



2026 U.S. Benefits Overview

Travelers' benefits are there for you and your family when you need them. We are proud to offer a robust collection of plans and programs that support your physical, mental and financial well-being. When you enroll in a Travelers medical plan, you also have access to other innovative benefits at no additional cost. Other benefits, like mental wellness and caregiving support, do not require enrollment and are available to you and your family members at no cost.



Medical Plan Options

Blue Cross Blue Shield (BCBS) Plan or UnitedHealthcare (UHC) Choice Plus Plan

- Open-access preferred provider organization (PPO) plan.
- In-network benefits:
 - Copays: \$50/primary care, \$60/specialist.
 - Deductible: \$900/person, \$1,800/family.
 - 10% coinsurance after deductible.
 - Out-of-pocket max: \$4,200/person, \$8,400/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: \$3,800/person, \$7,600/family.

High Deductible + HSA Plan (UHC)

- Deductible: \$1,800/single, \$3,600/family.
- 20% coinsurance for medical and prescription drugs, after deductible.
- Out-of-pocket max: \$5,000/single coverage, \$10,000/family coverage.
- Employees may establish a tax-favored health savings account to pay for healthcare expenses.

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

- Retail 30-day supply:
 - Tier 1: \$15 copay.
 - Tier 2: 20% coinsurance.
 - Tier 3: 40% coinsurance.
- Rx out-of-pocket max: \$3,100/person, \$6,200/family.

Dental Plan

- 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 Plan Options

EyeMed

- Participating providers include LensCrafters, Pearle Vision, Target Optical and many independent providers.
- In-network benefits include an annual eye exam, lenses and frames.
- Copays, coinsurance and annual limits apply.

XP Health

- A discount-based plan with a digital platform.
- Benefits include an annual eye exam, lenses and frames, including prescription and nonprescription sunglasses.
- Eyeglasses/sunglasses and contacts every year.

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 Insurance

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 salary 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 2026 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 \$8,000.
- 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%

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, degrees, 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.

The information in this brochure describes benefits in effect Jan. 1, 2026.

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.

Mental Health and Well-Being Support

- 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 discounted pricing for WeightWatchers.

* You must be enrolled in a Travelers medical plan to be eligible for this benefit.

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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