



# 2013 Benefits at-a-Glance for New Associates

Including a Step-by-Step Guide:

- ▶ **REVIEW** your options
- ▶ **CONSIDER** your benefit needs
- ▶ **MAXIMIZE** your incentives
- ▶ **FINALIZE** your 2013 benefits

# WELCOME to your CNO Benefits!

One of the biggest advantages of being a part of the CNO team is the dynamic, flexible benefits package that you can tailor to meet the needs of you and your family.

To make those decisions a little easier, you'll find a high level overview of CNO's benefits in the next few pages. And, you can find even more information online on Benefits InfoNet ([www.cnoinc.com/benefitsinfonet](http://www.cnoinc.com/benefitsinfonet), username: cnoinc | password: benefits).

A cornerstone of CNO's benefits strategy is The For Your Health! program. For Your Health! provides you with access to tools and resources that help you focus on individual wellness and accountability. We believe that by focusing on wellness, we can help families live healthier and control the rising cost of health care. Some benefits of the For Your Health! wellness program include:

- Access to onsite health clinics (in Carmel, Chicago, and Philadelphia)
- Personal health coaching (in person and by telephone)
- Weight management programs
- Online wellness programs
- Walking and physical activity programs
- Educational resources
- Fitness and weight loss challenges
- Associate discounts for fitness memberships and weight management programs

If you enroll in one of CNO's Care Option medical plans, you'll be able to earn wellness incentives (tax-free deposits into your health savings account) for participating in the For Your Health! wellness program.

Spend some time now reviewing your CNO benefits materials so that you can confidently enroll in the benefit options that fit your needs. Then, take advantage of CNO's For Your Health! wellness program throughout the year to live a healthier life.

*As a company, 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.*

## Meet Our Wellness Partner: OurHealth



CNO partners with OurHealth, an independent provider of on-site health management services, to support CNO's For Your Health! wellness program.

OurHealth provides a variety of wellness resources to associates including, but not limited to, onsite clinics in Carmel, Chicago, and Philadelphia; onsite and telephonic health coaching; and the FUSE weight management program.

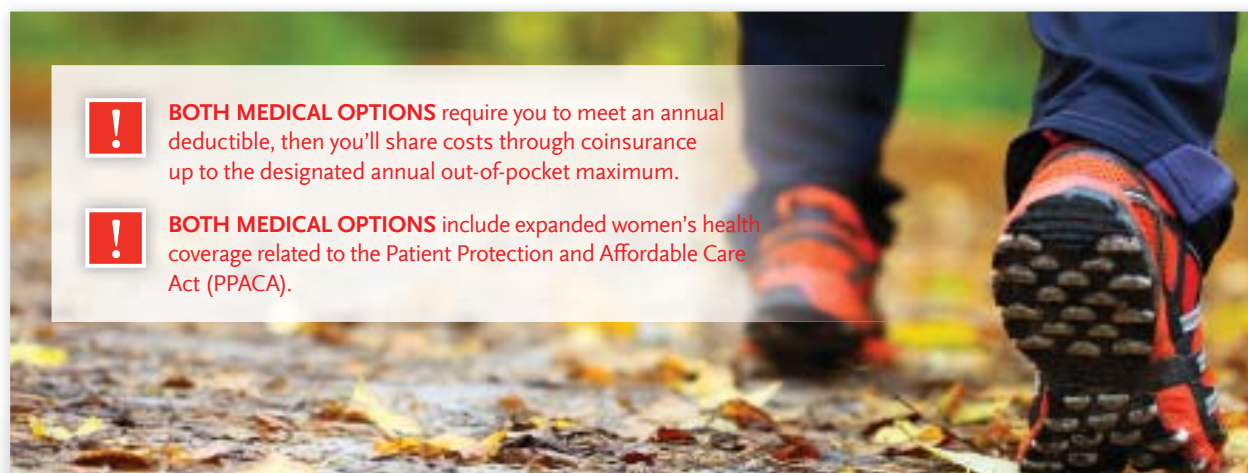
Go to <https://portal.ourhealth.org> for more information. Contact OurHealth at (866) 434-3255.

# Examine your Medical Plan Options

**CNO offers two medical plan options, both 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	\$41.50	\$73.50
Associate + child(ren)	\$127.00	\$182.50
Associate + spouse	\$149.50	\$215.50
Family	\$189.50	\$272.50



**!** **BOTH MEDICAL OPTIONS** require you to meet an annual deductible, then you'll share costs through coinsurance up to the designated annual out-of-pocket maximum.

**!** **BOTH MEDICAL OPTIONS** include expanded women's health coverage related to the Patient Protection and Affordable Care Act (PPACA).

<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.



