

CHUBB®

Your life. Your benefits.

Your 2027 Annual Enrollment Guide

Annual Enrollment:
Oct. 30 to Nov. 20

LET'S GET STARTED ►



It's time to enroll

- How to enroll
- Decision-support tools
- Who can enroll





For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.

It's time to enroll for 2027

Annual Enrollment overview

Annual Enrollment is a good time to take a fresh look at your benefits and make sure they still suit you and your family. Choosing the right benefits is an important decision, and this is your chance to make sure you're covered in the way that works best for you.

Note: You may only enroll in or change your employee benefits during the Annual Enrollment period unless you have a qualified life event. See descriptions below for exceptions.

During Annual Enrollment, you can enroll in or make changes to all your current benefits. Your elections will take effect Jan. 1, 2027.

Enroll or make changes to these benefits during Annual Enrollment

- Medical (including prescription drug)
- Dental
- Vision
- Health Savings Account (HSA) — note: your contribution can be changed anytime throughout the year
- Health Care Flexible Spending Account (HFSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Supplemental medical plans (accident, hospital indemnity, critical illness)
- Advantage DNA (formerly Cancer Advocate Plus)
- Commuter benefit — note: your contribution can be changed anytime throughout the year
- Long-term disability buy-up insurance
- Group legal plan
- Identity theft protection
- Travel 365
- LifeTime Benefit Term (LBT) Insurance

Enroll in these benefits anytime

- Supplemental life and accidental death and dismemberment (AD&D) insurance
- Personal accident insurance (PAI)
- Inside RxPets program
- Healthy Paws pet insurance
- Auto and home insurance
- Long-term care insurance

Access these benefits anytime

- Discount Mall
- Employee Assistance Program



How to enroll

Enroll online or through the bswift® mobile app.

The Chubb Benefits Portal

If logged in to the Chubb network:

Go to the **Chubb Benefits Portal** or connect via single sign-on by clicking on the US Benefits tile on MyHR.

If not logged in to the Chubb network:

Go to **chubb.bswift.com** and use your username and password.



Questions?

Call the Chubb Benefits Service Center
1-844-58CHUBB (1-844-582-4822)
Monday through Friday 8 a.m. to 8 p.m. ET

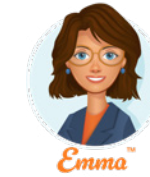


Access your benefits information anytime and from anywhere with the bswift mobile app.

Download bswift Mobile in the Apple or Google Play store by searching "bswift." Enter your work email address to confirm your identity and log in.



Decision-support tools



The Emma EnrollPro™ interactive decision-support tool on the **Chubb Benefits Portal** can help you decide which benefits are best for you and your family. She can explain health care and insurance terms, estimate your out-of-pocket costs, model potential health scenarios and personalize cost comparisons among Chubb's medical plans.

Additional tools & calculators on the Portal

- Doctor/provider search, linked through carrier sites
- Life and disability insurance rate estimators
- Videos and articles about benefits, health and wellness, money management and more

Benefits All In (BAI)

Benefits All In (BAI) is an exclusive Chubb partner that can help you understand the landscape of medical offerings that you and your family may be eligible for outside of Chubb's offerings. If you take the Household Survey, BAI will evaluate if they can help you explore alternative medical plan options. Participation in the survey or any subsequent conversations with BAI is completely voluntary.

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Who can enroll

Employees

Full-time or part-time employees working at least 24 hours per week are eligible to participate in Chubb's benefits programs. If you are not actively at work, you are still eligible to enroll during Annual Enrollment.

Dependents

You may cover the following dependents as long as you are enrolled in a plan yourself.

- Your spouse/domestic partner
 - Domestic partner imputed income is the value of your partner's coverage that is added to your taxable income and shown as "DPI" on your pay statement.
- You or your spouse's/domestic partner's eligible children up to age 26 (eligibility ends on the last day of the month of the child's 26th birthday).
- Your disabled children of any age if they are covered under your medical plan and disabled prior to losing eligibility (and are legally or financially dependent as defined by the IRS).

If enrolling a dependent for the first time during Annual Enrollment, you are required to provide documentation such as a marriage certificate, birth certificate or affidavit to confirm the dependent's eligibility. If enrolling your domestic partner for the first time, you will need to complete and submit the Declaration of Domestic Partnership, which can be found in the Resource Library of the Chubb Benefits Portal.

Spouse/Partner Rules

- Chubb employees cannot be covered as both an employee and spouse/partner under any plan. You can both enroll in employee-only coverage or one of you may enroll and cover the other as a dependent.
- If you cover a spouse/partner who has access to medical coverage through his/her employer (not Chubb), a surcharge of \$100 per month will be applied to your medical plan premiums. You will be asked to certify this during Annual Enrollment.
- If you or your spouse/partner did not complete a biometric screening in 2026, you will incur a surcharge on your 2027 annual premium of \$625 or \$1,250 depending on whether one or both of you did not complete the screening.

