



Why the CNA Benefit Trust Group Insurance Plan?

CNA/NU Staff Enrollment June 1- 21, 2023

Trust Plan Participants have coverage for the risks in life. As a California Nurses Association/National Nurses United Staff member let the CNA Benefit Trust take the stress of supplemental coverage off your plate with our group plan enrollment. New Hires hired between May 1, 2022 and April 30, 2023 have guaranteed issue (one time only)!

\*Previously declined applicants are not eligible for guaranteed issue.

Your Enrollment Covers the Risks in Life

Life and Accident\*

\$50,000 Life Insurance
\$100,000 Accidental Death

Long-Term Care\*

Coverage for Home Care, Assisted Living, Nursing Home

\$55 a month includes

\*Family Eligible to Apply

Short-Term Disability\*\*

\$350 Weekly Benefit
Up to 22 weeks
Maternity Covered

Critical Illness

\$5,000 benefit for covered conditions

Life Insurance and Accidental Death and Dismemberment

- \$50,000 of Life Insurance, \$100,000 of Accidental Death and Dismemberment

REMINDER CURRENT PARTICIPANTS

Increase your life coverage by \$50,000 up to \$350,000 this enrollment - Guarantee issue

Long-Term Care Insurance (if opting out of this feature - plan cost reduces to \$45.00 per month)

- 2 year, \$1,500 Professional Home Care, \$2,100 Assisted Living and \$3,000 Nursing Home Monthly Benefit
Elimination Period 180 Days

ATTENTION NEW HIRES! SPECIAL LONG-TERM CARE OPPORTUNITY!

Short-Term Disability Insurance

(\*\*Additional Disability Coverage available for purchase if employed Outside California)

- \$350 Weekly Benefit After 30-Day waiting period
Up to 22 weeks payout
Maternity covered
Benefit in addition to CA SDI and Sick Pay

Critical Illness Insurance

- \$5,000 per category up to \$15,000 lifetime maximum payment upon diagnosis

JOIN TODAY! ENROLLMENT IS JUST A CLICK AWAY

Visit CNABenefitTrust.org | Contact (877) 485-2318 | Email AGIS at LTChelp@agis.com

Schedule an Appointment with a Specialist at CNABenefitTrust.org

# Caregiving Resources Included CNA Benefit Trust Plan

- ✓ Caregiving Checklists
- ✓ Medicare Guidance
- ✓ CareScout\*
- ✓ National Provider Searches
- ✓ Care Organizations
- ✓ Care.com\*
- ✓ Financial Support Programs
- ✓ Care Coordination
- ✓ Caregiver Mall\*

## CNA Benefit Trust Group Insurance Plan Highlights

Plan Details and Enrollment online at [CNABenefitTrust.org](http://CNABenefitTrust.org)

### Life Insurance

- Cover funeral costs
- Good for young families to pay off mortgages, living expenses children's future education and other loans due to premature death

**Participants** can elect up to \$550,000 in Life Insurance in \$50,000 increments for \$11.85

- Evidence of Insurability required for any amount over \$50,000

**Spouse/Domestic Partner** can elect half the amount of Participant

- \$50,000 (\$11.85) if Participant has \$100,000
- \$100,000 (\$23.70) if Participant has \$200,000

**Dependent Children** (Age 21 or 25 if fulltime student) can elect \$10,000 for \$2.20

### Long-Term Care

- Control where and how you receive care (most people receive care at home)
- Not covered by Medicare, this is an expensive gap in your planning for future medical needs
- Pays when you need assistance with 2 or more Activities of Daily Living or a Severe Cognitive Impairment for 180 days or longer

**Custom Plans Available** (Available to Trust Participants and Extended Family – if opting out the Trust Plan decreases to \$45)

- Choose a monthly benefit of \$3,000, \$4,000 or \$6,000
- Choose from \$72,000 to \$432,000 lifetime maximums (2 years, 3 years, 6 years)
- Choose your plan growth (inflation) to keep up with the rising costs of care
- Choose your home care options (Professional or Informal)

### Short-Term Disability (California Staff)

- Benefit payment available for lost wages due to illness, disability, or maternity
- Reduced waiting period (from 30-day to 14-day) or increased payment to \$500 weekly benefit available at additional cost
- Maternity Leave is covered and excluded from policy 6-month pre-existing provision
- Covers non occupational related injuries or sickness
- Pays above CA SDI not to exceed 100% of pay

**Outside California Staff can purchase optional coverage**

- 55% of weekly earnings, 7 day waiting period for up to 25 weeks
- Premiums based on age (below 55 years of age and 55 years and older)

### Critical Illness

- Provides a lump sum cash benefit when you need it most
- Use the benefit payment however you want

**\$5,000 paid lump sum for diagnosis total maximum benefit of \$15,000 for multiple occurrences**

**Categories:**

- Cancer** - Invasive Cancer, Bone Marrow Transplant, Carcinoma in Situ, Benign Brain Tumor
- Organ** - Acute Respiratory Distress Syndrome, End Stage Renal Failure and Major Organ Transplant on UNOS List
- Heart and Circulatory** - Heart Attack, Heart Transplant, Stroke, Heart Valve Surgery, Coronary Artery Bypass, Aortic Surgery
- 12-month pre-existing provision, recurrence benefit of \$2,500 if separated by 12 months

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\*These services require an additional fee.