

CHUBB®

It's your time

Your 2025 Annual Enrollment Guide

This year's Annual Enrollment is:
October 18 to November 8



CHUBB®

It's time to enroll

- Annual Enrollment is October 18 to November 8
- How to enroll
- Decision-support tools
- Who can enroll
- Life event changes



It's time to enroll

What's new for 2025

Your Annual Enrollment options

More benefits and discounts

Resources and contacts

Premium rates



It's time to enroll

Annual Enrollment is October 18 to November 8

Choosing the right benefits is one of the most important decisions you can make. Annual Enrollment is an opportunity to be sure your benefits are keeping up with you.

During Annual Enrollment, you can enroll in or make changes to your coverage in these plans. Your elections will take effect January 1, 2025.

- Medical (including prescription drug)
- Supplemental medical plans (accident, hospital indemnity, critical illness)
- Cancer Advocate Plus
- Dental
- Vision
- Health Savings Account (HSA)¹
- Health care flexible spending account (FSA)
- Limited purpose flexible spending account (FSA)
- Dependent care flexible spending account (FSA)
- Commuter benefit¹
- Supplemental life and accidental death and dismemberment insurance
- Long-term disability buy-up insurance
- Group legal plan
- Personal accident insurance (PAI)
- Identity theft protection
- Cyber security insurance
- Travel 365
- Pet insurance

¹ Once enrolled, you can make changes to your contribution levels to these accounts anytime.



Visit the MyBenefits website—
learn.bswift.com/chubb.

How to enroll

If you're logged in to the Chubb network

- Go to the [Chubb Benefits Portal](#).

You can also find a link on The Village. Go to:

- Your Chubb browser > Chubb Links > NA > US Employee Benefits Village

*If you are **not** logged in to the Chubb network*

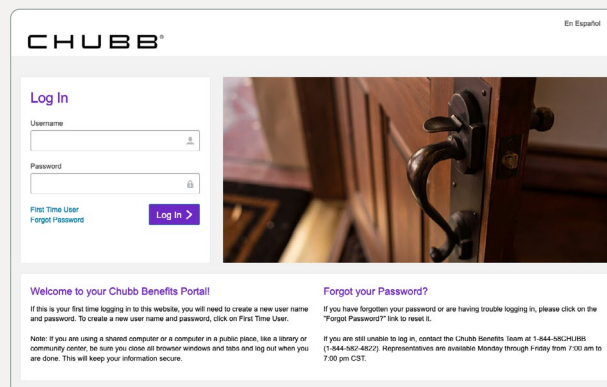
- Go to [chubb.bswift.com](#) and use your username and password.

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

Setting up your account

When you visit the [Chubb Benefits Portal](#) through [chubb.bswift.com](#) for the first time to set up an account, you'll be asked for information that confirms your identity (known as multi-factor authentication). In the login window, click "First Time User" to create an account.



Decision-support tools



ask EMMA

Ask Emma is an interactive decision-support tool on the [Chubb Benefits Portal](#). Emma 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.

The [Chubb Benefits Portal](#) also contains other tools and calculators, such as:

- Doctor/provider look-up through carrier sites
- Life and disability insurance estimators to determine how much coverage you may need to protect your loved ones
- Videos and articles about your benefits, health and wellness, money management and more



Access your benefits information anytime and from anywhere with the bswift Mobile App available in app stores. Download the bswift Mobile App in the Apple or Google Play store by searching "bswift." Enter your work or preferred email address that is on file with bswift to find your account and log in.



Who can enroll

Employees

Full-time or part-time benefits-eligible employees (working at least 24 hours per week) are eligible to participate in Chubb's benefits programs. Please note that if you are not actively at work, you are not eligible to enroll in or change certain benefits until you return to active status.

Do you have a spouse/partner?

- If your spouse/partner also works for Chubb, be aware that Chubb employees cannot be covered as both employee *and* spouse/partner under any plan. You can either both enroll in employee-only coverage or one of you may enroll and cover the other as a dependent. Similarly, your and your spouse's/partner's children can be covered by only one plan.
- 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.
- If you or your spouse/partner complete a biometric screening, you will avoid an additional amount on your annual premium: \$625 or \$1,250 depending on whether one or both of you did not complete the screening.

Dependents

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

- Your spouse/partner
- You or your spouse's/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 for federal tax purposes)

You may be required to provide documentation, such as a marriage certificate, birth certificate or affidavit, to confirm the dependent's eligibility. If documentation is required, you will receive more information after you've enrolled.



Life event changes

The benefits you elect during Annual Enrollment will be in effect until the end of the following calendar year. You cannot make changes to those elections unless you experience a qualifying life event, which includes (but is not limited to):

- Marriage
- Divorce, legal separation or end of partnership
- Birth or adoption of an eligible child
- Death of your spouse/partner or covered child
- Loss or addition of other group coverage
- Change in your spouse's/partner's work status
- Change in your work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- You or your covered dependent becomes eligible for Medicare
- Your retirement

Changes must be made within 30 days of your qualifying life event and are effective as of the date of the event. To make the change, visit the [Chubb Benefits Portal](#) and follow the instructions. You may also call the Chubb Benefits Service Center toll-free at 1-844-58CHUBB (1-844-582-4822).



What's new for 2025

- The \$400 Deductible Plan (for Kaiser members in California, the \$500 Deductible Plan) will not be available in 2025.
- Your Preferred medical carrier may change for 2025
- The \$3,200 Deductible Plan will become the \$3,300 Deductible Plan
- Flat copays for telemedicine visits
- Health Savings Account contribution limit increases
- Progyny: New fertility services and family building provider
- Healthy Paws: New pet insurance from Chubb
- Employee Assistance Program (EAP) program expanded access
- Travel 365 expanded eligibility
- Cancer Advocate Plus: New diagnostic testing



What's new for 2025

Medical plans changes

The \$400 Deductible Plan (for Kaiser members in California, the \$500 Deductible Plan) will not be available in 2025.

The \$400 Deductible Plan (for Kaiser members in California, the \$500 Deductible Plan) will not be available in 2025. If you are enrolled in one of these plans, you need to enroll in a new medical plan during Annual Enrollment. Automatic rollover to a new plan is not available. **If you are enrolled in the \$400 Deductible Plan and do not take action during Annual Enrollment, you will not have medical coverage in 2025.**

Your Preferred medical carrier may change for 2025

Your Preferred medical carrier may change from Aetna to Horizon or Horizon to Aetna in 2025. Your Preferred carrier is defined as the best performing medical carrier for your location and is available to you at a lower premium. If you want to pay a lower medical premium in 2025, you should select your Preferred carrier. Where to find preferred carrier information? Please go to [page 12](#).

The \$3,200 deductible plan will become the \$3,300 deductible plan

The deductible for the \$3,200 Deductible Plan will be increased to \$3,300 to comply with IRS regulations for high deductible health plans. The new limits are as follows:

- **In-network:** \$3,300/\$6,600 (employee/family)
- **Out-of-network:** \$6,600/\$13,200 (employee/family)

Flat co-pays for telemedicine visits

Telemedicine visits allow you to talk with a health care provider quickly and virtually when you need care. Each visit will have a new flat copay - \$25 under the \$900 Deductible Plan and \$10 under the \$1,850 and \$3,300 Deductible Plans (after meeting relevant deductibles).

Secure your 2024 FSA rollover

If you are participating in a health care or limited purpose flexible spending account (FSA), up to \$640 in unused funds can roll over into 2025—but only if you elect to contribute to the FSA during Annual Enrollment.

Health Savings Account contribution limit increases

The Health Savings Account (HSA) contribution limits for 2025 will increase to \$4,300 for employee only coverage and \$8,550 if you're covering dependents. If you are not currently using these savings or spending accounts, or if you are not contributing the maximum amount, consider doing so to maximize these valuable tax-advantaged options.

HSA and FSAs in 2025

Year	Health savings account ¹	Health care or limited purpose flexible spending accounts ²
2024	\$4,150/\$8,300 (employee/family)	\$3,200
2025	4,300/\$8,550 (employee/family)	Announced in fall 2024

¹ For more information about the HSA, go to [page 29](#).

² For more information about the FSAs, go to [page 31](#).

New plans


- **Progyny (for Aetna and Horizon members):** We are pleased to offer a leading fertility services and family building provider with its own network of high-performing fertility service providers with its own doctors, facilities and labs. Aetna or Horizon medical plan members seeking fertility services can use the Progyny network, coaching, mental health support and digital app to guide them through their experience.
- **Healthy Paws** is now a part of the Chubb family! This trailblazer in pet insurance serves more than 535,000 dogs and cats and can help cover the veterinary care costs for unexpected accidents and illnesses that you just can't plan for. Enroll at any time from the Chubb Benefits Portal home page.
Note: If you are currently enrolled in Nationwide Pet Insurance and wish to enroll in Healthy Paws, please note that pre-existing coverage exclusions may apply. If you wish to continue your coverage through Nationwide, you will need to act in January to arrange for your future payments to be made directly to Nationwide, as coverage through Chubb will be terminated at the end of December 2024. Look for communications in December about next steps.

