



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*

\$50 a month includes

Short-Term Disability

\$350 Weekly Benefit
Up to 9 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

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

- \$350 Weekly Benefit After 30-Day waiting period
- Up to 9 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

CNA Benefit Trust Group Insurance Plan Highlights

Plan Details and Enrollment online at CNABenefitTrust.org

Short Term Disability

- Replace lost wages due to illness, disability, or maternity
- 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

Short-Term Disability Benefit payment included in Base Plan.

- Disability benefit payment now **\$350 per week** up to 9 weeks with 30-day waiting period.
- For an additional cost **REDUCE** the waiting period **TO** 14-days
- For an additional cost select **\$500 WEEKLY BENEFIT** payment with 14-day elimination (waiting) period.

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 \$40)

- 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)

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
- Covers non occupational related injuries or sickness
- Pays above CA SDI not to exceed 100% of pay

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

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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