



# 2014 Benefits at-a-Glance

*for New Associates*

Including a Step-by-Step Guide:

- ▶ REVIEW your 2014 benefit options
- ▶ CONSIDER your benefit needs
- ▶ MAXIMIZE your incentives
- ▶ FINALIZE your 2014 benefits



# CNO Benefits + you

## Welcome!

As a CNO associate, you have access to a dynamic, flexible benefits package that helps you live healthy - both physically and financially.

- You'll find that CNO offers **COMPREHENSIVE BENEFITS**. CNO's medical, dental, and vision benefits can be tailored to meet the needs of you and your family. Plus, you have access to tools and resources that put you in control of your healthcare.
- **CNO'S MEDICAL BENEFIT OPTIONS MEETS THE AFFORDABLE CARE ACT'S (ACA) REQUIREMENTS** for affordability and minimum value standards. This means CNO's full-time associates are not eligible for tax credits to purchase health insurance through the Health Insurance Marketplace Exchange.
- **WELLNESS** is a cornerstone of CNO's benefits strategy. CNO's For Your Health! wellness program offers a variety of tools and resources that help you and your family live healthier. You have access to:
  - Onsite health clinics (Carmel, Chicago, and Philadelphia)
  - Personal health coaching (in person and by phone)
  - Weight management programs
  - Online wellness programs
  - Physical activity programs
  - Educational resources
  - Fitness and weight loss challenges
  - Discounts on fitness memberships and weight management programs
- You'll earn wellness incentives (tax-free deposits into your health savings account) when you participate in the For Your Health! wellness program and you're enrolled in one of CNO's Care Option medical plans.
- You can gain **FINANCIAL SECURITY** with CNO's life insurance and disability benefits. CNO provides a core level of benefit and you can buy additional protection to increase your total benefit.
- You have access to other benefits, including Flexible Spending Accounts, CNO's Employee Assistance Program, and voluntary benefits from Washington National and Bankers Life help meet your health and financial needs.

## CNO is focused on wellness.

*Our CEO, Ed Bonach has said,  
"We win or lose with our people."*

*By investing in wellness, CNO is providing significant resources to our associates to live healthier and more productive lives. And it's making a difference.*



## You can do a lot to maximize your healthcare dollars

Start by taking time to **learn about CNO's** benefits on the following pages. And, look for callouts on some of the ways you can maximize your healthcare dollars after you enroll.

Then, take advantage of the For Your Health! wellness program and other resources available throughout the year and live healthier and better manage your healthcare dollars.

**+ you** *are an important part of the healthcare equation.*

# Consider your Medical Plan Options

## CNO medical plan options are part of the CIGNA Open Access Plus Network

Contact CIGNA at (800) 244-6224 or go to [www.cigna.com](http://www.cigna.com).

Medical Plan Features	Medical Option 1	Medical Option 2
<b>Preventive care</b>	100% payable by the Plan (annual exam, routine mammogram, Pap, PSA, immunizations, eye exam, etc.)	
<b>Calendar-year deductibles</b>	<b>IN-NETWORK / OUT-OF-NETWORK</b>	<b>IN-NETWORK / OUT-OF-NETWORK</b>
Associate	\$2,500 / \$5,000	\$1,750 / \$3,500
Limited family	\$3,750 / \$7,500	\$2,625 / \$5,250
Family	\$5,000 / \$10,000	\$3,500 / \$7,000
<b>Coinsurance</b>	In-network: 80% of allowable charges covered after deductible Out-of-network: 50% of allowable charges after deductible	
<b>Specialists<sup>1</sup></b> CCN = CIGNA Care Network; INN = In-network, non-CCN	80% CCN or 70% INN of allowable charges covered after deductible Out-of-network: 50% of allowable charges after deductible <sup>2</sup>	
<b>Prescription drugs<sup>2</sup></b>	Generic PM: 100% payable by the Plan / Tier 1 through 3: After deductible you pay: Tier 1: 20% up to \$15 / Tier 2: 40% up to \$50 / Tier 3: 60% up to \$100	
<b>Annual out-of-pocket max</b>	<b>IN-NETWORK / OUT-OF-NETWORK</b>	<b>IN-NETWORK / OUT-OF-NETWORK</b>
Associate	\$5,000 / \$10,000	\$4,000 / \$8,000
Limited family	\$7,500 / \$15,000	\$6,000 / \$12,000
Family	\$10,000 / \$20,000	\$8,000 / \$16,000
<b>Semimonthly premiums</b>		
Associate	\$43.00	\$76.00
Associate + child(ren)	\$134.50	\$193.50
Associate + spouse	\$158.50	\$228.50
Family	\$201.00	\$289.00

**+ you** can select the best plan for you and your family based upon how you want to budget for healthcare. Select Option 1 for lower premiums with higher cost sharing when you use the plan. Select Option 2 with slightly higher premiums and less out-of-pocket cost when you access care.

