



Human Resources

2020 CNA Benefits at a Glance for Full-Time Employees

One of the many advantages of working at CNA is the benefits program we offer you and your eligible dependents, beginning on the first day of your employment. The program features a variety of plans that provide health care benefits, well-being, disability and survivor protection, and 401(k) savings, among others. Below are highlights of the offerings.

CNA Medical Plan

CNA provides comprehensive medical and prescription drug coverage through two High Deductible Health Plan options with a Health Savings Account (HSA) feature. The plans are administered by UnitedHealthcare (or Blue Cross and Blue Shield of Illinois for employees who work in the Sioux Falls, SD office). CNA contributes to the HSA each year and employees can also make their own pre-tax contributions to the HSA.

CNA Dental Plan

CNA offers two dental plan options administered by Cigna. The Cigna Dental Preferred Provider Organization (PPO) Plan is available to all employees and the Cigna Dental Health Maintenance Organization (HMO) Plan is offered to most CNA employees (depending on home ZIP code). Both plans provide coverage for many preventive, basic and major dental services.

CNA Vision Plan

The plan covers periodic vision exams, eyeglass lenses and frames, and contact lenses up to a designated dollar amount.

Life and Accidental Death & Dismemberment (AD&D) Insurance

CNA provides Non-Contributory Life Insurance coverage equal to your annual salary at no cost to you. You may purchase additional Contributory Life Insurance equal to one to eight times your annual salary. You may also purchase Spouse Life and Child(ren) Life Insurance as well as AD&D coverage, which protects you and covered dependents in the event of accidental death or severe injury due to an accident.

Disability Income Program

CNA provides short-term disability benefits at no cost to you for a maximum of 26 weeks. If you remain disabled for 26 weeks and have enrolled in long-term disability coverage, you may be eligible for long-term disability benefits. There are two long-term disability coverage options available: 50% of your monthly base salary (\$10,000 monthly maximum) or 60% of your monthly base salary (\$30,000 monthly maximum).

Adoption Reimbursement

The plan reimburses up to \$8,000 for eligible adoption expenses related to the legal adoption of a child.

Wellness Matters Program

CNA's well-being program focuses on overall health, including physical, financial, mental and social well-being. Employees have the opportunity to earn incentives, learn about various well-being topics and improve their overall health.

Learning and Development

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

Employee Assistance Program (EAP)

The EAP is a free, confidential service that provides you with an opportunity to discuss personal situations with a certified professional counselor. The EAP also provides a wealth of information on a variety of topics related to your overall health and well-being.

Transit Reimbursement Incentive Program (TRIP)

This program allows you to set aside pre-tax dollars to pay for mass transit and public parking expenses associated with commuting to and from work.

Flexible Spending Accounts

Each year, you can contribute up to \$2,700 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.

Health Advocate

Health Advocate is an organization of individuals who use their expertise in the health field to help answer your questions about medical, hospital, dental, mental health, prescriptions and other health care issues. Health Advocate is provided to CNA employees free of charge.

CNA 401(k) Plan

CNA offers the opportunity to build financial security and retirement income for you and your family through a combination of your own and company contributions. The company helps you save for your future by making the following contributions:

- Employer Basic: CNA will contribute an amount equal to 5% of your salary and annual incentive bonus to your account, regardless of whether or not you contribute.
- Company Match: CNA will provide matching contributions of \$1 for every dollar you save (up to 6% of your salary).

Annual Time Off

CNA provides full-time employees with a bank of paid time that consists of Paid Time Off (PTO) and Paid Sick Leave (PSL) each year as follows:

Years of Service	PTO (max accrual per year)	PSL (max accrual per year)
< 5 years	20-24 days	8 days
5-9 years	24 days	8 days
10-19 years	27 days	8 days
20+ years	32 days	8 days

During Annual Benefits Enrollment, full-time employees are able to purchase up to five additional PTO days each calendar year. Be sure to also check your state and local laws on PSL, as some may provide more generous PSL.

Holidays

The company offers 10 corporate paid holidays, which include nine standard holidays and one floating holiday.

Voluntary Benefits

Hospital Indemnity Insurance

Hospital indemnity insurance helps you pay for costs not covered by your medical plan in the event you (or a covered family member) are hospitalized.

Accident Insurance

Accident coverage provides eligible members with payment for injuries due to a covered accident. It also pays for certain tests and medical services, treatments and care for any of more than 150 covered events.

Critical Illness Insurance

Critical illness insurance is intended to supplement your current medical and disability coverage. It provides a lump-sum payment that may be used to help pay for expenses associated with a serious illness like cancer, a heart attack or stroke.

Group Legal Services

The legal services plan provides easy access to a nationwide network of over 14,000 experienced attorneys with expertise in a wide range of legal matters.

Identity Theft Protection

Identity theft protection coverage that proactively monitors your credit and identity, and, in the event that identity theft occurs, assists in recovery.

For additional details on the benefits available, visit CNAbenefits.com.

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, 151 N. Franklin, Chicago, IL, 60606. 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. One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. "CNA" is a registered trademark of CNA Financial Corporation. Certain CNA Financial Corporation subsidiaries use the "CNA" trademark in connection with insurance underwriting and claims activities. Copyright © 2020 CNA. All rights reserved. 20200408 19-608-HR