Life event changes

The benefits elected during Annual Enrollment will be in effect until the end of the following calendar year. You cannot make changes to most of those elections unless you experience a qualifying life event.



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



What's Changing for 2027

- Medical plan deductibles and out-of-pocket maximums increase
- Medical premiums increase
- Dental premiums increase
- Pharmacy updates
- Life and AD&D insurance moves to MetLife
- Supplemental and Spousal life with limited Evidence of Insurability (EOI)
- Travel 365 expanded eligibility
- HSA and FSA contribution limits increase
- Advantage DNA



What's Changing for 2027

Medical plan deductibles and out-of-pocket maximums are changing.

For the past several years, Chubb has kept deductibles unchanged for two of our three medical plans, despite continued increases in national health care costs. To help maintain access to quality, competitive medical coverage while managing rising costs, deductibles will increase across all medical plan options for 2027. The plans will be renamed to reflect their new deductible amounts. All employees enrolled in an Aetna or Horizon medical plan in 2027 will receive new ID cards.

Coinsurance

For the \$1,200 deductible plan, coinsurance is increasing from 20% to 25%.

Aetna and Horizon Plans

Current plan name	2027 Plan name	2027 Deductibles (Employee/Family)	Current OOP Max (Employee/Family)	2027 OOP Max (Employee/Family)
\$900 Deductible Plan	\$1,200 Deductible Plan	\$1,200/\$2,400	\$5,300/\$10,600	\$6,000/\$12,000
\$1,850 Deductible Plan	\$2,000 Deductible Plan	\$2,000/\$4,000	\$4,000/\$8,000	\$5,000/\$10,000
\$3,400 Deductible Plan	\$4,000 Deductible Plan	\$4,000/\$8,000	\$7,000/\$14,000	\$8,500/\$17,000

Kaiser Plans

Current plan name	2027 Plan name	2027 Deductibles (Employee/Family)	Current OOP Max (Employee/Family)	2027 OOP Max (Employee/Family)
\$900 Deductible Plan	\$1,000 Deductible Plan	\$1,000/\$2,000	\$4,800/\$9,600	No change
\$1,800 Deductible Plan	\$2,000 Deductible Plan	\$2,000/\$4,000	\$3,600/\$6,450	\$5,000/\$10,000
\$3,400 Deductible Plan	\$4,000 Deductible Plan	\$4,000/\$8,000	\$5,350/\$10,700	\$8,500/\$17,000

Medical premiums are increasing.

Beginning Jan. 1, 2027, premiums for medical plans will be increasing.

Dental premiums are increasing.

Starting Jan. 1, 2027, premiums for the dental plan will increase. The Aetna PPO and DHMO plan options will still be available and coverage levels will remain the same.

Pharmacy updates:

Starting in 2027, pharmacy program updates will include changes to preferred drug lists, generic alternatives and utilization management. If you are impacted by these changes, Express Scripts will contact you directly.

For complete benefits information, including 2027 premium rates, visit [MyBenefits](#).



Life and AD&D insurance moves to MetLife

In 2027, life and AD&D insurance moves from Prudential to MetLife. **Your coverage, amounts and beneficiaries stay the same** — only the carrier is changing. MetLife brings a strong track record in claims service and support, helping ensure a smooth experience for you and your family when it matters most.

Supplemental and Spousal Life offered with limited EOI

In 2027, premiums for supplemental life are decreasing. Take this unique opportunity to protect your family with life insurance. During this year's Annual Enrollment, you have a one-time opportunity to enroll in or increase your supplemental and/or spousal life insurance coverage to the Guaranteed Issue (GI) limit without providing an Evidence of Insurability (EOI), even if you have been denied in the past.

Travel 365 adds Montana and New York coverage

This Chubb leisure travel plan provides solutions and insurance protection for sickness, injuries and emergencies that can impact your travel plans. In 2027, employees living in Montana and New York will be eligible for coverage.

HSA contribution limit increases

To have an HSA, you must be enrolled in either the \$2,000 or \$4,000 Deductible Plan. In 2027, the IRS annual limits on total contributions to your HSA (yours and Chubb's, if applicable) are:

- \$4,500 for employee-only coverage
- \$9,000 if covering dependents
- \$1,000 catch-up contribution if over 55

Your HSA money is contributed to a personal account and provides a triple tax benefit — money is added to the account tax-free, funds then grow tax-free and disbursements are tax-free when used to pay for eligible health expenses, including deductibles, co-pays, prescriptions and more.

Cancer Advocate Plus is now Advantage DNA

New name, same benefit. This genetics-based cancer insurance program provides support across the entire cancer journey from cancer risk detection through recovery. Services include access to the latest in genetic testing and personalized medicine, including hereditary cancer risk testing, cash benefits and cancer education.