# Plan how to Maximize your 2013 Benefits



**!** THE IRS annual maximum HSA contribution for 2013 is \$3,250/individual and \$6,450/family

**!** REVIEW YOUR JP MORGAN CHASE HSA BALANCE AT ANY TIME by logging into [mycigna.com](http://mycigna.com)

**!** THE IRS annual maximum individual health care FSA contribution for 2013 is \$2,500 (doesn't include wellness incentives)

## 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	\$2,250	\$3,250
Associate + spouse	\$1,500	\$4,950	\$6,450
Associate + child(ren)	\$1,500	\$4,950	\$6,450
Family	\$2,000	\$4,450	\$6,450

- **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 to associates who are NOT enrolled in a CNO Care Options medical plan or who are not 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:** Associates 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).

# Consider your Wellness Incentives

## Earning Wellness Incentives

CNO offers wellness incentives in the form of company-provided HSA funds. Only associates who are enrolled in a CNO Care Options medical plan can earn these incentive dollars.

Incentive description	Frequency	ASSOCIATE	SPOUSE
		Incentive / Annual Max.	Incentive / Annual Max.
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
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
Health Coaching ( <i>Face-to-Face or Telephonic</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	Quarterly	\$50 / \$200	\$25 / \$100
Castlight Registration	Annual	\$50 / \$50	\$25 / \$25
Castlight Search	Annual	\$50 / \$50	\$25 / \$25

**!** IF YOUR BMI ISN'T IN THE NORMAL RANGE, but you improve it by 10% during 2013, you can earn the BMI improvement incentive.

**!** You can earn four hours of wellness time off to use during calendar year 2013 when you complete your HRA and recording a biometric screening test results for your BMI, blood pressure, cholesterol, and blood sugar.

**!** Access more information about the For Your Health! wellness programs and track your incentives from the OurHealth portal at <https://portal.ourhealth.org>. You can also use the portal to schedule appointments at [OurClinics@CNO](mailto:OurClinics@CNO).

# Explore your Dental Options and EAP Benefits



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 Family	None None	\$50 / OON: \$100 \$150 / OON: \$300	\$50 \$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	\$ 4.03	\$ 12.12
Associate + child(ren)	\$ 9.19	\$ 13.03	\$ 28.63
Associate + spouse	\$ 8.33	\$ 9.25	\$ 23.73
Family	\$ 15.67	\$ 24.89	\$ 49.39

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. All associates are automatically enrolled in the EAP on their first day of the first month following one calendar month of employment. There is no enrollment form or fee for associates. Contact MHN at (800) 977-7637 or go to [www.mhn.com](http://www.mhn.com) (CNO).

# Your Vision, Life, LTD, and Supplemental Options



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 \$50 wholesale retail chain; \$130 allowance Out-of-network: Up to \$70
<b>Disposable and nondisposable contact lenses</b> <i>Once every calendar year</i>	Covered up to \$120 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** to all associates in the amount of their base salary up to a maximum of \$400,000
- **Supplemental life and AD&D is available to purchase** for all associates, spouses, and child dependents. Evidence of insurability may be required for supplemental associate and/or spouse coverage

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

## Long-Term Disability Insurance – Available from CIGNA

- **Company-paid LTD insurance is provided** to all associates equal to 40% of their 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 these 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**, indicate your interest on the enrollment website or 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 these steps:

- STEP 1** Log in to [HRconnect](#).
- STEP 2** Click on the **Benefits/Health and Welfare** tab, and then click on **Enroll Today**.
- STEP 3** Carefully review your options, and take time to ensure that you make the proper selections for yourself and all of your dependents.  
  
Note: If you enroll dependents, you will be asked to submit documentation proving their relationship to you and their eligibility for benefits.
- STEP 4** **(FOR MEDICAL OPTION ENROLLEES ONLY)**  
Review the **HSA Account Terms and Conditions** and the **HSA Eligibility documents** (found in the Document Library).  
  
– Then, you must make a selection on the **HSA Eligibility** page of the enrollment process to finalize your medical enrollment.
- STEP 5** Once you've selected all of your benefits, click **Confirm** at the bottom of the screen. If you don't select **Confirm**, your elections will not be recorded.
- STEP 6** Print your confirmation statement, and retain the confirmation number for your records.

*Your Enrollment is complete!*



## EARN WELLNESS INCENTIVES NOW

- ▶ 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 2013!**

**NEED HELP ENROLLING?**  
CONTACT THE  
HR SERVICE CENTER  
**(888) 477-2123**

## 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 **HRconnect** and submit this change within 30 days of when that event occurs. If you don't submit your request within this time frame, 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 2013 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/benefitsinfonet](http://www.cnoinc.com/benefitsinfonet)

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