- **Transcarent Cancer Care (Aetna and Horizon members):** Transcarent's Cancer Care program offers access to personalized guidance and care for anyone impacted by cancer. Whether you're focusing on prevention, navigating a diagnosis, undergoing treatment, transitioning back to work, or caring for a loved one, Transcarent supports you every step of the way.



Enhancements

- **Employee Assistance Program (EAP) program:** The newly enhanced program will offer expanded access to connect you and your family to behavioral health providers. You will have real-time access to screen available providers and schedule appointments using an enhanced provider search tool and digital scheduling capability.
- **Travel 365:** This Chubb leisure travel plan provides solutions and insurance protection for sickness, injuries, and emergencies that can impact your travel plans. In 2025, you can add dependent children to your Travel 365 plan. Additionally, employees living in MN, VT, and WA are now eligible for coverage.
- **Cancer Advocate Plus:** This innovative cancer program from Chubb Workplace Benefits will include new diagnostic testing which identifies how your genes can affect your body's reaction to certain drugs. This helps to ensure your medications are safe, effective and personalized.
- **SmartConnect:** Do you have questions about Medicare for yourself or for your family members? If you are Medicare eligible, experts at SmartConnect can help you consider Medicare options even while you're an active employee. They can help you compare Medicare to Chubb medical plans and help you decide what is best for you and your family. Whether your retirement is imminent or years away, you can learn more about Medicare through this helpful service.



Did you know...
 Don't forget to maintain your Chubb 401(k) Plan beneficiary information. To review and make updates, visit Fidelity NetBenefits at www.netbenefits.com.



Your Annual Enrollment options

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



Your annual enrollment options

Medical and prescription drug

With three medical plans and a range of coverage levels and costs, it's important to understand which option is right for you.

If you live outside of California and Hawaii, you'll choose your plan and your carrier/network: Aetna or Horizon.

If you live in California or Hawaii, you'll also have the option of choosing plans administered by Kaiser. The Kaiser plans work differently, so be sure to refer to [page 24](#) for more information about your Kaiser options.

No matter where you live, Ask Emma on the [Chubb Benefits Portal](#) will help you through the enrollment process and compare the medical plan options available to you.

Aetna and Horizon Plans

PPO PLANS	OR HIGH DEDUCTIBLE PLANS	CARRIERS/NETWORKS
<ul style="list-style-type: none"> \$900 Deductible Plan 	<ul style="list-style-type: none"> \$1,850 Deductible Plan \$3,300 Deductible Plan 	<ul style="list-style-type: none"> Aetna Horizon
<p>\$900 Deductible Plan</p> <ul style="list-style-type: none"> This plan has a lower deductible and higher premiums, which reduces your out-of-pocket responsibility when you need health care. <p>This plan might be a good choice if you have a known health condition, expect to need a lot of health care or have children in sports.</p>	<p>In the high deductible plans, you pay lower premiums but more out of pocket when you need care.</p> <p>To help you manage the higher out-of-pocket costs, these plans pair with a tax-advantaged health savings account (HSA). You can make pre-tax contributions to an HSA to pay for certain eligible health expenses. The HSA is always yours, even if you change plans, leave the company or retire.</p> <p>These plans might be a good choice if you don't expect to need much health care. The lower premium rates help you avoid paying for care you don't use and the HSA gives you a way to save up for future health care needs, all the way into retirement.</p>	<p>When you choose your medical plan, also choose your carrier/network.</p> <p>One of the networks will be "preferred" based on its performance in your area. The preferred network will have lower premiums, even for the same medical plan option.</p> <p>If you choose Aetna, you may have the option of selecting Premier Care, a smaller network with lower premiums.</p> <p>The provider search tool in Ask Emma will help you compare networks so you can make the best choice for you. Refer to page 13.</p>



Starting October 18, you can see which medical carrier is your Preferred carrier by visiting the Chubb Benefits Portal. There are two ways:

During enrollment: Under Employee Information, scroll down to "Custom Demographic Information." This will show your preferred medical carrier.

At any time:

Click on your name in the top right corner.

Click "Manage Profile," then click "View Personal/Family Information."

Click "Personal Information," then scroll down to "Custom Demographic Information."

This will display your Preferred medical carrier.



The \$400 Deductible Plan (for Kaiser members in California, the \$500 Deductible Plan) will not be available in 2025. If you are enrolled in one of these plans, you need to enroll in a new medical plan during Annual Enrollment. Automatic rollover to a new plan is not available. **If you are enrolled in the \$400 or \$500 Deductible Plan and do not take action during Annual Enrollment, you will not have medical coverage in 2025.**

Find in-network providers (Aetna and Horizon)

Search for providers via your carrier’s website.

AETNA
aetna.com/docfind

Search as a member by logging in to your Aetna account or search as a guest. When prompted to select a plan, you can select either “Aetna Choice® POS II (Open Access)” or “Aetna Premier Care Network (APCN) Choice POS II/Open Access Managed Choice.”

Aetna network choices

If you choose Aetna as your medical plan provider, you may choose either the Aetna Choice POS II network or the smaller Aetna Premier Care Network, depending on where you live. That way, you can select the coverage and cost that is right for you and your family.

Aetna Choice POS II network

A broader network if you need it

The Aetna Choice POS II network gives you a broad, national network of doctors, hospitals and providers. Your premiums for coverage will be higher than if you choose the Aetna Premier Care Network.

Aetna Premier Care Network

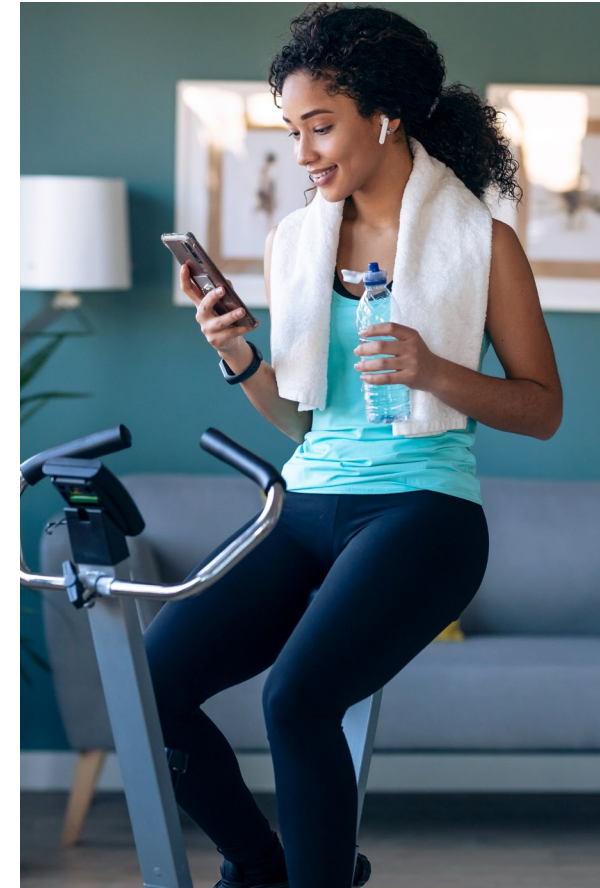
A smaller, quality network with lower premium costs

Available in certain locations, the Aetna Premier Care Network is a smaller network. If you select this smaller network, your premiums for coverage will be lower than if you choose the Aetna Choice POS II network, but your provider options will be more limited. If you have dependents who reside outside of your home (for example, a college student), you may want to look up providers in that location to make sure that the Aetna Premier Care Network is right for you.

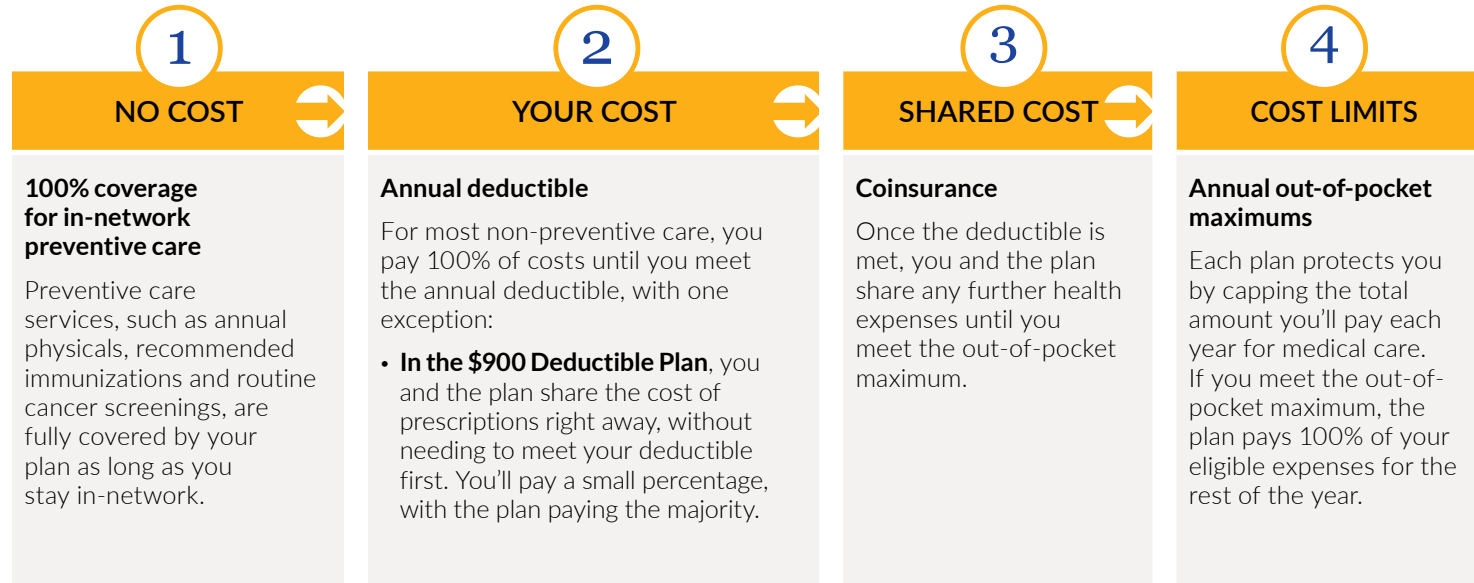
HORIZON BLUE CROSS BLUE SHIELD
horizonblue.com/chubb

Click “Doctor & Hospital Finder,” then select your network based on the state in which you reside:

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



How the medical plans work (Aetna and Horizon)



True Family Deductibles and Traditional Deductibles

The \$1,850 Deductible Plans have a **True Family deductible**. This means the entire family deductible (\$3,700) must be met before the insurance will pay benefits for any covered family member. There is no "individual deductible" in this plan when you have family coverage.

