

# 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

## \_ife 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

# **\$29** a month includes

**Optional Short-Term Disability** only

#### 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)!

Short-Term Disability Insurance - 24 weeks after 14 day waiting period:

- Option 1 Flat \$500 Weekly Benefit \$35.00 Additional (STD ONLY \$45.00)
- Option 2 Flat \$750 Weekly Benefit \$52.50 Additional (STD ONLY \$62.00)
- Option 3 Flat \$1,000 Weekly Benefit \$70.00 Additional (STD ONLY \$80.00)

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

🔟 Visit CNABenefitTrust.org 🛮 🙎 Contact (877) 485-2318 🛕 👰 Email AGIS at LTChelp@agis.com

Base CNA Benefit Trust

Optional



# Caregiving Resources Included CNA Benefit Trust Plan

<b>✓</b>	Caregiving Checklists	<b>✓</b>	National Provider Searches	<b>✓</b>	Financial Support Programs
~	Medicare Guidance	✓	Care Organizations	~	Care Coordination
<b>√</b>	CareTree*	<b>√</b>	Care.com*	<b>√</b>	Caregiver Mall

# **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 over \$350,000

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 Optional Enhancement**

- 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

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Schedule an Appointment with a Specialist at CNABenefitTrust.org

<sup>\*</sup>These services require an additional fee.