At Travelers, we are committed to helping our employees be healthy and productive in all aspects of life. We offer comprehensive, flexible coverage options that meet the needs of employees and their families, including domestic partners. This brochure is a summary of the programs available to Travelers employees located in the U.S.
**Medical**

**Blue Cross Blue Shield (BCBS) Plan or UnitedHealthcare (UHC) Choice Plus Plan**
- Open-access preferred provider organization (PPO) plan.
- No referral required to see a specialist.
- No copay for preventive visits, and fixed copays for other types of visits so you can easily anticipate your costs.

**High Deductible + HSA Plan**
- No copay for preventive visits.
- The deductible is $1,400 for employee-only coverage/$2,800 for family coverage.
- After satisfying the deductible, member pays 20 percent coinsurance with an annual out-of-pocket maximum of $4,300 for employee-only coverage/$8,600 for family coverage (with an out-of-pocket maximum of $7,900 for any single individual).
- Allows you to establish a health savings account (HSA), a tax-favored account that can be used to pay for current and future health expenses.

**Prescription Drug Plan**
- Retail 30-day supply:
  - Generic: $12 copay
  - Formulary brand: 20 percent coinsurance ($45 minimum, $160 maximum)
  - Non-formulary brand: 40 percent coinsurance ($45 minimum, $160 maximum)
- Out-of-pocket maximum:
  - $2,700 per member/$5,400 per family per calendar year

**Dental**
- Open-access PPO plan administered by Aetna.
  - Can use any licensed dental provider
- Preventive services are covered at 100 percent, no deductible.
- The deductible is $75 per person/$150 per family.
- After satisfying the deductible, basic services covered at 90 percent in-network and 80 percent out-of-network.
- Major services are covered at 60 percent in-network and 50 percent out-of-network.
- $2,000 annual maximum benefit per individual.
- Orthodontia for dependents under age 20 covered at 50 percent to a lifetime maximum benefit of $2,000.

**Vision**
- EyeMed Vision Care plan with participating providers such as JCPenney Optical, LensCrafters, Pearle Vision, Sears Optical and Target Optical.
- In-network services include an annual eye exam, lenses and frames (copays, coinsurance and annual limits apply).

**Life/AD&D**

**Basic Life/AD&D**
- Company-paid coverage equal to annual base salary up to a maximum of $100,000.

**Optional Life/AD&D**
- Employees may purchase from 1 to 10 times annual base salary to a maximum of $5 million.

**Spouse Life/AD&D**
- Employees may purchase from $20,000 to $200,000 of coverage in $20,000 increments.

**Child Life**
- Employees may purchase from $5,000 to $25,000 of coverage in $5,000 increments.

**Business Travel Accident Plan**
- Travelers provides business travel accident insurance of three times annual base salary up to $2 million.
- This plan pays benefits if an employee dies as the result of an accident while traveling on company-approved business.
Disability

Short-Term Disability
- Company-provided benefit up to a maximum of 13 weeks of disability leave in a calendar year.
  - First eight weeks = 100 percent of base salary
  - Next five weeks = 80 percent of base salary

Long-Term Disability
- Company-paid benefit for employees with base salaries of $50,000 or less.
- Employees with base salaries greater than $50,000 may purchase coverage.
- Benefit provides 60 percent of base pay up to maximum of $15,000 per month.

Flexible Spending Accounts
- Pre-tax Health Care Spending Account and Dependent Care Spending Account are available.

Paid Time Off (PTO)
- PTO can be used for vacation, illness, children’s school events or other personal business.
- 2020 PTO schedule for full-time employees:

<table>
<thead>
<tr>
<th>Years of service</th>
<th>Annual PTO in hours</th>
<th>Total 2020 PTO days</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4</td>
<td>160</td>
<td>20</td>
</tr>
<tr>
<td>5-9</td>
<td>184</td>
<td>23</td>
</tr>
<tr>
<td>10-14</td>
<td>208</td>
<td>26</td>
</tr>
<tr>
<td>15-24</td>
<td>224</td>
<td>28</td>
</tr>
<tr>
<td>25+</td>
<td>240</td>
<td>30</td>
</tr>
</tbody>
</table>

- During Annual Benefits Enrollment, you can purchase up to six additional PTO days.
- Employees are eligible for 10 days of paid parental leave within one year of the birth of a child and 20 days of paid parental leave within one year of the adoption of a child.
- Travelers also provides 10 days of bereavement leave for the death of a spouse, domestic partner or child. For other family members, the leave is three days.