The \$900 and \$3,300 have a Traditional Deductible. That means that once a covered family member meets the individual deductible, your insurance will begin paying benefits for that family member. Charges for all other covered family members will continue to count toward the family deductible. Once the family deductible is met, your insurance will pay benefits for all covered family members.

TIP

There are separate deductibles, coinsurance and out-of-pocket maximums for in-network vs. out-of-network coverage.

How to navigate your options

Medical plans

With **three medical plans** and a range of coverage levels and costs, it can be difficult to understand which option is right for you. We've outlined a three-step process as well as details on how the plans work and option comparisons, so you can make an educated decision.

Step 1

CHOOSE A PLAN

Step 2

CHOOSE A CARRIER

Step 3

CHOOSE COVERAGE

PPO Plan

Pay more from your paycheck, less when you need care

1 \$900 Deductible*

This plan has a lower deductible and higher premiums, which reduces your out-of-pocket responsibility when you need health care.

High Deductible Plans

Pay less from your paycheck, more when you need care

3 \$1,850 Deductible*

This plan has a higher deductible, lower premiums and a tax-free Health Savings Account (HSA) that you own for life. In this plan only, Chubb contributes to your HSA to help you cover costs.

4 \$3,300 Deductible*

This plan has the lowest premiums, highest deductible and a tax-free Health Savings Account (HSA) that you own for life. It's similar to the \$1,850 Deductible Plan but does not include an HSA contribution from Chubb.

To decide which carrier works best for you, see if your providers are in-network (learn more on [page 13](#)).

- Aetna
- Horizon Blue Cross Blue Shield
- Kaiser (California & Hawaii)*

*The Kaiser plans work a little differently than the other carriers' plans. For details, visit the [Chubb Benefits Portal](#).

- Employee Only
- Employee + Spouse/Partner
- Employee + Child(ren)
- Employee + Family

* The plans available under Kaiser vary. Please see [page 24](#).

Note: The deductibles reflect individual-only/in-network coverage. See [page 18](#) and [page 19](#) for family in- and out-of-network deductibles.

What will you pay?

You pay for your medical coverage through medical plan premiums deducted from your paycheck. The amount you pay depends on:

- **The plan you choose.** The lower deductible plan has higher premiums; the higher deductible plans have lower premiums.
- **The carrier you choose.** On the [Chubb Benefits Portal](#), you can tell which network—Aetna or Horizon Blue Cross Blue Shield—is Preferred where you live because the premium for that carrier will be lower for the same medical plan. Check to see which carrier is Preferred in your area before you enroll.
- **The network you choose** (Aetna members only). If you choose Aetna as your medical plan carrier, you may have the option of choosing the Aetna Premier Care network to save money on premiums ([page 13](#)).
- **The dependents you cover.** Premiums are lower for individual coverage and higher if you cover dependents.
- **Your tobacco-use status.** Chubb medical plans include a tobacco premium surcharge for employees and/or covered spouses/partners who use tobacco products: \$50 per month (one user) or \$100 per month (both users). The tobacco attestation you made last year will automatically continue unless you change your attestation.

- **Completion of biometric screening for you and your spouse/partner.** If you or your spouse/partner did not complete the screening, your annual premium will show an additional annual amount of \$625 or \$1,250 depending on whether one or both of you did not complete the screening.
- **Your spouse's/partner's access to coverage.** If you cover a spouse/partner who has access to medical coverage through his/her employer, a surcharge of \$100 per month will be applied to your medical plan premiums.

Compare with your spouse's/partner's employee coverage

If your spouse/partner is eligible for coverage through his/her employer, compare your Chubb benefits options against your spouse's/partner's. Consider your future needs and expenses, including the surcharge, to make the best decision for your family.

Starting October 18, you can see which medical carrier is your Preferred carrier by visiting the Chubb Benefits Portal. There are two ways:

During enrollment: Under Employee Information, scroll down to “Custom Demographic Information.” This will show your preferred medical carrier.

From the home page:

Click on your name in the top right corner.

Click “Manage Profile,” then click “View Personal/Family Information.”

Click “Personal Information,” then scroll down to “Custom Demographic Information.” This will display your preferred medical carrier.

Preferred vs. non-preferred vs. Premier Care networks

For Chubb's national medical carriers—Aetna or Horizon—preferred and non-preferred rates measure which carrier is the better performing carrier in a particular area. Depending on where you live, Aetna may be the medical network driving better results through its network and practices. In that case, Aetna would be the Preferred network in your area and Horizon would be the non-preferred.

If you're considering Aetna as your medical carrier, you may have the option of selecting Premier Care: a smaller network with lower premiums.



Take advantage of preventive care—at no cost to you

All our medical plans cover routine, preventive care services at 100% when you see an in-network provider. Preventive care services include, but are not limited to:

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 	<ul style="list-style-type: none"> • Pap tests • Mammograms • Annual physicals • Immunizations • COVID-19 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-19 vaccine • Flu shot • Medical/family history and physical exam • Blood pressure checks • Cholesterol (total and HDL) • Diabetes mellitus: baseline for high-risk individuals

Compare the plans (Aetna and Horizon)

In-network coverage

You save money by seeing in-network providers. Remember, your out-of-network expenses do not count toward your in-network deductible or out-of-pocket maximum.

	PPO plan	High deductible plans	
	\$900 Deductible	\$1,850 Deductible	\$3,300 Deductible
Annual deductible (employee only/family)	\$900/\$1,800	\$1,850/\$3,700	\$3,300/\$6,600
HSA-eligible	No	Yes	Yes
Annual HSA contribution from Chubb (employee only/family)	N/A	\$500/\$1,000	No
Out-of-pocket maximum (employee only/family)	\$5,300/\$10,600	\$4,000/\$8,000	\$7,000/\$14,000
Coinsurance	You pay 20%, plan pays 80%	You pay 20%, plan pays 80%	You pay 30%, plan pays 70%
Medical care: Your costs			
Preventive care	You pay \$0 when you get services in-network.		
Office visit (primary care/specialist)	20% after deductible	20% after deductible	30% after deductible
Telemedicine visit	\$25 copay	\$10 copay after deductible	\$10 copay after deductible
Urgent care visit	20% after deductible	20% after deductible	30% after deductible
Emergency room visit	20% after deductible	20% after deductible	30% after deductible

Please review the Summary of Benefit Coverage on the [Chubb Benefits Portal](#).

Compare the plans (Aetna and Horizon)

Out-of-network coverage

You save money by seeing in-network providers. Remember, your in-network expenses do not count toward your out-of-network deductible or out-of-pocket maximum.

	PPO plan	High deductible plans	
	\$900 Deductible	\$1,850 Deductible	\$3,300 Deductible
Annual deductible (employee only/family)	\$3,000/\$6,000	\$3,700/\$7,400	\$6,600/\$13,200
HSA eligible	No	Yes	Yes
Annual HSA contribution from Chubb (employee only/family)	N/A	\$500/\$1,000	No
Out-of-pocket maximum (employee only/family)	\$10,600/\$21,200	\$8,000/\$16,000	\$14,000/\$28,000
Coinsurance	You pay 40%, plan pays 60%	You pay 40%, plan pays 60%	You pay 50%, plan pays 50%
Medical care: Your costs			
Preventive care	40% after deductible	40% after deductible	50% after deductible
Office visit (primary care/specialist)	40% after deductible	40% after deductible	50% after deductible
Telemedicine*	Varies; visit each medical carrier site for details		
Urgent care visit	40% after deductible	40% after deductible	50% after deductible
Emergency room visit	20% after deductible	20% after deductible	30% after deductible

*Aetna Teladoc & Horizon CareOnline

Prescription drugs (Aetna and Horizon)

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

The amount you pay for prescription drugs depends on the type of drug and how you fill your prescriptions.

Drug types

- **Generic drugs:** Same active ingredients, benefits, safety profile and strength as their branded counterparts.
- **Preferred drugs:** Brand-name medications included on the prescription carrier's formulary based on effectiveness and cost.
- **Non-preferred drugs:** Brand-name medications not preferred by your carrier. They may still be covered but may require prior authorization and cost more.

