

A close-up photograph of a Black man with a goatee, smiling and looking off-camera to his left. He is wearing a dark suit jacket over a light-colored collared shirt. A small red and white Travelers umbrella logo is pinned to his lapel. The background is a blurred office setting with other people.

Discover

all that we have to offer

2025 U.S. Benefits Overview

At Travelers, we are committed to helping our employees be healthy and productive in all aspects of life. We offer comprehensive, flexible benefits 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

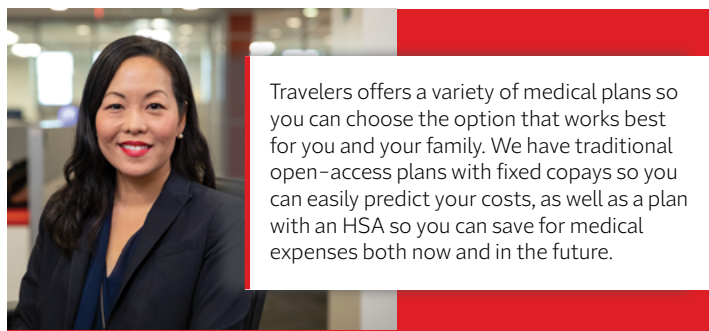
- Open-access preferred provider organization (PPO) plan.
- In-network benefits:
 - Copays: \$45/primary care, \$55/specialist.
 - Deductible: \$850/person, \$1,700/family.
 - Coinsurance: 90% coverage.
 - Out-of-pocket max: \$4,000/person, \$8,000/family.

Surest Plan (UHC)

- Open-access PPO plan.
- Copays vary based on type of service and provider.
- No deductible or coinsurance.
- Out-of-pocket max: \$3,600/person, \$7,200/family.

High Deductible + HSA Plan (UHC)

- Deductible: \$1,700/single, \$3,400/family.
- Coinsurance: 80% coverage for medical and prescription drugs.
- Out-of-pocket max: \$4,600/single coverage, \$9,200/family coverage.
- Employees may establish a tax-favored health savings account to pay for healthcare expenses.



Travelers offers a variety of medical plans so you can choose the option that works best for you and your family. We have traditional open-access plans with fixed copays so you can easily predict your costs, as well as a plan with an HSA so you can save for medical expenses both now and in the future.

Prescription Drug Plan for UHC Choice Plus, BCBS and Surest Plans

- Retail 30-day supply:
 - Tier 1: \$14 copay.
 - Tier 2: 20% coinsurance.
 - Tier 3: 40% coinsurance.
- Rx out-of-pocket max: \$3,000/person, \$6,000/family.

Dental

- Open-access PPO plan administered by Aetna.
- In-network coverage:
 - Deductible: \$75/person, \$150/family; applies to Basic and Major services only.
 - Preventive services: 100% coverage.
 - Basic services: 90% coverage.
 - Major services: 60% coverage.
- Annual maximum benefit: \$2,000/person.
- Orthodontia: 50% coinsurance for dependents under age 20; lifetime maximum benefit of \$2,000.

Vision

- EyeMed Vision Care plan with participating providers such as LensCrafters, Pearle Vision 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

- Company-paid coverage of three times annual base salary up to \$2 million.
- Benefits are paid if an employee dies as the result of an accident while traveling on company-approved business.

Disability

Short-Term Disability

- Company-provided benefit for all employees.
 - First eight weeks: 100% of base salary.
 - Next five weeks: 80% of base salary.

Long-Term Disability

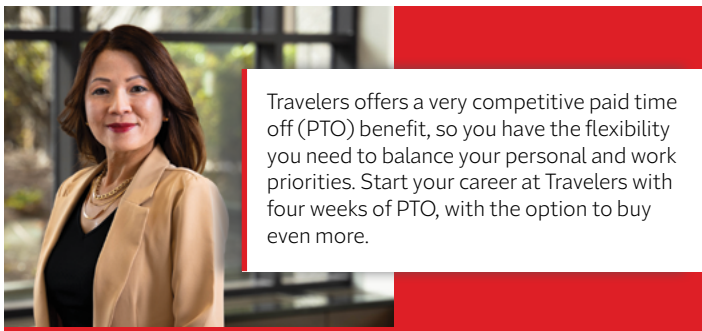
- Company-paid benefit for employees with base salaries of \$50,000 or less.
- Employees with base salaries greater than \$50,000 may purchase coverage.
- Benefit: 60% of base pay up to maximum of \$15,000 per month.

