug Coverage

OptumRx (or Prime Therapeutics for Sioux Falls employees) will continue to be the prescription drug administrator for the CDHP. Under the CDHP, you are responsible for the full cost of prescription drugs (which applies to your deductible). If you meet the deductible, the CDHP will pay 80% and you will pay 20% of eligible prescription drug expenses (and all other eligible medical expenses). If you meet the out-of-pocket maximum, the CDHP will pay 100% of eligible medical and prescription drug expenses for the remainder of the calendar year.

If you're not currently enrolled in the CDHP, but would like to estimate the cost of prescription drugs, visit <http://welcometouhc.com/cna> (www.myprime.com for Sioux Falls employees).

Below is a chart that highlights the CDHP provisions effective January 1, 2018 (changes highlighted in green):

Plan Provision	CDHP effective January 1, 2018
CNA Contributions to the Health Savings Account (HSA)	\$500 "you only"/\$1,000 family ³
Employee Contributions to the HSA	\$2,950 "you only" (IRS allowed max is \$3,450 less CNA's \$500 contribution) \$5,900 family ³ (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 ³ Out-of-Network: \$4,000 "you only"/\$8,000 family ³
Coinsurance for eligible medical 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 ³ Out-of-Network: \$6,000 "you only"/\$12,000 family ³
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

³Family coverage includes the 'you + spouse,' 'you + child(ren)' and 'you + family' coverage tiers.

Reminder! UnitedHealthCare (UHC) Diabetes Health Plan Program Will Be Discontinued Effective January 1, 2019

As announced earlier this summer, effective January 1, 2019, the UHC Diabetes Health Plan (DHP) program will be discontinued. The DHP will remain in effect for the 2018 calendar year. CNA remains committed to supporting employees' health and will look for potential alternatives to the DHP program for 2019 and beyond.

If you (or your covered family member) completed the required health actions between August 1, 2016 and July 31, 2017, you will continue to receive the DHP benefits for the 2018 calendar year (provided you remain enrolled in the CNA Medical Plan in 2018). If you (or your covered family member) are newly diagnosed with pre-diabetes or diabetes on or before November 30, 2017, you will be automatically enrolled in the DHP for the 2018 calendar year.

CNA MEDICAL PLAN PREMIUM DISCOUNT

2018 CNA Medical Plan Premium Discount

If you and/or your covered spouse completed the three required health actions by early October, you should see your premium discount reflected on the *Your Benefits Resources* website (\$400 for the employee and \$300 for your covered spouse). Otherwise, you will not see the premium discount until your first pay statement of 2018.

You may view CDHP premiums on the *Your Benefits Resources* website on *Inside CNA > Human Resources > Benefits and Wellness > General Benefits* or at www.mybenefitsdirectory.com/cna.

NOTE: The CNA Medical Plan premium discount will be applied across 24 pay periods in 2018 and will be reflected as a separate line item on your pay statement. Should you leave CNA for any reason other than a reduction in force (RIF) during 2018, you will forfeit any remaining portion of the premium discount. If you terminate from CNA due to a RIF and receive benefits pursuant to the CNA Supplemental Unemployment Benefit (SUB) Plan, you will continue to receive the CNA Medical Plan premium discount during your Benefit Period under the CNA SUB Plan for the plan year(s) that you earned the premium discount.

2019 CNA Medical Plan Premium Discount

The opportunity to earn a CNA Medical Plan premium discount will continue for the 2019 plan year. If you complete the required health actions between November 1, 2017, and October 31, 2018, you will be eligible for the CNA Medical Plan premium discount for 2019 and a Wellness Day in 2018. If your spouse is covered under the CNA Medical Plan, you can earn an additional CNA Medical Plan premium discount if he/she completes the required health actions.