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Your Annual Enrollment options

- Medical and prescription drug
- Dental
- Vision
- Health savings account (HSA)
- Flexible spending accounts (FSAs)
- Supplemental medical plans
- Life and AD&D insurance
- Disability insurance
- Travel 365 insurance
- Commuter benefit



Your Enrollment Options

Medical and Prescription Drug

Overview

Chubb offers three medical plans. If you live outside of California and Hawaii, you will choose your plan and your carrier/network: Aetna or Horizon. If you live in California, you also have the option of choosing plans administered by Kaiser, in addition to the Aetna and Horizon plans. If you live in Hawaii, your only option is the plan through Kaiser.

No matter where you live, Emma EnrollPro on the Chubb Benefits Portal will help you compare medical plan options.

How to Navigate Your Options — 3 Steps

STEP 1 — Choose a Plan

STEP 2 — Choose a Carrier

STEP 3 — Choose Coverage

Plan Descriptions

\$1,200 Deductible Aetna/Horizon or \$1,000 Deductible Kaiser (PPO): Lower deductible and higher premiums. Reduces your out-of-pocket responsibility when you need health care.

\$2,000 Deductible Plan (High Deductible): Higher deductible, lower premiums and a tax-free Health Savings Account (HSA) that you own even if you leave Chubb. In this plan only, Chubb contributes to your HSA to help you cover costs.

\$4,000 Deductible Plan (High Deductible): Lowest premiums, highest deductible and a tax-free HSA that you own for life. Similar to the \$2,000 plan but does not include an HSA contribution from Chubb.

Finding Your Preferred Carrier

One of the Aetna or Horizon networks will be identified as “preferred” based on its outcomes and cost performance. The preferred network will have lower premiums, even for the same medical plan option. You can find your preferred carrier on the [Chubb Benefits Portal](#):

- During enrollment: Under Employee Information, scroll to “Custom Demographic Information”
- At any time: Click your name > Manage Profile > View Personal/Family Information > Personal Information > Custom Demographic Information

If you choose Aetna as your medical carrier, you may have the option to choose between the Aetna Choice POS II Network or the smaller Aetna Premier Care Network. If both Network plans are available, based on where you live, you will see Aetna and Aetna Premier listings when you are completing your enrollment. Log in to www.aetna.com/docfind. Under *Select a Plan* find the “Aetna Premier Care Network” and click the radio button for “Aetna Choice POS II (Open Access) Aetna Premier Care Network (APCN) - Choice POS II/Open Access Managed Choice.”

Aetna Network Choices

Network	Description
Aetna Choice POS II	A broad, national network of doctors, hospitals and providers. Higher premiums.
Aetna Premier Care Network	A smaller network available in certain locations with lower premiums but more limited provider options. Confirm your providers are in-network before selecting.

Horizon Blue Cross Blue Shield – Finding Providers

Visit horizonblue.com/chubb and click “Doctor & Hospital Finder,” then select your network based on state of residence:

- Network Blue (Florida): JEE
- Horizon Direct Access (New Jersey): JEJ
- Empire POS (New York): JDU
- BlueCard PPO (all other states): CBZ



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.

Preventive Care – Covered at No Cost (In-Network)

All medical plans cover routine preventive care services at 100% when you see an in-network provider. Services include:

Children	Females	Males
<ul style="list-style-type: none"> • Well-baby care • Annual physicals • Immunizations • Flu shot • Medical/family history and physical exam • Blood pressure checks • Vision screening • COVID vaccine 	<ul style="list-style-type: none"> • Pap tests • Mammograms • Annual physicals • Immunizations • COVID vaccine • Flu shot • FDA-approved contraception • Colonoscopy • Medical/family history and physical exam • Blood pressure checks • Cholesterol (total and HDL) • Diabetes mellitus; baseline for high-risk individuals 	<ul style="list-style-type: none"> • Colonoscopy • Prostate cancer screening • Annual physicals • Immunizations • COVID vaccine • Flu shot • Medical/family history and physical exam • Blood pressure checks • Cholesterol (total and HDL) • Diabetes mellitus; baseline for high-risk individuals



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.

Factors Affecting Premiums

- The plan you choose (lower deductible = higher premiums)
- The carrier you choose (preferred vs. non-preferred)
- The network you choose (Aetna members only – Premier Care has lower premiums)
- The dependents you cover
- Surcharges:
 - **Tobacco use surcharge:** \$50/month (one user) or \$100/month (employee and spouse)
Avoid the surcharge: Chubb offers you a Tobacco Cessation Program, designed to help those who wish to quit tobacco and nicotine. The program has resources, guidance and support to help you on your journey to a tobacco-free life.
 - **Premium surcharge:** You can avoid paying higher medical premiums by taking charge of your health by completing a biometric screening. If you did not complete the screening by the annual deadline, you'll incur an annual surcharge of \$625 (one user) or \$1,250 (employee and spouse).
 - **Spousal surcharge:** If you cover a spouse/partner who has access to coverage elsewhere, you'll incur a \$100/month surcharge.