Filling prescriptions

If you are filling a prescription for a medication that you will be taking for the short term, take your Express Scripts ID with you to any participating pharmacy (such as your local grocery store or drug store) and fill your prescription.

If you take any maintenance medications (for example, to manage your cholesterol or lower your blood pressure), you may get a 90-day supply through the mail-order program or pick up your medication at a participating local Walgreens retail pharmacy. Not filling a 90-day supply at Walgreens after exhausting your two grace retail fills may require that you pay the full price of the medication. Please note that this program is not available to Kaiser members; more information about Kaiser prescription benefits is available on the [Chubb Benefits Portal](#).



In-network prescription costs (Aetna and Horizon)

	PPO plan	High deductible plans	
	\$900 Deductible ¹	\$1,850 Deductible	\$3,300 Deductible
Retail: 30-day supply			
Generic	30% (min. \$10/ max. \$20), no deductible	20% after deductible	30% after deductible
Preferred	30% (min. \$25/ max. \$50), no deductible	20% after deductible	30% after deductible
Non-preferred	45% (min. \$40/ max. \$80), no deductible	20% after deductible	30% after deductible
Mail order or Smart90 program: 90-day supply			
Generic	30% (min. \$25/ max. \$50), no deductible	20% after deductible	30% after deductible
Preferred	30% (min. \$62.50/ max. \$125), no deductible	20% after deductible	30% after deductible
Non-preferred	45% (min. \$100/ max. \$200), no deductible	20% after deductible	30% after deductible

¹ Deductible does not apply. Please review the Summary of Benefit Coverages on the [Chubb Benefits Portal](#).



Want to pay less for prescription drugs?

Use these money-saving programs:²

- **Rx Savings Solutions:** Register at myrxss.com or download the Rx Savings Solutions app to find the best prescription drug prices. Medications will be displayed, along with all options to maximize your savings.
- **Express Scripts Smart90:** Receive 90-day supplies of your long-term medication through mail order or at a participating Walgreens retail pharmacy for added convenience and lower costs.

² Not available to Kaiser members.

Prescription drug management programs

To ensure the medication you take is the safest, most appropriate and most cost-effective option, Express Scripts applies several utilization management programs. This means that some medications may require prior authorization or be subject to step therapy requirements or quantity limits. When filling a prescription, you will be notified if any of these programs apply to your medication.

How it Works:

- RxSS doesn't replace your Express Scripts prescription plan; it's an additional program designed to help you and your family save money.
 - Your RxSS account lets you compare prices and see all your options. It will automatically list medications you've filled so you can easily manage everything from one place.
 - RxSS will contact you when you're spending too much on medications you're currently taking or new ones you're prescribed in the future.
 - Switching to a more affordable prescription is easy. RxSS can work with your doctor to get their approval on any changes that will save you money.
 - RxSS has a team of certified pharmacy technicians ready to help you start saving. Simply give them a call at 1-800-268-4476 for a one-on-one consultation.
- www.myrxss.com

Wellness and concierge services

Transcarent

If you're enrolled in a Chubb Aetna or Horizon medical plan option, Transcarent puts live, trusted health and care support at your fingertips 24/7 through the convenience of your phone or computer.

Services include:

- **24/7 health guides:** Get answers to your health care questions by phone, chat or email.
- **Surgery care:** You'll have access to the best surgical facilities in the country, and Chubb will cover your costs after your deductible. Travel, lodging and other expenses may also be covered if your surgical center of excellence is more than 100 miles away from your home. Your dedicated Transcarent Care Coordinator supports you throughout the entire process and will even take care of approvals, scheduling and paperwork.
- **Expert medical guidance:** Make medical decisions with confidence. A team of expert doctors and nurses will help you understand medical conditions, learn about available treatment options and provide a virtual second opinion.
- **Virtual primary care:** Chat or video with a doctor within 60 seconds, 24 hours a day from your phone, tablet or computer. Once you download the app, there is no need to register or make an appointment.

- **Virtual physical therapy:** If you're suffering from back, joint or muscle pain, you can get a program designed just for you by a physical therapist that you can do from the comfort of your home. A virtual consultation will determine whether the program is right for you.
- **NEW Transcarent Cancer Care:** Transcarent's Cancer Care program offers access to personalized guidance and care for anyone impacted by cancer. Whether you're focusing on prevention, navigating a diagnosis, undergoing treatment, transitioning back to work, or caring for a loved one, Transcarent supports you every step of the way.

Download the Transcarent app from the App Store or Google Play or visit webapp.transcarent.ai/activate.



Wellness and concierge services *(continued)***Cancer Advocate Plus**

Cancer Advocate Plus is a first-of-its-kind, genetics-based cancer screening and support benefit program. It combines financial protection, tools and resources to help an individual understand their risk of cancer, and support to determine the best treatment.

New for 2025! The program will include new diagnostic testing that identifies how your genes can affect your body's reaction to a medication.

Memorial Sloan Kettering

Through Chubb's partnership with the Memorial Sloan Kettering (MSK) Cancer Center, you and your family members have access to MSK Direct, a program that provides guided access to exceptional cancer treatment, emotional support and more.

For more information, call 1-833-825-4561 or visit mskcc.org/chubb.

New for 2025! Progyny

Build or grow your family with this leading family-building services provider.

All Chubb medical plan members seeking fertility services can utilize the Progyny network, coaching, mental health support and digital app to guide members through their fertility and family-building experience.

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 (New York, New Jersey and Connecticut) and Florida, employees and their families can access the HSS Care Concierge not only in person but also via virtual consultation. The experts at HSS will discuss with you possible treatment and care options, including surgery options, non-surgical treatment and a variety of therapies.

Livongo for diabetes and hypertension care

Through Livongo's personalized and powerful program, those managing diabetes and/or hypertension receive all they need to feel in control of their health. Livongo provides digitally enabled tools, testing kits as needed, daily trackers and motivational coaching and guidance. Only available to Aetna and Horizon members.





Find in-network providers
kp.org

Click “Find doctors and locations,” choose your region and enter your search criteria.

Kaiser Plans

Better care from a connected team

If you live in California or Hawaii, you have the option to select medical plans through Kaiser Permanente. With its integrated managed care approach to health care, Kaiser is more than an insurance company; they also operate the hospitals and medical offices where you receive care.

Kaiser’s doctors, hospitals and health plans are all part of one team. That means your eye doctor can remind you if you’re overdue for a cancer screening. If you need to see a specialist, that specialist will have important information about your health before they even meet you in person. When you fill a new prescription, your pharmacist can make sure it’s safe to take with your other medications. The app you use to view your lab results is the same one you use to pay your bills.

Although coverage outside the Kaiser network is limited to emergency room visits only, this model enables Kaiser to deliver the right care faster—and help members avoid unnecessary visits, serious health conditions and many of the hassles associated with other kinds of medical plans.

Compare the plans (Kaiser California)

In-network coverage

Plan	\$900 Deductible	\$1,800 Deductible	\$3,300 Deductible
Annual deductible (employee only/family)	\$900/\$1,800	\$1,800/\$3,600	\$3,300/\$6,600
HSA eligible	No	Yes	Yes
Annual HSA contribution from Chubb (employee only/family)	N/A	\$500/\$1000	N/A
Coinsurance	You pay 20%, plan pays 80%	You pay 20%, plan pays 80%	You pay 30%, plan pays 70%
Out-of-pocket maximum	\$4,800/\$9,600	\$3,600/\$6,450	\$5,350/\$10,700
Medical care: Your costs			
Preventive care	You pay \$0 when you get services in-network		
Office visit (primary care/specialist)	20% coinsurance	20% coinsurance	Primary care: \$30/visit Specialist: \$50/visit
Urgent care visit	20% coinsurance	20% coinsurance	\$30/visit
Emergency room visit	20% coinsurance	20% coinsurance	30% coinsurance
Prescription drugs			
Generic drugs	30% coinsurance up to \$20/prescription	Retail: \$10/prescription Mail order: \$20/prescription	Retail: \$15/prescription Mail order: \$30/prescription
Preferred and non-preferred	30% coinsurance up to \$50/prescription	Retail: \$35/prescription Mail order: \$70/prescription	Retail: \$30/prescription Mail order: \$60/prescription
Specialty	30% coinsurance up to \$50/prescription	\$35/prescription	20% coinsurance up to \$250/prescription
Out-of-network coverage is limited to emergency room visits only! If you need out-of-network emergency room care, the plans provide the following coverage.			
Emergency room visit	20% coinsurance	20% coinsurance	30% coinsurance

Out-of-network coverage is limited to emergency room visits only.

Kaiser Hawaii plan

In-network coverage

	HMO
Annual deductible (employee only/family)	\$0
HSA eligible	No
Annual HSA contribution from Chubb (employee only/family)	N/A
Medical care: Your costs	
Preventive care	You pay \$0 when you get services in-network
Office visit (primary care/specialist)	\$15/visit
Urgent care visit	\$15/visit
Emergency room visit	\$100/visit
Imaging (CT/PET scans, MRIs)	You pay 20%, plan pays 80%
Outpatient surgery (facility fees, physician/surgeon fees)	You pay 10%, plan pays 90%
Hospital stay	You pay 10%, plan pays 90%
Prescription drugs	
Generic drugs	Retail: \$10/prescription Mail order: \$20/prescription
Preferred and non-preferred	Retail: \$35/prescription Mail order: \$70/prescription
Specialty	\$200/prescription



Out-of-network coverage is limited to emergency room visits only!