1. Get an annual physical exam:
 - Complete your annual physical AND have your doctor complete the Physician Results Form. Upload or fax the completed form to the number provided by October 31, 2018.
 - Any forms received after October 31, 2018, will not be accepted for the 2019 CNA Medical Plan premium discount.
2. Complete the RallySM Health Survey.
3. Complete one of the following:
 - a. Complete a Rally Health Challenge.
 - b. Take part in an organized walk/run/bike ride (e.g., 5K, 10K, marathon, triathlon, etc.).
 - c. Join and attend a gym.
 - d. Attend at least two Wellness Matters Lunch & Learn webinars.
 - e. **New!** Participate in a weight loss program.
 - f. **New!** Complete a volunteer event.
 - g. **New!** Attend the Prudential Pathways program, a four-part financial wellness educational series (offered in limited CNA locations).
 - h. Complete at least three online Rally Missions (individual action plans).
 - i. Enroll in a Conditional Management Program (e.g., asthma, diabetes, coronary artery disease or heart failure).
 - j. Complete a telephonic coaching program.

Rally Wellness Website!

Visit the Rally website to:

- Take the Rally Health Survey.
- Complete a Rally Health Challenge.
- Attest to completing an organized walk/run/bike ride, joining and attending a gym, participating in a weight loss program, attending at least two Wellness Matters Lunch & Learn webinars, completing a volunteer event or attending the Prudential Pathways program.
- Access online support communities through social networking.
- Connect your fitness device (such as FitBit®, Jawbone UP®, Garmin®, RunKeeper, MapMyRun, Misfit, etc.) to the site.
- Use rewarding engagement and goal-setting tools to help improve or maintain your well-being.
- Receive personalized health programs, emails and health campaigns.

And much more!

How to Access the Rally Health & Wellness Website

- UHC members: www.myuhc.com through *Inside CNA > Human Resources > Benefits and Wellness > Well-Being > Health & Wellness Website (UnitedHealthcare Members)* (once logged in, click the 'Visit Rally Health & Wellness' icon on the home page to access the Rally Wellness website)
- BCBSIL members: <https://www.CNA.werally.com>
- Employees not covered by the CNA Medical Plan: <https://www.CNA.werally.com>



CNA Wellness Program Legal Notice:

There is a legally required notice for employees and spouses that wish to participate in the CNA Wellness Matters program to earn the Wellness Day and/or CNA Medical Plan premium discount. The notice addresses the privacy and security of the personally identifiable health information you provide when you participate in the program. The notice is entitled, "Notice Regarding the CNA Wellness Program" and can be accessed via *Inside CNA > Human Resources > Benefits and Wellness > Required Legal Notices* or on the *Your Benefits Resources* website.



CNA DENTAL AND VISION COVERAGE

CNA DENTAL PLAN

The CNA Dental Plan options will remain the same and will continue to cover the services currently covered. CIGNA will continue to administer the dental plans for 2018.

You may view your 2018 dental premiums on the *Your Benefits Resources* website through *Inside CNA > Human Resources > Benefits and Wellness > General Benefits* or at www.mybenefitsdirectory.com/cna.

Dental Plans: Dental PPO and Dental HMO⁴

Below is a chart that compares the primary features of the Dental PPO and Dental HMO plans. You may also call the CIGNA pre-enrollment line at **800-564-7642** to get more information about the dental plan options.

Dental Plan Feature	Dental PPO	Dental HMO
Ability to see any dentist	Yes	No, must see a dentist in the CIGNA Dental HMO network
Premiums	Higher	Lower
Preventive Care	Covered 100%	Covered 100%
Deductibles	\$50 individual/\$100 family	None
Annual Dollar Maximum Per Covered Person	\$2,000	None
Coinsurance or Copay	Coinsurance after deductible	Most services are covered with a copay
Orthodontic Lifetime Maximum	\$1,500	None
Claim Forms to File	Yes	No

⁴The Dental HMO is not available in: Alaska, Hawaii, Idaho, Maine, Montana, New Hampshire, New Mexico, North Dakota, Puerto Rico, Rhode Island, South Dakota, Vermont, West Virginia and Wyoming.