True Family vs. Traditional Deductibles

True Family (\$2,000 Deductible Plans): The entire family deductible (\$4,000) must be met before insurance pays benefits for any covered family member. There is no individual deductible in this plan when you have family coverage.

Traditional (\$1,200 Deductible Aetna/Horizon or \$1,000 Deductible Kaiser and \$4,000 Deductible Plans): Once a covered family member meets the individual deductible, insurance begins paying benefits for that family member. Charges for other family members continue to count toward the family deductible.

Aetna and Horizon Plans - In-Network Plan Comparison

Benefit	\$1,200 Deductible (PPO)	\$2,000 Deductible (HD)	\$4,000 Deductible (HD)
Annual Deductible (employee/family)	\$1,200/\$2,400	\$2,000/\$4,000	\$4,000/\$8,000
HSA-Eligible	No	Yes	Yes
Annual HSA Contribution from Chubb (employee/family)	N/A	\$500/\$1,000	No
Out-of-Pocket Maximum (employee/family)	\$6,000/\$12,000	\$5,000/\$10,000	\$8,500/\$17,000
Coinsurance	You pay 25%, plan pays 75%	You pay 20%, plan pays 80%	You pay 30%, plan pays 70%
Preventive Care	\$0 in-network	\$0 in-network	\$0 in-network
Office Visit (primary care/specialist)	25% after deductible	20% after deductible	30% after deductible
Telemedicine Visit	\$25 co-pay	\$10 co-pay after deductible	\$10 co-pay after deductible
Urgent Care Visit	25% after deductible	20% after deductible	30% after deductible
Emergency Room Visit	25% after deductible	20% after deductible	30% after deductible

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Prescription Drug Coverage (Aetna and Horizon)

When you enroll in a Chubb medical plan, you automatically receive prescription drug coverage through Express Scripts.

Drug Types

- Generic drugs: Same active ingredients, benefits, safety profile and strength as branded counterparts
- Preferred drugs: Brand-name medications included on the formulary based on effectiveness and cost
- Non-preferred drugs: Brand-name medications not preferred by your carrier; may require prior authorization and cost more

In-Network Prescription Costs (Aetna and Horizon)

Drug Type/Supply	\$1,200 Deductible (PPO)	\$2,000 Deductible (HD)	\$4,000 Deductible (HD)
Retail 30-day: Generic	30% (min \$10/max \$20), no deductible	20% after deductible	30% after deductible
Retail 30-day: Preferred	30% (min \$25/max \$50), no deductible	20% after deductible	30% after deductible
Retail 30-day: Non-preferred	45% (min \$40/max \$80), no deductible	20% after deductible	30% after deductible
Mail 90-day: Generic	30% (min \$25/max \$50), no deductible	20% after deductible	30% after deductible
Mail 90-day: Preferred	30% (min \$62.50/max \$125), no deductible	20% after deductible	30% after deductible
Mail 90-day: Non-preferred	45% (min \$100/max \$200), no deductible	20% after deductible	30% after deductible

Money-Saving Prescription Programs

Rx Savings Solutions (RxSS): Register at myrxss.com or download the app to find the best prescription drug prices. RxSS will contact you when you can save money on a prescription and can work with your doctor to switch to a more affordable option.

Express Scripts Smart90: Receive 90-day supplies of long-term medications through mail order or at a participating Walgreens retail pharmacy for added convenience and lower costs.

Note: These programs are not available to Kaiser members. Prescription drug coverage for Kaiser plan enrollees is provided through Kaiser.

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Wellness and Concierge Services

Chubb offers additional programs to assist employees in managing health concerns. Visit [MyBenefits](#) for more information about each or to get started.

Advantage DNA (formerly Cancer Advocate Plus)

A genetics-based cancer screening and support benefit program combining financial protection, tools and resources to help understand cancer risk and determine the best treatment.

Musculoskeletal Health — Hospital for Special Surgery (HSS)

HSS is a leading academic medical center focused on musculoskeletal health with locations across the tri-state area (NY, NJ, CT) and Florida.

Memorial Sloan Kettering (MSK) Cancer Care

Through Chubb's partnership with MSK Cancer Center, you and your family members have access to MSK Direct, providing guided access to exceptional cancer treatment and emotional support.

If you are enrolled in an Aetna or Horizon medical plan, you have access to additional support and services.

Transcarent

Live, trusted health and care support 24/7 via phone or computer, including a 24/7 health guide, surgery care, medical guidance, virtual primary care and physical therapy, and cancer care and support.

Teladoc Health — Diabetes and Hypertension Care

Through Teladoc's personalized program, those managing diabetes and/or hypertension receive digitally enabled tools, testing kits, daily trackers and motivational coaching.