Dental

Chubb offers two plans covered by Aetna to help you maintain a healthy smile.

	PPO plan	DHMO plan
In-network		
Annual deductible (employee only/family)	\$25/\$75	\$0/\$0
Annual maximum benefit	\$2,500	None
Services:		
• Preventive	You pay \$0	You pay \$0
• Basic	You pay 20%, plan pays 80%	Co-pays vary by service
• Major	You pay 50%, plan pays 50%	Co-pays vary by service
Orthodontia coverage	50%	\$2,400
Orthodontia lifetime maximum	\$2,500	None, limited to one treatment per member
Orthodontia eligibility	Adult and child	Adult and child
Out-of-network¹		
Annual deductible (employee only/family)	\$25/\$75	Not covered
Annual maximum benefit	\$2,500	Not covered
Services:		
• Preventive	You pay \$0	Not covered
• Basic	You pay 20%, plan pays 80%	Not covered
• Major	You pay 50%, plan pays 50%	Not covered
Orthodontia coverage	50%	Not covered
Orthodontia lifetime maximum	\$2,500	Not covered
Orthodontia eligibility	Adult and child	Not covered

¹ Under the PPO Plan, out-of-network benefits are paid at the Usual and Customary (U&C) reimbursement rate, so you may be balance-billed if charges exceed the U&C reimbursement rate.

Find a dentist

PPO plan

In this plan, you will pay less when you use a dentist in Aetna’s network. To find a participating dentist near you, visit aetna.com/docfind and search the “Dental PPO/PDN with PPO II” network. As you begin your search, you’ll be asked to “Select a Plan” from the drop-down list.

DHMO plan—only network providers covered

In this plan, you will need to choose a primary care dentist to coordinate your care, and only services received in the plan’s network will be covered. There is no out-of-network coverage in this plan. It’s a good idea to confirm your dental provider is in the “DMO®/DNO” network before you enroll or receive services. If your provider decides not to participate in the DHMO network mid-year, you will not be able to change your plan until the next Annual Enrollment window unless you experience a qualifying life event.

To find a participating dentist near you, visit aetna.com/docfind and search the “DMO®/DNO” network.

Vision

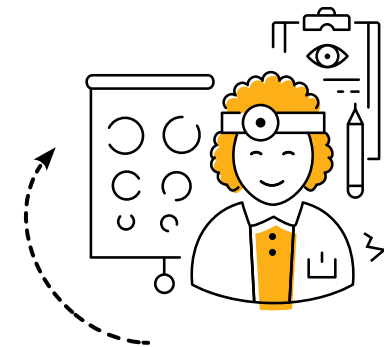
The EyeMed vision plan helps make your eye care, glasses and contact lenses more affordable. The plan offers coverage for regular eye exams and supplies for you and your eligible dependents.

	In-network	Out-of-network
Exam (routine, non-medical)	Once per calendar year: \$15 co-pay	Once per calendar year: Up to \$35 reimbursement
Frames	Once per calendar year: \$0 co-pay, \$175 allowance for any available frame, 20% off balance over \$175	Once per calendar year: Up to \$88 reimbursement
Contact lenses (in lieu of eyeglasses):	Once per calendar year:	Once per calendar year:
• Conventional	\$0 co-pay, 15% off balance over \$175 allowance	Up to \$140 reimbursement
• Disposable	\$0 co-pay, \$175 allowance	Up to \$140 reimbursement
• Medically necessary	\$0 co-pay, paid in full	Up to \$210 reimbursement
Standard plastic lenses:		
• Single vision	\$0 co-pay	Up to \$25
• Bifocal	\$0 co-pay	Up to \$40
• Trifocal	\$0 co-pay	Up to \$55
• Lenticular	\$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

Visit eyemed.com or download the EyeMed members app from Google Play or the App Store to:

- View your benefits
- Verify your eligibility
- Locate a provider
- Schedule an appointment online

Get special offers, benefits reminders and wellness tips. Instant information is just a text and a tap away with EyeMed text alerts. Call 1-844-873-7853 to opt in. Be sure to have your nine-digit member ID handy, which you'll find on the EyeMed member portal: eyemed.com.



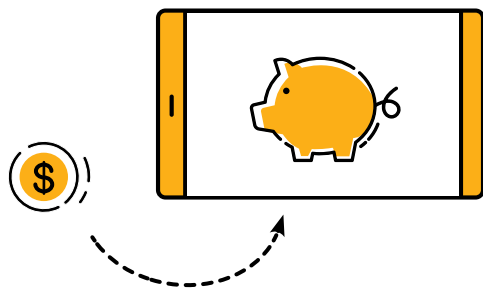
Health savings account (HSA)

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.

- To have an HSA, you must be enrolled in either the \$1,850 or \$3,300 Deductible Plan (for Kaiser members in California, the \$1,800 and \$3,300 Plans).
- You contribute to your HSA through before-tax pay deductions.
- In 2025, the IRS annual limits on total contributions to your HSA (yours and Chubb's, if applicable) are:
 - \$4,300 for employee-only medical coverage
 - \$8,550 if you cover dependents
 - Add \$1,000 to these limits if you will turn 55 or older in 2025

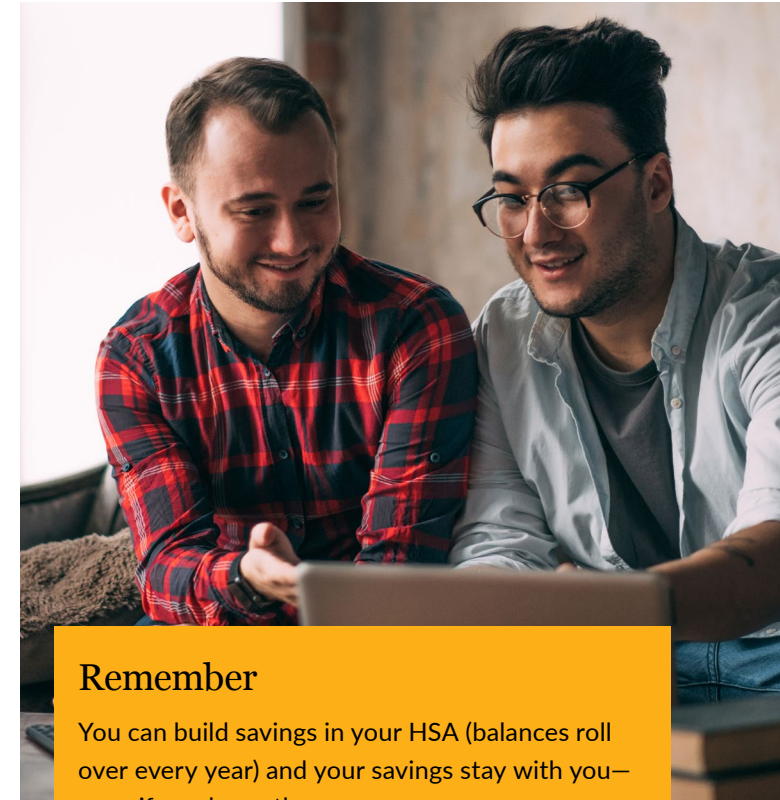
- You can change your contribution amount anytime.
- If you enroll in the \$1,850 Deductible Plan (for Kaiser members in California, the \$1,800 Plan), Chubb will make a quarterly contribution to your HSA:
 - \$500 for employee-only medical coverage
 - \$1,000 if you cover dependents

You can even invest your money once it reaches a balance of \$1,000, giving you the potential for tax-free earnings growth and a simple way to save for health care costs all the way into retirement. Visit your HSA account through WEX to start investing today!



Don't miss out on Chubb's contribution

Chubb's contribution to your HSA is deposited quarterly in equal installments (\$125 employee-only, \$250 if you cover dependents). You don't need to contribute to the HSA to receive Chubb's contribution—but you must be active and enrolled on the first day of the quarter to receive that quarter's company contribution.



Remember

You can build savings in your HSA (balances roll over every year) and your savings stay with you—even if you leave the company.

Pay for care tax-free¹

You can use the pre-tax dollars you contribute to your HSA to cover your deductibles and coinsurance as they come up—saving the amount you would have paid in taxes. You'll pay for eligible medical, prescription, dental and vision expenses for you and your family using your HSA debit card (provided sufficient funds are in your account). For a list of eligible expenses, see IRS Publication 502 at irs.gov/publications/p502.

Track your spending

Track your spending, check your balance, reimburse yourself and more by accessing your HSA account online at benefitslogin.wexhealth.com.

Grow your money for the future tax-free¹

Any unused balance in your HSA will continue to roll over year after year. This allows you to build up savings to pay for future health care expenses. You can even invest your money once it reaches a balance of \$1,000, giving you the potential for tax-free earnings growth and a simple way to save for health care costs all the way into retirement.