Flexible Spending Accounts

- Pretax Health Care Spending Account and Dependent Care Spending Account are available.

Legal Plan Insurance

- Coverage includes wills, powers of attorney, family and personal matters, elder-care issues, TurboTax “Do It Yourself” options and more.



Paid Time Off (PTO)

- PTO can be used for vacation, illness, children’s school events or other personal business.
- PTO is based on an employee’s years of service:

| Years of service | Annual PTO in hours | Total PTO days |
|------------------|---------------------|----------------|
| 0-4 | 160 | 20 |
| 5-9 | 184 | 23 |
| 10-14 | 208 | 26 |
| 15-24 | 224 | 28 |
| 25+ | 240 | 30 |

- During Annual Benefits Enrollment, employees can purchase up to six additional PTO days.
- Travelers provides 10 days of bereavement leave for the death of a spouse, domestic partner, child or parent and three days for other family members.

Company Holidays

- The 2025 designated holidays are New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving and Christmas Day. Two floating holidays may also be provided, depending on hire date.



Retirement

401(k) Savings Plan

- Immediate eligibility upon date of hire.
- Employer match is dollar for dollar on the first 5% of eligible pay, up to an annual maximum of \$7,500.
- Vesting period: Three years of service.
- Employees may contribute up to 75% on a pretax or after-tax basis, up to the annual maximum allowed under tax laws.
- Employees with student loan debt may be eligible for a Travelers 401(k) company match based on their student loan payments. *Note: The combined matching contribution is subject to the annual company maximum.*

Pension Plan

- Company-funded defined benefit pension plan.
- Vesting period: Three years of service.
- Interest is credited quarterly.
- Annual pay credits are based on the employee’s age and years of vesting service (see table below).

| Age + years of vesting service | Pay credit percentage of eligible pay |
|--------------------------------|---------------------------------------|
| Less than 30 | 2.0% |
| 30-39 | 2.5% |
| 40-49 | 3.0% |
| 50-59 | 4.0% |
| 60-69 | 5.0% |
| 70 or more | 6.0% |



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

- Reimbursement for eligible adoption expenses, up to \$10,000 per child.

Child Care Center Discount

- Discounts are available at national child care centers.

Educational Assistance Program

- Reimbursement for eligible tuition expenses for business-related classes, professional designations and certification programs.

Family Building Program

- Support available for fertility, maternity, adoption, surrogacy, new parent and returning to work needs.

Identity Fraud Insurance

- Company-paid coverage for expenses incurred due to an identity fraud event.

Paid Parental Leave

- Six weeks of paid parental leave after the birth or adoption of a child.

Surrogacy and Donor Reimbursement

- Travelers reimburses employees for \$10,000 of eligible surrogacy expenses.

Personal Insurance: Travelers

- Employee discounts are available on auto, home and renters insurance, and payroll deduction is an offered payment option. Employees can request a quote by calling 888-721-0349 or via the [Auto & Home Insurance Program](#) website.

Digital Physical Therapy and Sleep Programs

- App-based physical therapy and online sleep improvement programs.

Employee Assistance Program

- Mental health support for employees and their dependents, including eight counseling sessions, eight coaching sessions and resources to help with everyday challenges.

Fitness Club Membership Discounts

- Discounted fitness center membership with access to a network of nationwide clubs.

Health and Well-Being Programs

- A wide range of interactive programs available to support the physical, financial and emotional health of employees and their families.

Support for Caregivers

- Personalized support to help employees with the logistical and administrative tasks of caregiving.

Weight Management Programs

- Weight health support from expert physicians and registered dietitians as part of Travelers medical plans.
- Travelers also offers employee-preferred pricing for WeightWatchers.

The information in this brochure describes benefits in effect Jan. 1, 2025.

For additional information about Travelers benefits, contact the Employee Services Unit (ESU) at **4-ESU@travelers.com** or at **800-441-4378**.



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The information in this overview is only a summary and is not intended to fully describe the Travelers employee benefit programs. To the extent there is any information missing from the overview or any inconsistency between the information in the overview and the official plan documents and summary plan descriptions for the benefit programs, the plan documents and summary plan descriptions control.

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