Dental PPO

The CNA Dental PPO Plan premiums will increase slightly in 2018. Under the Dental PPO, you may see any dentist you wish, but your cost may be lower when you see a dentist in CIGNA's PPO network. There's a \$2,000 maximum benefit per calendar year for each covered person under the Dental PPO. Preventive dental care is covered at 100 percent. The annual deductible and coinsurance apply to other dental services.

Dental HMO

The CNA Dental HMO Plan premiums will remain the same in 2018. The Dental HMO provides comprehensive coverage with no deductible or annual maximum at a lower premium than the Dental PPO. However, you must see a dentist who participates in CIGNA's HMO network in order for dental services to be covered. The majority of CNA employees have adequate access to a Dental HMO dentist ("adequate access" means that there are at least two Dental HMO dentists within 10 miles of your home zip code). Covered family members can choose different HMO dentists near home, work or school.

NOTE: Employees who do not have adequate access to an HMO dentist will not see the Dental HMO option on the annual enrollment website.

CNA VISION PLAN

The CNA Vision Plan will continue to be administered by Vision Service Plan (VSP). Although you can see any vision provider you wish under the CNA Vision Plan, you get the maximum benefits when you see a VSP provider. Check with your current vision provider to ask if he/she is a VSP provider or visit the *Your Benefits Resources* website to search for a VSP provider near you.

The CNA Vision Plan premiums will remain the same in 2018. Employees pay the full cost for CNA Vision Plan coverage. You may view your 2018 vision premiums on the *Your Benefits Resources* website through *Inside CNA > Human Resources > Benefits and Wellness > General Benefits* or at www.mybenefitsdirectory.com/cna.



Planning Tip:

Many dentists who participate in CIGNA's Dental PPO network also participate in CIGNA's Dental HMO network. If you are considering enrolling in the Dental HMO plan and currently see a dentist who participates in the PPO network, you may not have to change your dentist. Check with your dentist or visit the *Your Benefits Resources* website.

FLEXIBLE SPENDING ACCOUNT PLANS

You may set aside \$100 – \$2,550 in the Health Care Flexible Spending Account (HCFSA). The money you contribute to the HCFSA is deducted from your pay on a pretax basis. Unlike the HSA, you must spend the entire HCFSA balance by December 31, or you forfeit the remaining balance at the end of the year. You can use the HCFSA to pay for certain eligible health care expenses, depending on whether you are enrolled in the CDHP or not.

“Limited-Use” Health Care Flexible Spending Account

If you enroll in the CDHP and also elect a Health Care Flexible Spending Account, you will automatically be enrolled in a “limited use” Health Care Flexible Spending Account (LUHCFSA). You can only use the LUHCFSA to pay for out-of-pocket dental and vision expenses until your annual CDHP deductible is met. If you meet your annual CDHP deductible, the LUHCFSA will become a “general purpose” HCFSA and you can then use it for eligible medical and prescription drug expenses, as well as for out-of-pocket dental and vision expenses.

Planning Tip: Since you can also use your Health Savings Account (HSA) to reimburse yourself for out-of-pocket dental and vision expenses, you may consider saving money in your HSA for these expenses rather than opening a LUHCFSA. There is no “use it or lose it” rule with the HSA, so if you don’t use all the money in your HSA by December 31, you will not lose it.

“General Purpose” Health Care Flexible Spending Account

If you do not enroll in the CDHP, you may still elect to open and use a Health Care Flexible Spending Account (HCFSA) to reimburse yourself for eligible out-of-pocket health care expenses, such as deductibles, coinsurance, prescription drugs and out-of-pocket dental and vision expenses.

Dependent Day Care Flexible Spending Account

You may set aside \$100 – \$5,000 in the Dependent Day Care Flexible Spending Account (DCFSa). The money you contribute to the DCFSa is deducted from your pay on a pretax basis. You can use this account to pay for eligible child or elder care expenses. You must spend the entire DCFSa balance by December 31, or you will forfeit the remaining balance at the end of the year.

