

2009

Benefits Overview

Travelers provides employees with the opportunity to participate in comprehensive market-competitive benefits that are in-synch with the needs of employees and their family members. This brochure provides a summary of the programs available to Travelers employees.

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Medical

Blue Cross Blue Shield Plan (BCBS) or United Healthcare (UHC) Choice Plus Plan

- Open access preferred provider option (PPO) coverage
- No referral required to see a specialist
- In-network benefits:
 - \$18 copay for primary care physician visit
 - \$28 copay for specialist physician visit
 - \$400 deductible per person, \$800 per family
 - 10 percent coinsurance
 - \$2,500 out-of-pocket maximum per person, \$5,000 per family
- Out-of-network benefits:
 - \$800 deductible per person, \$1,600 per family
 - 30 percent coinsurance
 - \$5,000 out-of-pocket maximum per person, \$10,000 per family

High Deductible Plan

- An indemnity plan providing access to all providers (no network requirement)
 - \$1,200 deductible per person, \$2,400 per family
 - 20 percent coinsurance
 - \$3,500 out-of-pocket maximum per person, \$7,000 per family

Express Scripts administers the Prescription Drug Plan for all health care plans

- Generic: \$5 copay
- Formulary brand: 20 percent coinsurance (\$25 minimum, \$85 maximum)
- Non-formulary brand: 40 percent coinsurance (\$25 minimum, \$85 maximum)

Dental

Aetna Traditional Dental Plan

- Open access plan, can use any licensed dental provider
- Preventive services covered at 100 percent, no deductible
- After a \$75 deductible per individual, basic services covered at 80 percent, major services covered at 50 percent
- \$2,000 annual maximum benefit
- For dependents under age 19, orthodontia covered at 50 percent to a lifetime maximum of \$2,000

Vision

- Administered by EyeMed Vision Care
- Participating vision plan providers include JCPenney Optical, LensCrafters, Pearle Vision, Sears Optical and Target Optical
- In-network services include an annual eye exam, lenses and frames (copayments, coinsurance and annual limits apply)

Life/AD&D

Basic Life/AD&D

- Travelers provides company-paid coverage equal to your annual base salary up to \$100,000
- Employees are automatically enrolled

Optional Life/AD&D

- You may purchase up to 10 times your annual base salary for a maximum of \$5 million

Spouse Life/AD&D

- You may purchase from \$20,000 to \$200,000 of coverage in \$20,000 increments

Child Life

- You may purchase from \$5,000 to \$25,000 of coverage in \$5,000 increments
- From birth to six months, the benefit level is limited to \$1,000

Business Travel Accident Plan

- Travelers provides employees with business travel accident insurance of three times your annual base salary up to \$2 million
- This plan pays benefits if you die as the result of an accident while traveling on company-approved business

For additional information
on company benefits, please visit
travelers.com/Benefits

Paid Time Off (PTO)

- PTO can be used for vacation, personal illness, illness of spouse/ domestic partner or dependent, celebration of holiday not designated as company holiday, children's school events or other personal business
- 2009 PTO schedule for full-time employees*:

YEARS OF SERVICE	ANNUAL PTO IN HOURS	FLOATING HOLIDAY HOURS**	TOTAL 2009 HOURS
0-4***	160	8	168
5-9	184	8	192
10-14	208	8	216
15-24	224	8	232
25+	240	8	248

* PTO is prorated for part-time employees.

** A floating holiday has been added for 2009 because the company will be observing seven holidays rather than eight.

*** During an employee's first year of service, PTO begins to accrue from the date of hire at the rate of one-twelfth (1/12) times 21 days for each month you are actively employed. For example, if you are hired in October, you will accrue PTO for three months.

