



**California  
Nurses  
Association**

**CNA BENEFIT TRUST**  
*DIGNITY HEALTH CALIFORNIA*



**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

*\*Family Eligible to Apply*

**\$39 a month  
includes**

**Short-Term  
Disability**

\$200 Weekly Benefit

**Life Insurance and Accidental Death and Dismemberment**

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

**NEW HIRE 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)!**

**Short-Term Disability Insurance**

- \$200 Weekly Benefit After 30-Day waiting period
- Up to 22 weeks payout
- Maternity covered
- Benefit in addition to CA SDI and Sick Pay

Base CNA Benefit Trust Plan

**JOIN TODAY! ENROLLMENT IS JUST A CLICK AWAY**

Visit [CNABenefitTrust.org](http://CNABenefitTrust.org) | Contact (877) 485-2318 | Email AGIS at [LTChelp@agis.com](mailto:LTChelp@agis.com)

**Schedule an Appointment with a Specialist at [CNABenefitTrust.org](http://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](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

#### 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)

### Short-Term Disability

- Replace lost wages due to illness, disability, or maternity
- Maternity Leave is covered and exempt from policy 6-month pre-existing provision
- Covers non occupational related injuries or sickness
- Pays above CA SDI not to exceed 100% of pay

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