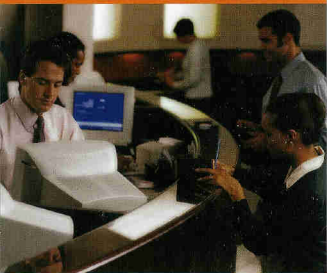


# Benefit Value<sup>SM</sup>

A specified-benefit medical plan for hourly, part-time or entry-level employees



For businesses such as retailers, restaurants, banks and hotels, hiring and keeping the right people is critical. Medical benefits are an advantage when competing for employees. Unfortunately, though, medical benefits are often too costly to offer. And, even if offered, the employee-paid portions may be too costly for lower-waged employees.

**Benefit Value<sup>SM</sup> is the solution** Benefit Value, a specified-benefit group medical program from CNA, offers an affordable solution for both employers and employees. Benefit Value is:

- **Affordable**—Usually no more than the equivalent of one hour's wages per week
- **Flexible**—Choice of seven medical plan designs
- **Simple**—Clear, straightforward plan designs
- **Fully-supported**—Claims are processed promptly
- **Easy-to-administer**—Single point-of-contact for all employer and customer services in English and Spanish
- **Guaranteed issue**—Employees cannot be refused coverage

Benefit Value offers the following important standard benefits for non-occupational sickness and injury.

- Medical expense benefit
- Physician's office benefit
- Additional accident benefit
- Accidental death benefit
- Vision and Rx discount program

Some plan designs offer additional benefits such as the in-hospital benefit and the prescription drug benefit. Supplemental coverages include the dental and in-hospital cash plans. Benefit Value is available to employers with 51 or more employees.

#### Also helping smaller businesses

Benefit Value Indemnity for Small Business, available to businesses

with 4 to 50 employees, includes accident medical, physician's/emergency room visit, and in-hospital indemnity benefits, as well as vision and Rx discounts. Supplemental coverages include life, short-term disability, dental and vision.

#### Providing tools for employers to protect their most important assets

Through ongoing dialogue with agents, brokers and customers, CNA has been developing programs to help employers of all sizes attract and retain employees, meet changing needs and remain competitive since 1916.

#### A full range of employee benefits

CNA also offers group term life, accident, short-term and long-term disability, long-term care and the unique Flexible Protection Plan<sup>SM</sup>, a "four-in-one" plan with benefits for total disability, skilled nursing facility confinement, terminal illness or death. Plans can be customized for small business and industries or professions with special employee benefit needs.

#### Call today to discover the ease and responsiveness of CNA

Talk to your independent agent or broker, call 1-800-262-3039 or visit [www.cna.com/groupbenefits](http://www.cna.com/groupbenefits).

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Company. Coverages, features, product availability and/or underwriting company may vary by state. This flyer is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage described. Only the insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions. ©2003 CNA Financial Corporation