Progyny: Menopause and Fertility Support

Aetna and Horizon plan members can now contact Progyny for menopause support. Progyny's solution offers recommendations to a specialized network of providers trained in perimenopause, menopause and midlife care. It offers personalized treatment and support plans, preferred appointments with in-network specialists and access to a care advocate to coordinate care and provide support.



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Kaiser Plans (California and Hawaii Residents)

If you live in California, you have the additional option to select medical plans through Kaiser Permanente. If you live in Hawaii, your only carrier option is Kaiser. Kaiser is more than an insurance company — they also operate the hospitals and medical offices where you receive care. Note that coverage outside the Kaiser network is limited to emergency room visits only.

Find in-network providers at kp.org — click “Find doctors and locations,” choose your region and enter your search criteria.



Kaiser California Plan Comparison

Benefit	\$1,000 Deductible (PPO)	\$2,000 Deductible (HD)	\$4,000 Deductible (HD)
Annual Deductible (employee/family)	\$1,000/\$2,000	\$2,000/\$4,000	\$4,000/\$8,000
HSA-Eligible	No	Yes	Yes
Annual HSA Contribution from Chubb	N/A	\$500/\$1,000	N/A
Out-of-Pocket Maximum	\$4,800/\$9,600	\$5,000/\$10,000	\$8,500/\$17,000
Coinsurance	You pay 20%	You pay 20%	You pay 30%
Preventive Care	\$0	\$0	\$0
Office Visit (primary/specialist)	20%	20%	\$30/\$50 per visit
Urgent Care	20%	20%	\$30/visit
Emergency Room	20%	20%	30%
Generic Drugs (retail/mail)	30% up to \$20/Rx	\$10/\$20 per Rx	\$15/\$30 per Rx
Preferred/Non-preferred (retail/mail)	30% up to \$50/Rx	\$35/\$70 per Rx	\$30/\$60 per Rx
Specialty	30% coinsurance up to \$50/prescription	\$35/prescription	20% coinsurance up to \$250/prescription

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Kaiser Hawaii Plan (HMO)

Benefit	HMO Coverage
Annual Deductible	\$0
Preventive Care	\$0
Office Visit (primary/specialist)	\$15/visit
Urgent Care	\$15/visit
Emergency Room	\$100/visit
Imaging (CT/PET scans, MRIs)	You pay 20%, plan pays 80%
Outpatient Surgery	You pay 10%, plan pays 90%
Hospital Stay	You pay 10%, plan pays 90%
Generic Drugs (retail/mail)	\$10/\$20 per Rx
Preferred/Non-preferred (retail/mail)	\$35/\$70 per Rx
Specialty Drugs	\$200/Rx

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Dental

Chubb offers two plans administered by Aetna to help you maintain a healthy smile. You share the cost of dental insurance with Chubb in before-tax payroll deductions.

- With the PPO plan, you will pay less when you use a dentist in Aetna's network. There is no out-of-network coverage under the DHMO.
- With the Dental HMO plan (DHMO), you must use a dentist in the DHMO network.

Benefit	PPO Plan (In-Network/Out-of-Network)	DHMO Plan (Only In-Network coverage)
Annual Deductible (employee/family)	\$25/\$75	\$0/\$0
Annual Maximum Benefit	\$2,500	None
Preventive Services	You pay \$0	You pay \$0
Basic Services	You pay 20%	Co-pays vary by service
Major Services	You pay 50%	Co-pays vary by service
Orthodontia Coverage	You pay 50%	\$2,400
Orthodontia Lifetime Maximum	\$2,500	None (limited to 1 treatment per member)
Orthodontia Eligibility	Adult and child	Adult and child
Out-of-Network Coverage	Same as in-network deductibles/maximums apply	Not covered

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Vision

The EyeMed vision plan helps make eye care, glasses and contact lenses more affordable.

Service	In-Network	Out-of-Network
Exam (routine, non-medical)	Once per year: \$15 co-pay	Once per year: Up to \$35
Frames	Once per year: \$0 co-pay, \$175 allowance; 20% off balance over \$175	Up to \$88
Contact Lenses — Conventional	\$0 co-pay, 15% off balance over \$175 allowance	Up to \$140
Contact Lenses — Disposable	\$0 co-pay, \$175 allowance	Up to \$140
Contact Lenses — Medically Necessary	\$0 co-pay, paid in full	Up to \$210
Single Vision Lenses	\$0 co-pay	Up to \$25
Bifocal Lenses	\$0 co-pay	Up to \$40
Trifocal/Lenticular Lenses	\$0 co-pay	Up to \$55
Progressive — Standard	\$65 co-pay	Up to \$40
Progressive — Premium Tier 1	\$85 co-pay	Up to \$40
Progressive — Premium Tier 2	\$95 co-pay	Up to \$40
Progressive — Premium Tier 3	\$110 co-pay	Up to \$40
Progressive — Premium Tier 4	\$175 co-pay	Up to \$40



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Medical Spending & Savings Accounts

Health Savings Account (HSA)

The HSA, managed through WEX, is a tax-free savings account that you own. You can use it to pay for eligible health expenses anytime. Your HSA money is always yours, even if you leave Chubb or retire.