**+ you** can save more when you use Castlight to compare the cost and quality of providers and services before a visit.

<sup>1</sup>CCN/INN coinsurance differentials apply only to specific specialties. <sup>2</sup>There are no out-of-network benefits for prescription drugs.

# Maximize your 2014 Benefits



+ **you** save when you make pre-tax contributions to your HSA and use those funds to pay for qualified health expenses.

+ **you** save even more when you maximize your CNO wellness incentives. Remember, incentives are “free” money CNO deposits into your HSA.

## Health Savings Account (HSA)

An HSA is an individual account you can use to pay for qualified health expenses for you and your dependents. When you enroll in benefits at CNO, you'll have an opportunity to open an HSA with JP Morgan Chase. *There are no fees to setup your HSA or standard administrative fees.*

Coverage Tier	Max. CNO Wellness HSA Contribution	Your Max. Contribution (if you max your wellness incentives)	Max. Annual Contribution (IRS limit)
Associate only	\$1,000	\$2,300	\$3,300
Associate + spouse	\$1,500	\$5,050	\$6,550
Associate + child(ren)	\$1,500	\$5,050	\$6,550
Family	\$2,000	\$4,550	\$6,550

- **All of your HSA contributions are tax-free.** You can make pre-tax contributions, and you can earn direct contributions from CNO when you participate in certain wellness programs.
- **You don't have to commit to a recurring contribution to open an HSA** (and there is no minimum annual contribution requirement). *But you do have to activate an HSA to receive CNO wellness contributions.*
- **HSA funds don't expire**, they rollover from year to year.
- **The funds in your HSA belong to you.** If you leave CNO, you take the funds with you.

Wellness incentives are funded monthly based upon activity earned through the 15th of each month. For example, wellness incentives earned February 16-March 15 are deposited in your HSA by the end of March. You can view your HSA balance by logging into [mycigna.com](http://mycigna.com). Click on *Manage My Claims and Balances* and then select *Health Savings Account* to view your account activity.

## Flexible Spending Account (FSA) – available from Wage Works

**Health Care FSA:** Only available if you are NOT enrolled in a CNO Care Options medical plan or you aren't eligible for an HSA. If you meet these criteria, you may contribute *no less than \$120 per year and no more than \$2,500 per year* (not including CNO wellness incentive contributions). If you are enrolled in a CNO Medical Plan and you're not eligible for an HSA, CNO will deposit your wellness incentives into your Health Care FSA. FSA funds do not roll over from year to year.

**Dependent Care FSA:** You may contribute no less than \$120 per year and no more than \$5,000 per year.

If you have questions about FSAs, contact WageWorks at (877) 924-3967 or go to [www.wageworks.com](http://www.wageworks.com).

# Earn your Wellness Incentives

CNO offers wellness incentives in the form of company-provided HSA funds. You may only earn these incentive dollars if you're enrolled in a CNO Care Options medical plan.

	Incentive description	Frequency	ASSOCIATE	SPOUSE
			Incentive / Annual Max.	Incentive / Annual Max.
Getting Started	Health Risk Assessment (HRA)	Annual	\$200 / \$200	\$100 / \$100
	Annual Physical – self	Annual	\$350 / \$350	\$175 / \$175
	Annual Physical – child	Annual	\$175 / \$175	\$0 / \$0
Biometrics	Body Mass Index (BMI) 18.5 – 24.9	Annual	\$100 / \$100	\$50 / \$50
	BMI Improvement > = 10%	Annual	\$100 / \$100	\$50 / \$50
	Blood Pressure < 120/80	Annual	\$100 / \$100	\$50 / \$50
	Cholesterol LDL < = 130 mg/dL	Annual	\$100 / \$100	\$50 / \$50
	Blood Sugar-Hemoglobin A1c < 6.5%	Annual	\$100 / \$100	\$50 / \$50
Healthy Activities	Individual Health Coaching: <i>Face-to-Face or Telephonic</i>	Quarterly	\$100 / \$400	\$50 / \$200
	Group Health Coaching: <i>FUSE or other OurHealth Group Programs</i>	Quarterly	\$100/\$400	\$50/\$200
	Wellness Online Program	Max. of 4	\$20 / \$80	\$10 / \$40
	Physical Activity: <i>Fitness Tracker, Gateway to Health, or WalkingSpree</i>	Quarterly	\$100 / \$400	\$50 / \$200
	CIGNA Healthy Pregnancy, Healthy Babies	1 per family	\$60 / \$60	\$60 / \$60
	Weight Management Program: <i>Weight Watchers, Jenny Craig, Cigna, or Other Approved Program</i>	Quarterly	\$50 / \$200	\$25 / \$100
	Tobacco Cessation: <i>Cigna, Quit Now, or Other Community Program</i>	Annual	\$50 / \$50	\$25 / \$25
Consumerism	Castlight Registration	1 per lifetime	\$50 / \$50	\$25 / \$25
	Castlight Search	Annual	\$50 / \$50	\$25 / \$25
Community Engagement	Community Fitness Events	Max. of 4	\$30 / \$120	\$15 / \$60