Company Holidays
- In 2020, Travelers will observe the following seven holidays: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, the day after Thanksgiving and Christmas Day.
- Travelers will also provide two floating holidays that can be used at your discretion.

Retirement

401(k) Savings Plan
- Immediate eligibility upon date of hire.
- You can contribute from 1 to 75 percent on a pre-tax or after-tax basis, up to the maximum allowed under tax laws – $19,500 in 2020 or $26,000 if you are age 50 or older.
- Employer match is dollar-for-dollar on the first 5 percent of eligible pay, up to an annual maximum of $7,000.
- Vesting period: Three years of service.
- Opportunity to roll over eligible savings from a previous employer or from a traditional IRA.

If you have student loan debt, you may be eligible to enroll in the Travelers Paying It Forward Saving Program. When you make a payment toward your student loan, Travelers will make an annual contribution of that amount into your 401(k) Savings Plan account, dollar-for-dollar up to the first 5 percent of eligible pay to a maximum of $7,000. (Note: if the employee is also contributing to the 401(k) Savings Plan, both student loan repayments and employee deferrals to the 401(k) plan will be considered when calculating the total company contribution to the plan.)

Pension Plan
- The Pension Plan is a defined benefit pension plan that is 100 percent funded by Travelers.
- Employees who work at least 20 hours per week are eligible to participate in the plan after one year of continuous employment.
- Annual pay credits are based on your age and years of vesting service:

<table>
<thead>
<tr>
<th>Age + years of vesting service</th>
<th>Pay credit percentage of eligible pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30</td>
<td>2.0%</td>
</tr>
<tr>
<td>30-39</td>
<td>2.5%</td>
</tr>
<tr>
<td>40-49</td>
<td>3.0%</td>
</tr>
<tr>
<td>50-59</td>
<td>4.0%</td>
</tr>
<tr>
<td>60-69</td>
<td>5.0%</td>
</tr>
<tr>
<td>70 or more</td>
<td>6.0%</td>
</tr>
</tbody>
</table>

- Interest credited quarterly; rate of interest is one-quarter of the greater of the 10-year Treasury rate or 4.01 percent.
- Vesting period: Three years of service.
Travelers offers a wide range of benefit plans, which are designed to be affordable for everyone. The company pays a greater proportion of benefits costs for employees in lower-paid positions.

Work-Life Benefits

Adoption Assistance
- Travelers reimburses employees, up to $5,000 per adopted child, for eligible adoption expenses. Employees are eligible for adoption assistance after they have been employed at Travelers for one year.

Child Care Center Discount
- Discounts are available at national child care centers.

Educational Assistance Program
- Travelers reimburses employees for eligible tuition expenses related to approved education classes, professional designations and certification programs.

Employee Assistance Program (EAP)
- Life Balance, our EAP, provides you and your eligible family members with confidential, short-term counseling services to provide support and guidance for any situation you might be going through.

Fitness Club Membership Discounts
- Travelers offers a fitness center discount program with a low-cost membership fee and access to clubs nationwide.

Identity Theft Reimbursement
- Travelers provides company-paid identity fraud coverage. The policy provides reimbursement for certain expenses incurred as a result of remedying an identity fraud event.

Personal Insurance: Travelers
- Employees can purchase auto and homeowners insurance at a special group rate and pay through the convenience of payroll deduction.

Weight Management Programs
- Free weight management programs with online coaching are available as part of all Travelers medical plans. Travelers also offers employee-preferred pricing for WW (Weight Watchers).

The information in this brochure describes benefits in effect Jan. 1, 2020.

For additional information about Travelers benefits, contact the Employee Services Unit (ESU) at 4-ESU@travelers.com or 800.441.4378.