HSA Key Facts

- To have an HSA, you must be enrolled in either the \$2,000 Deductible plan or the \$4,000 Deductible plan.
- Contributions are made through before-tax payroll deductions.
- 2027 IRS annual contribution limits: \$4,500 (employee only)/\$9,000 (with dependents); add \$1,000 if you turn 55 or older in 2027.
- You can change your contribution amount anytime.
- If enrolled in the \$2,000 Deductible Plan, Chubb contributes \$500/year (employee only) or \$1,000/year (with dependents), deposited quarterly.

- You can invest your HSA balance once it reaches \$1,000.
- Unused balances roll over every year.

Chubb's contribution to your HSA

Chubb's quarterly contribution is \$125 (employee only) or \$250 (with dependents). You must be an active employee and enrolled on the first day of the quarter to receive that quarter's company contribution. Terminated employees are not eligible for Chubb's quarterly contribution.

HSA contributions are not subject to federal tax but are currently subject to state tax in California and New Jersey. Consult your tax advisor for details.

All HSAs and FSAs are administered by WEX at benefitslogin.wexhealth.com. You can also access the WEX site directly through the **Chubb Benefits Portal** if you're logged in to the Chubb network.



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Flexible Spending Accounts (FSAs)

An FSA lets you set aside before-tax dollars during Annual Enrollment to pay for eligible health care or dependent care expenses, with contributions deducted from your paycheck throughout the year.

Unused balance and rollover

Because any unused balance over \$680 is forfeited, it's important to plan your contribution carefully.



Feature	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Eligibility	Employees enrolled in the \$1,200 Deductible Aetna/Horizon or \$1,000 Deductible Kaiser; also employees not enrolled in any Chubb medical plan	Must be enrolled in the HSA	All employees with dependent children up to age 13 or dependent elders
Covered Expenses	Eligible medical, prescription drug, dental and vision expenses	Eligible dental and vision expenses; after meeting plan deductible, medical and Rx expenses also allowed.	Dependent care expenses for children under 13 and dependent elders (daycare, after-school, summer camps, elder care). NOT for health care expenses.
2027 Contribution Limit	\$3,400 for 2026*	\$3,400 for 2026*	\$7,500*
Rollover	Up to \$680 unused funds roll over; additional funds are forfeited	Up to \$680 unused funds roll over; additional funds are forfeited	Use it or lose it — no rollover

*2027 FSA amounts will be released in late fall

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Supplemental Medical Plans

Supplemental medical plans work with your primary medical plan to provide cash payments when you need it most. All three plans are underwritten by Chubb. Evidence of Insurability (EOI) is not required. You pay the full cost through after-tax premiums. If you leave Chubb, you can take this coverage with you.

Plan	What It Covers	Key Details
Accident Insurance	Unexpected financial stress from covered accidental injuries: accidental death, ER treatment, dislocation/fracture, hospital confinement, intensive care, ambulance, medical expenses, outpatient physician treatment.	Wellness benefit: \$100/family member/year after completing one of 30+ covered health screenings.
Critical Illness	Financial impact of covered illnesses including heart attack, cancer and stroke. Lump-sum cash payment for any out-of-pocket expenses.	Two options: \$15,000 or \$30,000 lump sum. Dependent spouse/partner benefit: 50% of your amount. Illnesses must be diagnosed after coverage takes effect. Wellness benefit: \$50/family member/year.
Hospital Indemnity	Cash from day one if admitted to hospital for covered illness or injury. Continues to pay a daily benefit for each day in the hospital.	Standard option: \$500 admission + \$100/day confinement (max 10 days) + \$200/day ICU (max 10 days). Enhanced option: \$1,000 admission + \$250/day confinement + \$500/day ICU. Includes rehabilitation confinement benefit.

Note: You must be enrolled in a core medical plan to be eligible to enroll in any of these plans.



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Life and AD&D Insurance

During this year's Annual Enrollment, you have a one-time opportunity to enroll in or increase your supplemental and/or spousal life insurance coverage to the Guaranteed Issue (GI) limit without providing an Evidence of Insurability (EOI), even if you have been denied in the past.

Company-Paid Basic Coverage (Automatic)

- **Basic Life:** 1x annual salary up to \$1,000,000 (if hired before 2009 by ACE, eligible for up to 2x pay)
- **Basic AD&D:** 1x annual salary up to \$1,000,000

Employee-Paid Supplemental Life and AD&D

- **For you:** Up to 8x pay (\$3,000,000 maximum)
- **For your spouse/partner:** Up to \$150,000 (in \$10,000 increments) — you must have supplemental coverage for yourself first
- **For your children:** \$10,000 per child

Life Insurance Reduction After Age 65

Age	Your Beneficiary Receives
65	65%
70	40%
75	25%

Supplemental and/or spousal life rates increase the 1st of the month after you move into the next age bracket (every 5 years at ages 25, 30, 35, 40, 45, 50, 55, 60).