+ you have many options for earning CNO wellness incentives throughout the year.

+ you can help your community and earn incentives when you participate in community fitness events.

# Wellness Works



Wellness is part of our culture. CNO associates participate in wellness individually, within families, and across the company. And, it's making a difference for associates and for CNO.

When you're healthier, you can help control healthcare cost for you (and for CNO). And, when you're healthier, you're also happier and more productive. And that's a win-win!

## Wellness Time Off

You (regardless of your medical plan enrollment) can earn four hours of wellness time after you've recorded biometric test results for BMI, blood pressure, LDL cholesterol, and blood sugar-Hemoglobin A1c and completed the HRA.

## OurHealth

CNO partners with OurHealth, an independent provider of onsite health management services, to support CNO's For Your Health! wellness program. OurHealth provides a variety of wellness resources including, but not limited to, onsite clinics in Carmel, Chicago, and Philadelphia; onsite and telephonic health coaching; and the FUSE weight management program.

Go to <https://portal.ourhealth.org> for more information.

## EARN WELLNESS INCENTIVES *for* 2014

COMPLETE YOUR ENROLLMENT, then start earning 2014 wellness incentives:

- ▶ Go to <https://portal.ourhealth.org> and take your Health Risk Assessment  
**EARN: \$200 / spouses \$100**
- ▶ Schedule an appointment for a biometric screening and/or annual physical  
**EARN: up to \$750/spouses up to \$375**
- ▶ Complete the two activities above, and  
**EARN: four hours of wellness time off to use in 2014!**

# Explore your Dental Options and EAP Benefits



**+ you** have multiple options for dental coverage. Taking care of your dental needs is important for good health.

**+ you** can get free help managing life's challenges through the EAP program.

Dental Plan Features	CIGNA Dental Care DHMO	DeltaPreferred PPO	DeltaPreferred Passive PPO
<b>Network coverage</b>	CIGNA DHMO network No out-of-network (OON) coverage	DeltaPreferred network OON: lower benefit levels apply	DeltaPreferred network OON: benefits covered at in-network level regardless of dentist's status
<b>PREVENTIVE AND DIAGNOSTIC</b>	100%	100% / 80% OON (after deductible)	100%
<b>ANNUAL DEDUCTIBLE</b>			
Individual	None	\$50 / OON: \$100	\$50
Family	None	\$150 / OON: \$300	\$150
<b>Calendar-year maximum</b>	Unlimited	\$1,500 per member OON: \$500 per member	\$1,500 per member
<b>Basic restorative care</b>	Reduced, fixed, preset charges for all covered services	80% after deductible OON: 60% after deductible	80% after deductible
<b>Major restorative care</b>		50% after deductible OON: 40% after deductible	50% after deductible
<b>Orthodontia</b>		50% up to \$1,000 lifetime max. for dependent children up to age 19 OON: 40% up to \$500 lifetime max. for dependent children up to age 19	50% up to \$1,000 lifetime max. for dependent children up to age 19
<b>SEMIMONTHLY RATES</b>			
Associate	\$ 5.55	\$ 4.23	\$ 12.65
Associate + child(ren)	\$ 9.19	\$ 13.74	\$ 29.81
Associate + spouse	\$ 8.33	\$ 9.82	\$ 24.73
Family	\$ 15.67	\$ 26.08	\$ 51.32

Contact CIGNA (Dental DHMO option) at (800) 367-1037 or go to [www.cigna.com](http://www.cigna.com).

