



**California
Nurses
Association**

**CNA BENEFIT TRUST
FRESNO COUNTY**



**Why the CNA Benefit
Trust Group Insurance
Plan?**

*Trust Plan Participants have coverage for the risks in life. Being a nurse is **not easy** especially now! Let the CNA Benefit Trust take the stress of supplemental coverage off your plate with our group plan enrollment.*

Enrollment from February 1 to February 29, 2024

**Previously declined applicants are not eligible for guaranteed issue. Participants must be CNA Members in Good Standing.*

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

**\$25 a month
includes**

**Family
Eligible to Apply**

**Base CNA Benefit Trust
Plan**

Life Insurance and Accidental Death and Dismemberment

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

ENHANCEMENT ALERT!

Life Insurance Expanded to Allow up to \$350,000 in Guaranteed Issue this Enrollment for Participants

Long-Term Care Insurance

- 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!

New Hires hired between November 1, 2022 and October 31, 2023 have guaranteed issue (one time only)!

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	✓ National Provider Searches	✓ Financial Support Programs
✓ Medicare Guidance	✓ Care Organizations	✓ Care Coordination
✓ CareTree*	✓ Care.com*	✓ Caregiver Mall

*These services require an additional fee.

CNA Benefit Trust Group Insurance Plan Highlights Plan Details and Enrollment online at 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

Evidence of Insurability Required for Non-New Hires

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 (Extended Family eligible to apply)

- 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)

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