Comparison between the Health Savings Account and the Health Care Flexible Spending Account

Spending Account Feature FAQs	Health Savings Account	Health Care Flexible Spending Account
Do I have to be enrolled in the CDHP to have the account?	Yes, you must be enrolled in the CDHP to have an HSA.	No, you do not have to be enrolled in the CDHP to open an HCFSa.
Can I pay for my dental and vision expenses from the account?	Yes	Yes
How much of my account balance is available to me at any given time?	You can only withdraw the current balance in your HSA.	Your entire annual HCFSa election is available to you on January 1.
What if I have a balance in the account at the end of the year?	You don’t have to use your entire HSA balance by the end of each year. Whatever you don’t use rolls over to the following year.	You must spend the entire HCFSa balance by December 31 of each year or you forfeit the remaining balance at the end of the year.
Is the account portable?	Yes, you can take your HSA balance with you should you leave CNA.	No, you cannot take your HCFSa balance with you should you leave CNA.
Can I change what I contribute to the account during the year?	Yes, you can make changes to your HSA contribution election at any time throughout the year.	No, you cannot make midyear changes to your HCFSa contribution unless you have a qualified family status change.
How do I pay for eligible health care expenses from the account?	There are two ways to pay for expenses from your HSA: <ul style="list-style-type: none"> • When you enroll in the HSA, you will be issued a debit card. You can use the debit card to pay for eligible health care expenses. • You can transfer money from your HSA into a personal savings, checking or money market account to pay for or reimburse yourself for eligible out-of-pocket health care expenses. 	There are two ways to pay for claims from your HCFSa: <ul style="list-style-type: none"> • When you enroll in the HCFSa, you will be issued a debit card. You can use the debit card to pay for eligible health care expenses. • You can submit a claim for reimbursement for out-of-pocket medical, prescription drug, dental and/or vision expenses.
Do I need to substantiate my expenses from the account?	No. However, in the event the IRS audits your HSA, you should keep good records showing that the expenses paid from your HSA were eligible out-of-pocket health care expenses.	Yes. YSA (the Flexible Spending Account Plans and HSA administrator) may require you to substantiate your HCFSa claims, so it’s important to save your receipts.
Can I be enrolled in Medicare?	No	Yes

ADDITIONAL BENEFITS

CNA LIFE INSURANCE PLANS

Non-Contributory Life Insurance

CNA recognizes the importance of life insurance protection for you and your loved ones. CNA provides Non-Contributory Life insurance equal to one times your annual base salary, at no cost to you.

Contributory Life Insurance

You may apply for additional life insurance through the Contributory Life Insurance Plan during 2018 Annual Benefits Enrollment. Your application will be subject to evidence of insurability (EOI). You may apply for coverage up to eight times your annual base salary, to a maximum amount of \$5 million (combined Non-Contributory and Contributory Life coverage). If your EOI is approved, you must be actively at work on the date your contributory life insurance coverage begins for it to become effective.

Keep in mind that if you are a participant in the CNA Contributory Life Insurance Plan, your contributory life insurance coverage may continue to age 65 at no cost to you if you become totally disabled prior to age 60, provided you remain totally disabled.

Reminder! Age Limit for Child Life Insurance

If you have CNA Child Life Insurance coverage, keep in mind that once your child reaches age 26, that child is no longer eligible for Child Life insurance. Be sure to drop Child Life insurance coverage if you no longer have children under age 26.

Accidental Death and Dismemberment Insurance

Accidental Death and Dismemberment (AD&D) insurance can give you added piece of mind because accidents can happen unexpectedly. You may enroll for AD&D insurance at any time. Evidence of insurability is never required. Additionally, if you enroll for AD&D coverage, you may:

- Enroll your spouse for coverage equal to 50 percent of your AD&D coverage.
- Enroll your child(ren) for coverage equal to 15 percent of your AD&D coverage.
- Enroll both your spouse and child(ren) for coverage equal to 40 percent and 10 percent of your AD&D coverage, respectively.