Contact Delta Dental (Preferred PPO and Preferred Passive PPO) at (800) 524-0149 or [www.deltadental.com](http://www.deltadental.com).

## Employee Assistance Program – provided by MHN

The EAP is a service designed to help you manage life's challenges. Through the EAP, a professional counselor can help you or your eligible family members assess personal problems that may affect your health, family life, abilities, and desire to excel at work. You're automatically enrolled in the EAP on the first day of the first month following one calendar month of employment. There's no enrollment form or fee. Contact MHN at (800) 977-7637 or go to [www.mhn.com](http://www.mhn.com) (CNO).

# Your Vision, Life, LTD, and Supplemental Options



- + you** can save money on vision expenses with CNO's Vision Plan.
- + you** can select from several supplemental health and voluntary life insurance benefits to protect you and your family in the event of accidents, illness, and loss of life.

Vision Plan Features	VSP Benefit Coverage
<b>Network coverage</b>	VSP Choice network
<b>Examination</b> <i>Once every calendar year</i>	Covered in full after \$10 copay Out-of-network: Up to \$45
<b>Lenses or medically necessary contact lenses</b> <i>Once every calendar year</i>	Covered in full after \$10 copay Out-of-network: Up to \$100, depending on lens type
<b>Frames</b> <i>Once every other calendar year</i>	Covered in full up to \$80 wholesale retail chain: \$150 allowance Out-of-network: Up to \$70
<b>Disposable and nondisposable contact lenses</b> <i>Once every calendar year</i>	Covered up to \$130 retail value Out-of-network: Up to \$105
<b>Semimonthly vision rates</b>	
Associate	\$ 2.98
Associate + child(ren)	\$ 6.39
Associate + spouse	\$ 5.97
Family	\$ 10.20

Contact VSP at (800) 877-7195 or [www.vsp.com](http://www.vsp.com).

## Life Insurance – Available from Sun Life Financial

- **Company-paid life and AD&D insurance is provided** in the amount of your base salary up to a maximum of \$400,000
- **Supplemental life and AD&D is available to purchase** for you, your spouse, and your child dependents (up to age 26).  
Evidence of insurability may be required for supplemental coverage

Contact Sun Life Financial at (800) 247-6875.

## Long-Term Disability Insurance – Available from CIGNA

- **Company-paid LTD insurance is provided** to you in an amount equal to 40% of your base salary, up to a monthly maximum of \$7,500
- **Buy-up LTD is available for purchase** to increase the benefit to 60% of base salary, up to a monthly maximum of \$15,000.

Contact CIGNA at (800) 352-0611.

## Voluntary Benefits from Washington National and Bankers Life

Learn more about your supplemental health and voluntary life insurance benefits and better understand how they can help you pay out-of-pocket medical expenses, living expenses, and other costs associated with accidents, illnesses and loss of life. You can purchase one or more of these products to supplement other medical and/or life insurance you have—including the coverage provided by CNO. If you ever leave or retire, these benefits are portable at the same rate.

- **For Washington National products**, call, (800) 628-6428.
- **For Bankers Life products**, call, (765) 289-2264 ext. 150.

# How to Enroll in Benefits

## Completing Your Enrollment

**ENROLLMENT IS EASY**, just follow the instructions on the New Hire Benefits Enrollment Quick Reference Guide on CNOnet.

**NEED HELP ENROLLING?**  
CONTACT MyCNOBenefits  
(844) 426-6236 or [CNOBenefits@onesourcevirtual.com](mailto:CNOBenefits@onesourcevirtual.com)

## Changing your Benefit Elections and Qualifying Events

You can only make changes to your elections during Annual Enrollment.

After this period, you can't make any benefit changes unless you experience a qualifying life event. These events include marriage, divorce, death, birth/adoption of a child, change in dependent eligibility or a change to your spouse's employment.

To report a qualifying event, you'll need to log in to **Workday** or contact MyCNOBenefits at (844) 426-6236 and submit this change within 30 days of when the event occurs. If you don't submit your request within this timeframe, your request will be denied.



## BENEFITS INFO NET

Your Place for CNO Benefit Information

**BENEFITS INFO NET** is your one-stop website for all information about your CNO benefits. It is accessible from *any* computer. It includes *all* 2014 benefit enrollment materials as well as the information you need to manage your benefits after enrollment.

To access **BENEFITS INFO NET**, go to: [www.cnoinc.com/benefitsinonet](http://www.cnoinc.com/benefitsinonet)

**Username:** cnoinc **Password:** benefits