- During Annual Benefits Enrollment, you can purchase up to six additional PTO days
- Unused purchased PTO can be cashed out during the next Annual Benefits Enrollment period
- You can carry over up to five days of earned (not purchased) PTO into the following year

401(k) Savings Plan

- Immediate eligibility upon date of hire
- Automatic enrollment 40 days after your hire date
- Employer match is dollar for dollar on the first 5 percent of eligible pay, up to an annual maximum of \$5,000
- Employer match is paid on an annual basis and is invested in the same funds as your own contributions
- Vesting period: three years of service
- Opportunity to roll over eligible savings from a previous employer or from a traditional IRA

- You can contribute from 1 to 75 percent on either a pre-tax basis, an after-tax basis through the Roth 401(k) option, or a combination of both up to the maximum allowed under tax laws - \$16,500 in 2009 or \$22,000 if you are age 50 or older

Investment Options:

- Tier I: Target Retirement Funds
 - Vanguard Target Retirement Income Fund
 - Vanguard Target Retirement 2005 Fund
 - Vanguard Target Retirement 2010 Fund
 - Vanguard Target Retirement 2015 Fund
 - Vanguard Target Retirement 2020 Fund
 - Vanguard Target Retirement 2025 Fund
 - Vanguard Target Retirement 2030 Fund
 - Vanguard Target Retirement 2035 Fund
 - Vanguard Target Retirement 2040 Fund
 - Vanguard Target Retirement 2045 Fund
 - Vanguard Target Retirement 2050 Fund
- Tier II: Core Funds
 - Money Market
 - Vanguard Prime Money Market Fund
 - Stable Value
 - Stable Value Fund
 - Bond
 - Fidelity U.S. Bond Index Fund
 - Balanced/Hybrid
 - Fidelity Puritan® Fund - Class K
 - Domestic Equity
 - American Beacon Large Cap Value Fund
 - American Funds Growth Fund of America®
 - Baron Growth Fund
 - Goldman Sachs Mid-Cap Value Fund
 - Neuberger Berman Genesis Fund
 - Rainier Small/Mid Cap Equity Portfolio
 - Target Small Capitalization Value Portfolio - Class T
 - Vanguard Institutional Index Plus Fund
 - International/Global Equity
 - Fidelity Diversified International Fund - Class K
- Tier III: Brokerage Option
 - Fidelity BrokerageLink®
- Tier IV: Employer Stock
 - Travelers Common Stock Fund

Pension Plan

- Cash balance pension plan with company pay credit ranging from 2 to 6 percent of total compensation based on your age and years of service
- Interest credited quarterly at 10-year Treasury rate
- Vesting period: three years of service

Disability

Short-Term Disability

- Company-provided benefit provides a maximum of 13 weeks of disability leave benefits 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 on an after-tax basis
- Benefit provides 60 percent of base pay up to maximum of \$15,000 per month

Flexible Spending Accounts

- Pre-tax Health Care Spending Account (HCSA) and Dependent Care Spending Account (DCSA) are available
- Minimum contribution for each account = \$200; maximum = \$5,000

Work-Life Benefits

Child Care Center Discounts

- Discounts available at national child care centers

Educational Assistance Program

- The company reimburses employees for eligible tuition expenses related to approved education classes, professional designations and certification programs

Employee Assistance Program: Family Connection

- Free resource and referral services and confidential counseling services available to you and your dependents 24 hours a day, seven days a week

Financial Planning: Merrill Lynch

- You can select from two levels of financial planning – both levels provide you with a comprehensive written financial plan; and additionally, level two provides you with a stock option analysis

Identity Theft Reimbursement

- Company-provided expense reimbursement for identity theft

Legal Plan: ARAG Group

- You will have access to a variety of legal services such as wills, property protection and transfers, powers of attorney, guardianship, dissolution of marriage, IRS audit protection and more

Long-Term Care: Metlife

- You and your eligible family members can purchase coverage for expenses typically not covered by the medical plan such as nursing home services, adult daycare, in-patient hospice care and ongoing care advisory services

Personal Insurance: Travelers

- You and your dependents can purchase auto and homeowners insurance at a special group rate and pay through the convenience of payroll deduction

Survivor Support: Ayco Company

- Company-paid survivor financial counseling to you following the death of your spouse or to your spouse following your death

Weight Watchers Program

- Company-subsidized membership with full reimbursement for program fees when goal weight is reached

For additional information about Travelers benefits, visit travelers.com/Benefits



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