¹ HSA contributions are not subject to federal tax. However, they are currently subject to state tax in Alabama, California and New Jersey. Consult with your tax advisor to understand the potential tax consequences of enrolling in an HSA. Money in an HSA can be withdrawn tax-free as long as it is used to pay for qualified health-related expenses. If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn, plus a 20% penalty tax if you withdraw the money before age 65.



What you should know

- All our savings and spending accounts are administered by WEX at benefitslogin.wexhealth.com.
- Even though you're able to use single sign-on to access the WEX site from the **Chubb Benefits Portal**, create a WEX account to ensure you have anytime, anywhere access.
- If this is the first time you're creating an account, you'll receive a new WEX benefits card.
- WEX has an app! Download it today.

Did you know...

You can use your HSA balance to pay for eligible health expenses during retirement, even towards the cost of Medicare premiums.

Flexible spending accounts (FSAs)

Using an FSA is like getting a discount because you're paying with tax-free money.

Health care FSA	Limited purpose FSA	Dependent care FSA
Eligibility		
Available to employees enrolled in the \$900 Deductible Plan and not enrolled in the HSA. Also, available to employees not enrolled in a Chubb medical plan.	You must be enrolled in the health savings account (HSA).	Available to all employees with dependent children up to age 13 or dependent elders.
Expenses		
Eligible medical, prescription drug, vision and dental expenses.	Eligible dental and vision expenses. After you meet the 2025 IRS-required medical deductible of \$1,600 (employee-only) or \$3,300 (family), eligible medical and prescription drug expenses are allowed. ¹	Eligible dependent care expenses for children up to age 13 and dependent elders. This can include adult day care, after school programs, babysitting while you work and day camp. This account is not for health care expenses. For more information, see IRS Publication 503 .
2025 pre-tax contribution limits		
\$3,200 (at time of publication)	\$3,200 (at time of publication)	\$5,000 (at time of publication)
Use it up		
Your entire annual contribution amount is available to you from the beginning of the plan year. Only up to \$640 of unused money will carry over into the next year. The rest is forfeit.	Your entire annual contribution amount is available to you from the beginning of the plan year. Only up to \$640 of unused money will carry over into the next year. The rest is forfeit.	You only have access to money that has been deposited into your account. Unused money does not carry over at the end of the year—use it or lose it!
Use your WEX benefits card or log in to your account to request reimbursement for payments you've made.		

¹ If you reached the required deductible for dental and vision expenses, you must complete a Deductible Verification form before submitting eligible medical expenses.

FSA checklist

- Submit your eligible 2024 FSA claims by March 31, 2025.** Log in to your WEX account at benefitslogin.wexhealth.com. Don't forget your supporting documentation!
- Secure your 2024 rollover.** If you want a rollover of your unused 2024 health care or limited purpose FSA amounts (up to \$640), you must elect to contribute to an FSA in 2025.
- Keep your receipts.** If you do not provide the necessary documentation to substantiate your claims when asked, the IRS has the right to tax those amounts as income.

Supplemental medical plans

Costs can add up if you or a family member has a serious accident, illness or hospital stay. Supplemental medical plans work with your primary medical plan to provide cash payments to you when you need it most. How you spend the money is up to you.

- There are three different types of supplemental medical insurance available, all underwritten by Chubb.
- If you're eligible, you can enroll in any or all of these plans during Annual Enrollment. Evidence of Insurability (EOI) is not required.
- You pay the full cost of this coverage through after-tax premiums.
- Your benefits are paid directly to you, unless you assign your benefit to someone else.
- If you leave Chubb, you can take this coverage with you.

Filing a claim is easy!

Log in to the Chubb **Workplace Benefits** site. If you are a first time user, you will need to register your account. Once you have logged in to your account, you can file a claim right through the portal. Plus, you can opt into electronic payments while filing your claim and get paid faster than waiting for the check to arrive.

Accident	Critical illness	Hospital indemnity
<p>Helps protect you from unexpected financial stress if you or a covered family member has an accident. It supplements your primary medical plan by providing cash benefits in cases of covered accidental injuries.</p> <p>Coverage includes:</p> <ul style="list-style-type: none"> • Accidental death • Emergency room treatment • Dislocation or fracture • Initial hospital confinement • Intensive care • Ambulance • Medical expenses • Outpatient physician's treatment <p>The actual benefit amounts depend on the type of injuries you have and the medical services you need.</p> <p>Wellness Benefit—pays you \$100 per family member per year after you go for one of more than 30 covered health screenings, including Chubb's Biometric Screening.</p>	<p>Protects you from the financial impact of covered illnesses, including heart attack, cancer and stroke. You receive a lump-sum cash payment to cover out-of-pocket expenses for anything you need.</p> <p>Two options:</p> <ul style="list-style-type: none"> • \$15,000 lump sum • \$30,000 lump sum <p>If you choose to cover your dependents, the covered spouse/partner and covered children benefit amount is 50% of your benefit amount. Illnesses must be diagnosed after your coverage takes effect for benefits to be paid.</p> <p>Wellness Benefit—pays you \$50 per family member per year after you go for one of more than 30 covered health screenings, including Chubb's Biometric Screening.</p>	<p>Pays cash from day one if you are admitted to a hospital for a covered illness or injury. It will continue to pay a daily lump-sum benefit for each day you remain in the hospital.</p> <p>Two options:</p> <p>Standard</p> <ul style="list-style-type: none"> • \$500 hospital admission benefit • \$100 daily hospital confinement benefit (up to a maximum of 10 days per plan year) • \$200 daily ICU benefit (up to a maximum of 10 days per plan year) <p>Enhanced</p> <ul style="list-style-type: none"> • \$1,000 hospital admission benefit • \$250 daily hospital confinement benefit (up to a maximum of 10 days per plan year) • \$500 daily ICU benefit (up to a maximum of 10 days per plan year) <p>Rehabilitation Confinement Benefit—pays you the same Standard or Enhanced confinement benefit when you are admitted to a rehabilitation facility.</p>

Travel 365 leisure travel plan

Travel 365 helps provide solutions and insurance protection for sickness, injuries and other emergencies that affect personal travel plans. Once you're enrolled, you're covered 24 hours a day, 365 days year for any leisure travel. There's no need to activate your coverage on a trip-by-trip basis.

There are three plan options—Basics, Essentials and Choice—so you choose the coverage and benefits you want.¹ You can elect coverage for just yourself or you can include your spouse/partner. Benefits can include:

- **Trip cancellation or interruption:** reimbursement of covered trip costs
- **Trip delays:** Reasonable expenses if travel to your originally scheduled destination is unexpectedly delayed five consecutive hours

- **Baggage delay:** Reimbursement for the purchase of necessary personal effects
- **Accident and sickness:** Coverage for reasonable and customary charges for treatment by a physician while on a trip

Car rental coverage, emergency evacuation and personal assistance services are also available.

Travel 365 is not available if you live in Missouri, Montana, New York, or Oregon.

For more information, visit MyBenefits at learn.bswift.com/chubb, and search for "Travel 365."

¹Coverage limits apply.

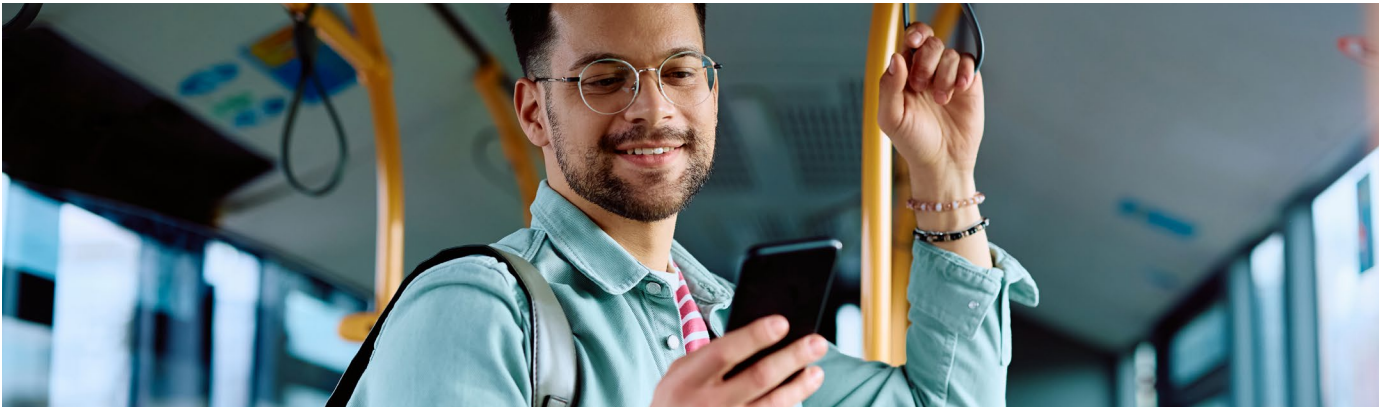
Commuter benefit

To ease the cost of your commute to work, our commuter benefit lets you set aside before-tax dollars from your pay to cover the cost for monthly parking and/or transit costs. There are two separate accounts. You can contribute up to \$315 per month to each account (combined total of \$630 per month).

- **Parking:** Covers parking at or near your office or where you park to commute by train, vanpool or carpool.
- **Transit:** Covers passes, tokens, fare cards or vouchers for mass transportation, and vanpooling for six or more adults using 80% of the vehicle's mileage to go to and from work.