CNA LONG TERM DISABILITY PLAN

The CNA Long Term Disability Plan is an important benefit because it provides a monthly income to employees who are unable to work due to sickness or injury in accordance with the terms of the Plan. If you're not already enrolled for this coverage, consider applying for this coverage during Annual Benefits Enrollment. Your application will be subject to approval by The Hartford.

CNA 401(k) PLUS PLAN

The CNA 401(K) Plus Plan (the "Plan") continues to offer you the opportunity to build financial security through a combination of your own contributions, company contributions and a share of the financial success of CNA. While you can make changes to your CNA 401(k) Plus Plan at any time, Annual Benefits Enrollment is a good time to review all of your contribution and investment elections.

A number of recent surveys suggest you should be saving between 10% and 17% of your pay toward retirement – starting at age 25. Review your current CNA 401(k) Plus Plan contribution election and consider increasing it. If you're not contributing at least 6% of your salary, you're not getting the maximum amount of company matching contributions available to you. CNA matches \$0.70 on every dollar you save each pay period, up to 6 percent of your salary. Depending on the financial performance of CNA each year, you may also receive an annual discretionary match of \$0 to \$0.80 on every dollar you save, up to 6 percent of your salary. (During your first year of employment, you receive 50 percent of any match.) If you are or will be age 50 or older by the end of the year, you may also make "catch-up" contributions.

The Plan also offers a diverse lineup of both passive and actively managed investment funds that you can choose from for both your contributions and the company's contributions. Experts recommend that you review your investment elections at least twice per year to make sure they are still in line with your financial goals. Consider the resources available to you on the *Your Benefits Resources* website to help you with making these investment choices.

PAID TIME OFF (PTO) PURCHASE PLAN

You may purchase one to five additional PTO days for 2018 only during Annual Benefits Enrollment.

Planning tip: Before you decide whether to participate in the PTO Purchase Plan for 2018, keep in mind the increased Paid Time Off for full-time employees that will be available starting in 2018, as well as the separate Paid Sick Leave bank that all employees will begin to accrue in 2018. If you enroll for the PTO Purchase Plan, you will not be able to disenroll from the Plan, but remember that any Purchased PTO you do not use will be paid out to you at the end of 2018.

DON'T FORGET! CNA OFFERS THE FOLLOWING BENEFITS AT NO COST TO YOU:

- Health Advocate – This service is designed to help you navigate the health care system by working with a personal health advocate **866-695-8622**.
- Employee Assistance Program (EAP) – The LifeWorks EAP offers information, advice and support for a wide range of issues, both personal and professional **888-267-8126**.

Helpful Tip: Go to the Well-being page on *Inside CNA > Human Resources > Benefits and Wellness* to access all of the health and financial wellness resources CNA offers.





DEPENDENT VERIFICATION PROCESS

After Annual Benefits Enrollment ends, a dependent verification process will take place for any new dependents added to your medical, dental and/or vision coverage. You will receive an email from the Dependent Verification Center requesting certain documentation to verify the eligibility of your newly added dependent(s).

NOTE: Enrolling ineligible dependents violates CNA policies and may be grounds for disciplinary action, up to and including termination. Eligible dependents are defined in the "Eligibility and Effective Dates of Coverage" section of the Summary Plan Description on Inside CNA > Human Resources > Benefits and Wellness.