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.

Disability Insurance

Chubb provides short-term disability (STD) and basic long-term disability (LTD) insurance at no cost. During Annual Enrollment, you may also purchase LTD buy-up coverage. Annual Enrollment is your ONLY opportunity to enroll in an LTD buy-up option as you cannot add it at any other time, even with a qualifying life event.

Coverage	Short-Term Disability	Basic Long-Term Disability	LTD Buy-Up
Who Pays	Company-paid	Company-paid	Employee-paid
When Benefits Begin	Day 6 of disability (retroactive to day 1)	After 26 weeks of disability	After 26 weeks of disability
Benefit Amount	60% or 100% of salary (based on length of service) for max 26 weeks	60% of annual base salary, up to \$25,000/month	60% of total compensation including prior year bonus/commissions, up to combined max of \$30,000/month
Administrator	ESIS (NY Life administers statutory disability for NY, NJ, HI employees)	New York Life	New York Life
EOI Required	No	No	No

LifeTime Benefit Term (LBT) Insurance

A term life insurance plan that allows you to tap into the benefit for certain long-term care costs. Available during Annual Enrollment on a guaranteed issue basis.

- Elect up to \$150,000 of life insurance coverage
- You must be insured for dependents to be covered
- Choose additional coverage for eligible dependents
- No additional health information required



Travel 365 Leisure Travel Plan

Travel 365 provides insurance protection for sickness, injuries and other emergencies affecting personal travel plans. Once enrolled, you are covered 24 hours a day, 365 days a year for any leisure travel — no need to activate coverage trip by trip.

Three plan options: Basics, Essentials and Choice.

Coverage includes:

- Trip cancellation or interruption
- Trip delays (reasonable expenses if delayed 5 consecutive hours)
- Baggage delay reimbursement
- Accident and sickness coverage
- Car rental coverage, emergency evacuation and personal assistance services

Commuter Benefit

Set aside before-tax dollars to cover monthly parking and/or transit costs. You can contribute up to \$350 per month to each account (combined total of \$700/month).*

- **Parking:** Covers parking at or near your office or where you park to commute
- **Transit:** Covers passes, tokens, fare cards or vouchers for mass transportation and vanpooling

Balances roll over automatically into the next year (first week of Jan.). You can change contributions anytime during the year. Note: Commuter contributions are made 24 times a year — no contributions from 1/30, 7/31 and 12/31 pay periods.

Note: You forfeit any remaining balance in your accounts if you leave Chubb.
* 2027 limits are subject to change.



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



More benefits

- Personal accident insurance
- Long-term care insurance
- Healthy Paws pet insurance
- Inside RxPets program
- Identity theft protection
- Group legal plan
- Auto and home insurance
- Employee Assistance Program (EAP)
- Discount Mall



More Benefits

Enrollment in these benefits is not limited to Annual Enrollment. You can enroll in them throughout the year. For details and enrollment information, visit [MyBenefits](#).

Personal Accident Insurance (PAI)

Chubb Personal Accident Insurance pays a benefit if you or an insured family member is injured in a covered accident. PAI insurance can help ensure that you or your family have access to the financial support you need after an accident. Plus, these benefits are paid in addition to other insurance coverages — so they can help fill gaps or further strengthen your level of insurance protection.

Long-Term Care Insurance

Long-term care insurance through Genworth helps pay for care not covered by a medical plan, LTD benefits, Medicare or Medicaid — including nursing/assisted living facilities, home care and adult day care. Coverage is portable. You and eligible family members can participate (spouse/partner, children, siblings, parents, grandparents). Each participant must go through underwriting with Genworth.

To enroll, visit genworth.com/Chubb.

Healthy Paws Pet Insurance

The Healthy Paws pet insurance plan covers new accidents and illnesses with customizable pricing. Choose from flexible deductible and reimbursement options. You can be reimbursed for up to 90% of vet bills with no per-incident, annual or lifetime caps.

You can enroll in Healthy Paws directly through the [Chubb Benefits Portal](#) throughout the year.

Inside RxPets Program

All Chubb employees are eligible to get a discount on pet medications — save an average of 75% off generics and up to 15% off brand names at 40,000+ retail pharmacies.

Visit insiderxpets.com or call Express Scripts at 1-866-544-6884.



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Identity Theft Protection

LifeLock by Norton offers proactive identity and credit monitoring. Coverage includes:

- Parental controls and social media monitoring
- Identity monitoring, fraud detection and full recovery, including \$1 million identity theft insurance
- 24/7 phone support, annual credit report and monthly credit score

Group Legal Plan

The MetLife Legal Assistance Plan gives you, your spouse/partner and dependents access to a nationwide network of more than 18,000 attorneys for services such as will preparation, estate planning and family law.