Use your WEX benefits card or log in to your account to request reimbursement.

If you have a balance in your commuter account, it will roll over automatically into next year in the first week of January. You can change your commuter contributions anytime during the year. You forfeit any amounts left in your account only if you leave Chubb.



Life and AD&D insurance

At no cost to you, Chubb automatically provides you basic life and accidental death and dismemberment (AD&D) insurance to assist you and your family in the event of an accidental death or dismemberment.

If you want additional financial protection beyond the basic coverage that Chubb provides, you can buy supplemental life and AD&D insurance. If you purchase this coverage for yourself, you can also purchase coverage for your spouse/partner. You do not need to purchase supplemental life insurance for yourself to purchase child life insurance. You pay the full cost of this coverage. You can enroll and change this coverage at any time.

To learn more, see your costs and enroll in supplemental coverage, visit the **Chubb Benefits Portal**.

Your rate will increase the 1st of the month following when you move into the next age bracket, every 5 years (25, 30, 35, 40, 45, 50, 55, 60). When you turn age 65, your coverage and rate will reduce.

Company-paid basic life and AD&D

- **Basic life:** 1x annual salary up to \$1,000,000¹
- **Basic AD&D:** 1x annual salary up to \$1,000,000

¹ If you were hired before 2009 by ACE, you are eligible for coverage up to 2x pay, up to \$1,000,000.

² You must purchase supplemental coverage for yourself to purchase it for your spouse/partner.

If you and your spouse/partner are both Chubb employees

You cannot both purchase supplemental spouse/partner coverage. You should each enroll separately in supplemental employee life and AD&D insurance if you want extra coverage.

Also, you cannot both cover the same dependent child(ren) under this plan.

Were you recently hired?

If you enroll in supplemental life and AD&D within 30 days of your date of hire or becoming eligible, you can elect up to 5x annual salary (the guaranteed issue amount) without providing Evidence of Insurability (EOI). Any increase to supplemental employee life insurance or spouse/partner life insurance after being newly eligible as a new hire will require EOI.

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)²
- **For your children:** \$10,000 for each child

Life insurance reduction after age 65

If you work past age 65, benefits for basic life and AD&D insurance, supplemental employee life and AD&D insurance, and supplemental spouse/partner life and AD&D insurance will be reduced³ as follows:

Once you reach age	Your beneficiary receives
65	65%
70	40%
75	25%

³This reduction happens on the first of the month after you reach the ages listed above.



Did you know...

In the event of your passing, life insurance pays money directly to your beneficiaries.

In addition to covering your family's daily expenses, life insurance can help your beneficiaries:

- Maintain their standard of living
- Pay off household debt
- Secure your child(ren)'s education
- Supplement retirement savings

Disability insurance

The loss of income due to illness or injury can cause serious financial hardship for your family. Disability insurance replaces a portion of your income to help you continue paying your bills and meeting your financial obligations during this difficult time.

Chubb provides short-term disability (STD) and basic long-term disability (LTD) insurance at no cost to you. During Annual Enrollment, you have the option to purchase additional LTD buy-up coverage, through New York Life, to include any earnings from your annual performance bonus or commissions in your LTD coverage.

No Evidence of Insurability (EOI) is required to purchase LTD buy-up, which means there's no health assessment before being approved for coverage.

Annual Enrollment is your only opportunity to enroll in buy-up LTD insurance. You cannot add this coverage at any other time, even with a qualifying life event.

Short-term disability <i>(company-paid)</i>	Basic Long-term disability <i>(company-paid)</i>	Long-term disability buy-up <i>(employee-paid)</i>
<ul style="list-style-type: none"> • Company-paid, automatic enrollment • Benefits begin on day six of your disability and are retroactive to the first day of your disability • Pays 60% or 100% of your salary (based on your length of service) for a maximum of 26 weeks • Administered through ESIS (Note: New York Life administers and pays statutory disability benefits for employees in New York, New Jersey and Hawaii) 	<ul style="list-style-type: none"> • Company-paid, automatic enrollment • Benefits begin after 26 weeks of disability • Pays 60% of your annual base salary, up to a maximum of \$25,000 per month • Provided through New York Life 	<ul style="list-style-type: none"> • Employee-paid, you choose to enroll • Benefits begin after 26 weeks of disability • Pays 60% of your total compensation, including prior year bonus and/or commissions to receive up to a combined maximum (company-provided benefit plus buy-up) of \$30,000 per month. • Provided through New York Life • 2024 paid compensation used for 2025 monthly benefit.

Planning a leave of any kind?

Are you taking time to bond with a new baby or need time off from work to care for a family member? Chubb provides access to FMLA, short-term disability and parental leave so you can take time you need.

Call the Chubb Leave Management Team (LMT) at 1-844-58CHUBB (1-844-582-4822) to report your planned leave. The Chubb LMT can ensure that your leave is tracked correctly and you get the support you need during this time.

Personal cyber insurance from Blink® by Chubb®

This insurance can be purchased on a stand-alone basis or in conjunction with identity theft protection to cover your entire cyber life.

- Covers identity theft, cyber extortion, cyber financial fraud, deceptive transfer fraud, cyber bullying¹, cyber breach of privacy, cyber disruption, electronic data restoration and electronic device replacement.
- You, your spouse/partner, any family members that live with you and your dependent children (up to 24 years old) are automatically covered.
- In addition, if you share electronic devices, software or digital accounts with anyone else (whether or not they are in your household), you can add up to five of those individuals on the policy. When doing so, coverage extends to their spouse/partner, household family and dependent children too.

¹ Blink cyber insurance policies issued to residents of New York do not include coverage for cyber bullying events.

- Claim services are provided by Chubb. You'll have a dedicated cyber response specialist to walk you through every step of the recovery process.
- Available in all states except: New Hampshire and Vermont.

You can choose between three coverage options:

- ❶ \$10,000
- ❷ \$50,000
- ❸ \$100,000

No deductible for identity theft claims. Other coverage deductibles apply.

Blink® by Chubb® is a voluntary benefit. You can enroll during annual enrollment through the [Chubb Benefits Portal](#).

Attend an upcoming live Fidelity Cyber Wellness Webinar on October 29 at 2:00 ET.

As the cyber threat environment rapidly changes and escalates due to post-pandemic threats, high-profile corporate data breaches, and more, it's important to understand how to be safe online. During this workshop, you'll learn the top 10 things you can do now to protect yourself from cyber fraud. You'll also get:

- Ideas on safeguarding your data, mail, and online shopping
- How to protect your accounts and identity
- Ways to secure your devices
- Tips for monitoring your accounts and credit

[Register here](#)



More benefits and discounts

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



More benefits and discounts

The benefits you'll focus on during Annual Enrollment are just part of Chubb's benefits package. You can take advantage of a variety of additional programs that can help save you money and provide important assistance with everyday needs. To learn more about all your benefits, visit our benefits website at learn.bswift.com/chubb.

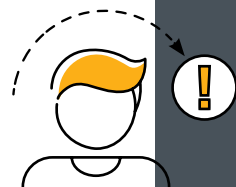
Personal accident insurance (PAI)

PAI Accidents happen every day. An unpredictable event can cause significant personal grief and financial hardship that can devastate a family. Chubb Personal Accident Insurance can help.

If you or an insured family member are injured in a covered accident and suffer a covered loss, we will pay the benefit amount established for that loss. The benefit amounts depend on the type of injuries you have. If you want PAI, you can enroll anytime on the [Chubb Benefits Portal](#).

You have two coverage options:

- **You only:** Elect coverage in \$50,000 increments, up to a maximum of \$750,000 or 10x your annual salary, whichever is less. Your PAI benefit will equal 100% of the total coverage amount you elect.
- **You + family:** Your spouse's/partner's PAI benefit will equal 75% of your coverage amount, up to a maximum of \$500,000. Your child(ren)'s benefit will equal 25% of your coverage amount, up to a maximum of \$25,000.



PAI reductions

If you work past age 70, the amount payable for a loss will be reduced¹ as follows:

Age on date of covered accident	Percentage of benefit amount payable
70-74	65%
75-79	45%
80-84	30%
85 and older	15%

¹This benefit amount is reduced on the covered individual's date of birth in accordance with the above schedule.
The premium for an employee age 70 or older is based on 100% of the coverage that would be in effect if the employee were under age 70.

Check your beneficiaries

It's important to name a beneficiary to receive your life insurance benefit. As your life changes, be sure to keep that information up to date. Log in to the [Chubb Benefits Portal](#) to add or change your beneficiary(ies).



Employee Assistance Program (EAP)

We could all use a little extra support from time to time. Whether you need help coping with stress, finding an online tutor for your child or managing your finances, the EAP can connect you with the right resources.

Provided by Aetna Resources for Living, the EAP is a free, confidential benefit to help you and your family members with everyday challenges.

In 2025, you will have expanded access to help connect members to behavioral health providers. You and your family members will now have real-time access to screen available providers and schedule appointments using an enhanced provider search tool and digital scheduling capability.

Find more information on how easy it is to schedule an appointment with a mental health provider, visit [MyBenefits](#) and search for EAP.