BENEFITS YOU CAN CHANGE AT ANY TIME DURING THE YEAR

Benefit Plan	Good to Know	What Can You Do?
Health Savings Account (HSA)	You may contribute a maximum of \$2,950 for “you only” coverage or \$5,900 for the family coverage tiers. If you are age 55 or older, you may make an additional \$1,000 catch-up HSA contribution.	Increase, decrease or stop HSA contributions.
Long Term Disability (LTD) Plan	Options include 50% or 60% of your monthly salary. Employees pay 100% of their LTD premium.	Add, drop or increase or decrease coverage. Evidence of insurability (EOI) is required if you are enrolling outside of your initial new hire eligibility period. If EOI is approved, you must be actively at work on the date your LTD insurance coverage begins in order for it to become effective.
Contributory Life Insurance	Options include one to eight times your annual salary.	Add, drop, increase or decrease coverage levels. Evidence of insurability (EOI) is required if you are enrolling/increasing your coverage outside of your initial new hire eligibility period. If EOI is approved, you must be actively at work on the date your life insurance coverage begins in order for it to become effective.
Life Insurance for Your Spouse	Options include \$10,000, \$25,000, \$50,000, \$75,000 or \$100,000.	Add, drop, increase or decrease coverage levels. Evidence of insurability (EOI) is required if your spouse is enrolling outside of your initial new hire eligibility period. If EOI is approved, you must be actively at work on the date your spouse life insurance coverage begins in order for it to become effective.
Life Insurance for Your Child(ren)	Options include \$5,000, \$12,500 or \$25,000. Child Life is available for children up to age 26.	Add, drop, increase or decrease levels of coverage at any time. Evidence of insurability is never required. You must be actively at work on the date your child life insurance coverage begins in order for it to become effective.
Accidental Death and Dismemberment (AD&D) Coverage	This coverage provides a benefit if you or a covered family member is severely hurt or killed in an accident.	Add, drop, increase or decrease coverage levels at any time. Evidence of insurability is never required. You must be actively at work on the date your AD&D insurance coverage begins in order for it to become effective.
WageWorks	Provides pretax commuter transit and parking benefits through the Transit Reimbursement Incentive Program (TRIP).	Add, change or cancel participation in TRIP anytime.
CNA 401(k) Plus Plan	You may contribute up to the annual IRS limit.	Increase, decrease, start or stop contributions anytime.

CHECKLIST FOR 2018 ANNUAL BENEFITS ENROLLMENT

- ☐ Read this brochure and share it with your family.
- ☐ Review your benefits options online.
- ☐ Enroll or make changes by November 10, 2017.

Remember that you need to take action if you want to:

- ☐ Change the coverage category in which you are currently enrolled in under the medical, dental and/or vision plans.
- ☐ Add or drop benefits coverage.
- ☐ Change your current HSA contribution election.
- ☐ Switch your current Dental Plan option (if available).
- ☐ Open a CNA Health Care and/or Dependent Day Care Flexible Spending Account for 2018.
- ☐ Purchase Paid Time Off (PTO) days for 2018.
- ☐ Change your other benefit plan elections (such as long term disability; life insurance for yourself, your spouse and/or child(ren); or pretax commuter transit).
- ☐ Change your dependent coverage.

Special Note about family coverage under the CNA Medical Plan: You must enter the Social Security Number (SSN) on the enrollment site for each dependent you want to cover under the CNA Medical Plan that is age one or older if you haven’t already provided it. You will not be able to complete your 2018 annual benefits enrollment without providing the SSN.

Also take some time to:

- ☐ Review your CNA 401(k) Plus Plan contribution levels and investment selections.
- ☐ Review your beneficiary information for your CNA 401(k) Plus Plan and life insurance coverage(s) to make sure you have named beneficiaries and that their contact information is up to date.

ENROLL!

2018 Annual Benefits Enrollment will take place from October 30 through November 10. This is your once-a-year opportunity to review your benefits plan coverage and make changes for 2018.

Go to the *Your Benefits Resources* website via single sign-on through *Inside CNA > Human Resources > Benefits and Wellness > General Benefits* or at **www.mybenefitsdirectory.com/cna** to enroll in your benefits before the November 10 deadline.

If you have questions, call:
CNA Benefits Center
877-262-5894
Monday through Friday
8 a.m. to 6 p.m. CT



ENROLL OCTOBER 30 – NOVEMBER 10, 2017

