

2009

**Employee
Benefits Program**

**Family Connection:
Work/Life
and Employee
Assistance Program**

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Important Information

This is Only a Summary

This booklet is a summary of the Family Connection: Work/Life and Employee Assistance Program (“plan”), which is a component benefit program under the Travelers NonTrusteed Employee Benefit Plan. The plan operates under a detailed legal document. A summary cannot deal with every set of circumstances. If this summary is incomplete in some respect, or can be read to be inconsistent with the legal document, the legal document will control.

A copy of the legal document is available for review from the Travelers Employee Services Unit.

It Describes Current Plan Terms

This booklet describes the terms of the plan in effect as of January 1, 2009.

Not An Employment Contract

The plan is not a contract of employment or a guarantee of continued employment for any definite period of time.

Right To Interpret

Travelers, its Administrative Committee, and others have broad discretionary authority to make factual determinations and to interpret the plan.

Administrative Committee

The “Administrative Committee” is a person or committee appointed to this position in accordance with the terms of the plan. Currently, the Administrative Committee consists of a single person – the Executive Vice President – Human Resources of Travelers.

Oral Or Other Unofficial Modifications Are Not Permitted

The legal document governing the plan cannot be modified by oral statements made by anyone, or by unofficial communications (such as e-mail or mailings) or other contracts (such as employment agreements or stock or asset purchase agreements). The plan can only be amended by official amendments. Amendments can only be adopted by authorized persons, such as the Board of Directors, the Chief Executive Officer, or others to whom the Board or the Chief Executive Officer has delegated amendment authority.

Overview

Travelers has contracted with Harris, Rothenberg International, LLC (HRI) to provide information and resource and referral services as well as Employee Assistance Program (EAP) professional counseling services. All Travelers employees, their spouses/domestic partners and dependents are eligible to participate in the Family Connection program. The program is a free confidential service that you may access 24 hours a day, 7 days a week.

How To Access Your Services

To access the Family Connection Program, you can call toll free 866.497.0014 (TTY 800.256.1604). This number is available 24 hours per day, 7 days a week. You can also access information online at www.harrisrothenberg.com. Enter the user name: family and the password: connection.

Family Connection Program

Sometimes the challenges of life on or off the job lead to stress or interrupt your sense of well-being. Having a place to turn to for guidance, information and resources can really make a difference. After all, everyone can benefit from help and coaching at one time or another.

Travelers has partnered with HRI to offer Family Connection. Contact Family Connection to speak with a professional counselor who can offer confidential guidance, information and/or referrals to local resources, including licensed behavioral health professionals and family care providers. Counselors can help you resolve personal, work, family, and relationship challenges that may be having an impact on your well-being or work performance. You or an immediate family member can receive assistance with a wide variety of issues and concerns.

Workplace Challenges	Working successfully with others	Communicating with your boss	Career development	Avoiding burnout	Dealing with stress
Legal & Financial Concerns	Retirement planning	Budget & credit management	Resolving legal problems	Coping with financial issues	Avoiding fraud
Emotional Well-Being	Depression	Stress & anxiety	Child & adolescent concerns	Eating & weight-related issues	Grief & loss
Relationship Issues	Marital/partner relationships	Being single	Sexual problems	Dealing with conflict	Physical and/or emotional abuse
Manager Resources	Helping employees	Organizational changes	Managing diversity	Leadership skills	Effective communication
Parenting & Child Care	Adoption, pregnancy & infertility	Child care & back-up care	Developmental milestones	Special-needs children	Summer care services
Education	K-12	Colleges & universities	Financing	GED/ vocational	Adult education
Adult Care	Finding services & care for older adults	Housing options	Caregiving issues	Aging	Adjusting to retirement
Health And Wellness Online	Stress reduction	Exercise & preventive health	Nutrition	Mind/body balance	Women's, men's & children's health

Family Connection Program

Web Resources

You can access the harrisrothenberg.com website at any time through the link on myHR or directly through the Internet by using the user name: family and the password: connection.

Refer to the site for thousands of expert articles on:

- Health and Wellness
- Relationships and Family Issues
- Parenting and Caregiving
- Legal and Financial concerns
- Managing day to day responsibilities
- Self search for child care, elder care, private and public schools, colleges and more
- Interactive self assessments and quizzes
- Sound Information, an audio tips library covering hundreds of useful topics
- Think Global, presenting family care information for those living or traveling abroad
- Cool Minds, a site just for kids, with opportunities for learning and fun

Confidentiality

HRI provides Family Connection in confidence. Contact with counselors is confidential in accordance with federal, state and professional guidelines. No information will be shared with anyone, including Travelers, without the written consent of the individual seeking assistance, unless the counselor is legally required to take action.

Cost

These services are provided at no cost to you. However, if you should need care or consultation beyond the services provided directly by HRI, you are responsible for the cost of the services selected. In this case, HRI counselors will work to locate services that are covered under your insurance plan and/or fit your budgetary requirements.

Your Rights Under ERISA

As a participant in the plan, you are entitled to certain rights and protections under ERISA - the Employee Retirement Income Security Act of 1974.

ERISA provides that all plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites, all documents governing the plan, including insurance contracts, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, and you have exhausted the claims procedures outlined in this publication, you may file suit in a state or Federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Your Rights Under ERISA

Assistance With Your Questions

If you have any questions about your plan, you should contact the Family Connection Program at 866.497.0014. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

General Information

Plan Name

The name of the plan is the Travelers Employee Assistance Program, which is a component program under the Travelers Non-Trusteed Employee Benefit Plan.

Type Of Plan

The plan is a welfare benefit plan.

Plan Sponsor And Administrator

Travelers is the “sponsor” and the “administrator” of the plan for purposes of ERISA. Travelers acts as administrator through its Administrative Committee, which is responsible for the general management and administration of the plan. As administrator, Travelers and its Administrative Committee have the discretionary authority to make various determinations under the plan. The decisions made by Travelers and its Administrative Committee are final and binding, subject to your ability to file a lawsuit under ERISA. The decision-making authority is very broad and is limited only by the duties under ERISA, and the decisions of the Administrative Committee are intended to be given deference by courts to the maximum extent allowed under ERISA.

You can obtain additional information about the Administrative Committee by contacting the Employee Services Unit at 800.441.4378.

Filing A Claim

If you are not satisfied with the benefits you receive under the plan, you must file a claim by calling the Employee Services Unit.

Source Of Contributions

The cost of the contract with Harris Rothenberg International is fully paid by the company.

Plan Year

The plan year is the calendar year.

Plan Number

The Travelers Non-Trusteed Employee Benefit Plan has been assigned the following identification number: 509.

Employer Identification Number

Travelers’ federal employer identification number is 41-0518860.

General Information

Agent for service of legal process

Legal process may be served on Travelers at the following address:

The Travelers Companies, Inc.
c/o Corporate Secretary
385 Washington Street, 9275-NB16A
St. Paul, MN 55102



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

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