Auto and Home Insurance

Purchase coverage directly through the Chubb Customer Center (CCC) — a team of 40 licensed professionals offering access to the full suite of Personal Risk Services (PRS) products at discounted rates with convenient payroll deductions.

Access these benefits anytime – No enrollment required!

Employee Assistance Program (EAP)

The EAP provides up to 8 counseling sessions per issue, per year with a licensed professional at no cost to you and your household members. Sessions are available face-to-face, by phone or via Talkspace digital text therapy.

Discount Mall

Access exclusive prices, discounts and offers from hundreds of local and national merchants at no cost through PerkSpot — save up to 40% on health clubs, movie theaters, restaurants, retailers and cellphone providers.

Visit chubb.perkspot.com/login or call 1-866-606-6057.



For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Resources and Contacts

Key Resources

Chubb Benefits Service Center: 1-844-58CHUBB (1-844-582-4822), Monday–Friday, 8 a.m. to 8 p.m. ET

Chubb Benefits Portal: chubb.bswift.com — use Emma EnrollPro, comparison tools, Resource Library and live chat

MyBenefits Website: learn.bswift.com/chubb — accessible on any device, no login required; family members can use the site, too.

Benefit	Administrator	Website	Phone
Medical — Aetna	Aetna	aetna.com	1-866-562-1880
Medical — Horizon	Horizon Blue Cross Blue Shield	horizonblue.com/chubb	Members: 1-800-355-2583 Non-members: 1-800-722-2583, option 1
Medical — Kaiser (CA & HI)	Kaiser	kp.org	CA: 1-800-464-4000 HI: 1-800-966-5955
Medical — Transcarent	Transcarent	webapp.transcarent.ai/activate	1-844-58CHUBB (1-844-582-4822)
Prescription Drug (Aetna/Horizon)	Express Scripts	express-scripts.com	1-866-544-6884
Prescription Drug — Kaiser	Kaiser	kp.org	1-800-464-4000
Rx Savings Solutions	RxSS	myrxss.com	1-800-268-4476
Advantage DNA (formerly Cancer Advocate Plus)	Chubb Workplace Benefits	chubb.com/workplacebenefitsclaims	1-833-542-2013
Cancer Care (MSK)	Memorial Sloan Kettering	mskcc.org/chubb	1-833-825-4561
Musculoskeletal Care	HSS Perform	hss.edu/chubb	1-917-260-3103

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Benefit	Administrator	Website	Phone
Supplemental Medical (Accident, Critical Illness, Hospital Indemnity)	Chubb	chubb.com/workplacebenefitsclaims	1-833-542-2013
Dental	Aetna	aetna.com	1-877-238-6200
Vision	EyeMed	eyemed.com	1-866-800-5457
Family-Building Services (Fertility) and Menopause Support	Progyny	member.progyny.com/login	1-833-233-0561
Well-Being	Sharecare	chubb.sharecare.com	1-855-755-5405
Life Insurance	MetLife	N/A	1-844-58CHUBB (1-844-582-4822)
Personal Accident Insurance (PAI)	Chubb (Policy #N04156274)	N/A	1-800-336-0627 Email: AceAandHClaims@chubb.com
Leave Management (LMT)	ESIS	N/A	1-844-58CHUBB (1-844-582-4822)
Disability Insurance	New York Life	N/A	1-844-58CHUBB (1-844-582-4822)
Employee Assistance Program (EAP)	Aetna Resources for Living	resourcesforliving.com (Username: CHUBB / Password: EAP)	1-888-802-5698
Retirement Savings (401k/ESPP)	Fidelity	netbenefits.com	1-800-939-2227 ESPP: 1-800-544-9354
Long-Term Care Insurance	Genworth Financial Group	genworth.com/Chubb	1-800-416-3624

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.



Benefit	Administrator	Website	Phone
HSA, FSA, Commuter Accounts	WEX	benefitslogin.wexhealth.com	1-866-451-3399
Group Legal Plan	MetLife Legal Plans	legalplans.com (access code: GETLAW)	1-800-438-6388
Auto and Home Insurance	Chubb Customer Center	N/A	1-800-777-2131
Identity Theft	LifeLock by Norton	nortonlifelock.com/us/en/partner/employee-benefits/benefit-premier	1-800-607-9174
Pet Insurance	Healthy Paws	healthypaws.com/ChubbBenefits	Enrollment: 1-844-260-7911 Claims: 1-855-898-8991
Discount Mall	PerkSpot	chubb.perkspot.com/login	1-866-606-6057
Travel 365	Chubb	N/A	Customer Service: 1-844-825-2264 Claims: 1-800-336-0627

For complete benefits information, visit MyBenefits at learn.bswift.com/chubb.

