

2009

**Employee  
Benefits Program**

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**Introduction**

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# Introduction

At Travelers, we believe it's important for you to understand your benefits. That's why we have developed these benefit plan summaries. The summaries describe all your benefits in an easy-to-use format. They also provide a summary plan description for each benefit plan. You may review these materials online under myHR.

## How To Use The Summaries

A separate summary is provided for each benefit plan. Each summary describes your rights and other important details about the plans.

At the beginning of each summary, you will find a plan-specific table of contents. If you are viewing the summaries on-line, you can select "Bookmarks" and directly link to the specific subject you wish to view.

## Current Plan Terms

The summaries describe the benefit plans in effect January 1, 2009. Many rights of a participant are determined by the plan documents in effect on the date the participant's employment terminates.

## Special Situations

In some situations, you also will want to refer to other materials published by Travelers and its plan administrators. These special situations include:

- **Medical Plan:** The Medical section of this publication summarizes the Blue Cross Blue Shield (BCBS), United Healthcare (UHC) Choice Plus, High Deductible, Out-of-Area and the Hawaii Health Plan 200 Plans. Depending on your medical plan choice, you also should refer to the applicable vendor plan booklet for more information.
- **Dental Plan:** The Dental section of this publication summarizes the Aetna Dental Plan. You should refer to the Aetna Summary of Coverage and Certificate of Coverage for more information.
- **Vision Plan:** The Vision section of this publication summarizes this coverage. You should refer to the certificate of coverage with EyeMed/Combined Insurance Company of America for more information.
- **Life and AD&D:** The Life and AD&D section of this publication summarizes these coverages. You should refer to the Metropolitan Life Insurance certificate for more information.
- **Long-Term Disability:** The Disability section of this publication summarizes this coverage. You should refer to the Metropolitan Life Insurance LTD Plan Booklet for more information.
- **Business Travel Accident:** The Business Travel Accident section of this publication summarizes this coverage. You should refer to the Life Insurance Company of North America (LINA) policy for more information.
- **401(k) Savings Plan:** The information about the 401(k) Savings Plan in this publication serves as the prospectus and summary plan description for the Travelers 401(k) Savings Plan.
- **Long-Term Care Plan:** The Long-Term Care section of this publication summarizes this coverage. You should refer to the Metropolitan Life Insurance certificate for more information.
- **Legal Services Plan:** The Legal Services section of this publication summarizes this coverage. You should refer to the ARAG/Guide One certificate for more information.

If you have questions about your benefits, contact the Employee Services Unit (ESU) at 4-ESU@travelers.com or 800.441.4378.

# Paying For Your 2009 Benefits

You and Travelers share the cost of your benefits. Each summary includes a general description of how you and Travelers share the cost of the benefits described in that summary. The actual amount that you pay for your benefits is stated in your enrollment materials.



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