Long-term care insurance

As you get older or if you've been injured or ill, you may need assistance with everyday activities such as getting dressed, showering, feeding yourself or moving around. Help with these types of activities is called long-term care.

Long-term care insurance through Genworth helps pay for what is not covered by a medical plan, long-term disability benefits, Medicare or Medicaid—including care received in a nursing or assisted living facility, at home or in community settings like adult day care centers. The plan also includes benefits that help you stay in your own home.

You and your eligible family members can participate, including your spouse/partner, children, siblings, parents and grandparents. Each participant needs to go through underwriting with Genworth before coverage is approved. Coverage is portable, so you can take it with you if you leave Chubb.

To enroll, visit genworth.com/Chubb. If you have questions, please contact Genworth toll-free at 1-800-416-3624, Monday through Friday from 8 a.m. to 8 p.m. ET.

Identity theft protection

Identity theft protection from LifeLock by Norton offers proactive identity and credit monitoring to help protect your privacy, identity and finances. Cybercriminals are looking for new ways to access and use your personal information. Consider Norton Life Lock to protect yourself and your family against these threats that are constantly evolving. The comprehensive program covers:

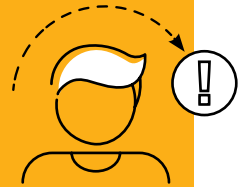
- Parental controls and social media monitoring
- Monitors your identity, detects fraud and provides full recovery, including reimbursement with a \$1 million identity theft insurance policy.
- Provides 24/7 phone support, an annual credit report and monthly credit score.

Group legal plan

Give yourself, your spouse/partner and your dependents access to a nationwide network of more than 14,000 attorneys. The MetLife® Legal Assistance Plan offers economical access to attorneys for legal services, such as will preparation, estate planning and family law. Legal advice is a phone call away and representatives will help you find an attorney in your area.

Get the details at
learn.bswift.com/chubb

Our MyBenefits website at learn.bswift.com/chubb makes it easy to get the information you need to understand and use these additional benefits and discounts.



Auto and home insurance

You may purchase insurance coverage directly with Chubb through the Chubb Customer Center (CCC).¹ The CCC is a team of 40 licensed professionals that offers colleagues access to the full suite of Personal Risk Services (PRS) products—most at discounted rates with convenient payroll deductions. Please contact the Chubb Customer Center at 1-800-777-2131 for your complimentary personal risk evaluation and quote.

Healthy Paws

Pet insurance can help cover the veterinary costs for unexpected accidents and illnesses that you just can't plan for.

The Healthy Paws pet insurance plan covers new accidents and illnesses with customizable pricing. Choose from flexible deductible and reimbursement options to tailor your monthly premium.

With Healthy Paws' easy-to-understand plan, you can be reimbursed up to 90% of your vet bills for these unexpected incidents with no per-incident, annual, or lifetime caps.

Get started at healthypaws.com.

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 to access your discount.

Discount mall

Access exclusive prices, discounts and offers from hundreds of local and national merchants at no cost to you by visiting [Perk Spot](https://perkspot.com). Save up to 40% through offers that interest you, including health clubs, movie theaters, restaurants, retailers and cellphone providers.

To learn more, visit chubb.perkspot.com/login or call 1-866-606-6057.



¹ Coverage is subject to underwriting approval.

Resources and contacts

- Chubb Benefits Service Center
- Chubb Benefits Portal
- MyBenefits website
- Contact information



Resources and contacts

Chubb Benefits Service Center

Call toll-free 1-844-58CHUBB (1-844-582-4822); available Monday through Friday, 8 a.m. to 8 p.m. ET.

Chubb Benefits Portal

chubb.bswift.com

- Get personalized guidance from Ask Emma.
- Use the cost and comparison tools and other resources to help you make informed decisions.
- Visit the Resource Library to access plan documents, benefit summaries and detailed information on all of Chubb's benefits.
- Click the chat bubble to get live assistance from a Chubb Benefits Service Representative.

MyBenefits website

learn.bswift.com/chubb








Our benefits website makes it easy to get the information you need to understand and use your benefits.

- Accessible on any device from anywhere you have internet access
- No login required—family members can use the site, too
- Find *Your 2025 Annual Enrollment Guide*, helpful links and contact information
- Get easy access to the [Chubb Benefits Portal](#)
- Learn more about all your benefits











Contact information

You can contact our providers directly if you have specific questions about our plans or your personal situation:

Benefit providers				
Benefit	Administrator	Website	Phone number	App
Medical	Aetna	aetna.com	1-866-562-1880	
	Horizon Blue Cross Blue Shield	horizonblue.com/chubb	Members: 1-800-355-2583 Information for non-members: 1-800-722-2583, option 1	
	Kaiser (CA & HI)	kp.org	CA Member Services: 1-800-464-4000 HI Member Services: 1-800-966-5955	
	Transcarent	webapp.transcarent.ai/activate	1-844-58CHUBB (1-844-582-4822)	
Prescription drug	Express Scripts (not available for Kaiser)	express-scripts.com	1-866-544-6884	
	Kaiser	kp.org	1-800-464-4000	
	Rx Savings Solutions	myrxss.com	1-800-268-4476	
Cancer Advocate Plus	Chubb Workplace Benefits	N/A	For policy/claim questions call: 1-833-542-2013	N/A
Cancer care	Memorial Sloan Kettering (MSK)	mskcc.org/chubb	1-833-825-4561	N/A
Musculoskeletal care concierge	HSS Perform	hss.edu/chubb	1-917-260-3103	N/A








(continued on next page)

Contact information *(continued)*

Benefit providers				
Benefit	Administrator	Website	Phone number	App
Supplemental medical • Accident, critical illness and hospital indemnity insurance	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	Progyny	www.progyny.com	1-833-233-0561	
SmartConnect - Medicare concierge			1-877-374-2705	
Well-being	Sharecare	chubb.sharecare.com	1-855-755-5405	
Life insurance	Prudential	N/A	1-844-58CHUBB (1-844-582-4822)	
Personal accidental insurance (PAI)	Chubb Policy #N04156274	N/A	1-800-336-0627 Email: AceAandHClaims@chubb.com	N/A
Leaves • FMLA, short-term disability and parental leave	ESIS	N/A	1-844-58CHUBB (1-844-582-4822), option 4	N/A
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	

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Contact information *(continued)*

Benefit providers				
Benefit	Administrator	Website	Phone number	App
Retirement savings and investment plans	Retirement Savings Plan: Fidelity ESPP: Fidelity	netbenefits.com	1-800-939-2227 1-800-544-9354	
Long-term care insurance	Genworth Financial Group	genworth.com/Chubb	1-800-416-3624	
Savings and Spending Accounts (HSA, FSA, Commuter)	WEX	benefitslogin.wexhealth.com	1-866-451-3399	
Group legal plan	MetLife® Legal Plans	legalplans.com Use access code: GETLAW	1-800-438-6388	
Auto and home insurance	Chubb Customer Center	N/A	1-800-777-2131	N/A
Identity theft	LifeLock by Norton	nortonlifelock.com/us/en/partner/employee-benefits/benefit-premier	1-800-607-9174	
Personal cyber insurance	Blink® by Chubb®	www.blinkinsured.com	1-833-550-9664	N/A
Pet insurance	Healthy Paws	https://www.healthypaws.com/ChubbBenefits		
Discount mall	PerkSpot	chubb.perkspot.com/login	1-866-606-6057	
Travel 365	Chubb	N/A	1-844-825-2264	N/A

Premium rates

- Medical
- Dental
- Vision
- Life and AD&D
- Personal accident insurance
- Long-term disability buy-up
- Supplemental medical plans (critical illness, accident, hospital indemnity)
- Personal cyber insurance
- Group legal plan
- Identity theft protection
- Travel 365



Premium rates

Medical

Aetna and Horizon

Plans & coverage tiers	Preferred biweekly rates ¹	Non-preferred biweekly rates ¹	Aetna Premier biweekly rates ¹
\$900 Deductible Plan (PPO)			
Employee Only	\$96.17	\$114.06	\$88.98
Employee + Spouse/Partner ²	\$232.54	\$275.94	\$215.14
Employee + Child(ren) ²	\$191.29	\$227.08	\$176.95
Employee + Family ²	\$319.74	\$379.50	\$295.79
\$1,850 Deductible Plan (High Deductible)			
Employee Only	\$65.17	\$84.04	\$57.63
Employee + Spouse/Partner ²	\$158.61	\$204.40	\$140.30
Employee + Child(ren) ²	\$131.08	\$168.84	\$115.99
Employee + Family ²	\$218.64	\$281.69	\$193.45
\$3,300 Deductible Plan (High Deductible)			
Employee Only	\$22.40	\$43.93	\$13.78
Employee + Spouse/Partner ²	\$54.12	\$106.34	\$33.25
Employee + Child(ren) ²	\$44.50	\$87.55	\$27.27
Employee + Family ²	\$74.39	\$146.30	\$45.63

¹Rates do not include relevant surcharges.


²Includes partner and/or partner's child(ren).

Preferred vs. Non-preferred networks

For Chubb's national medical carriers—Aetna and Horizon—preferred and non-preferred rates measure which carrier is the better performing carrier in a particular area. Depending on where you live, Aetna may be the medical network driving better results through its network and practices. In that case, Aetna would be the “preferred” network in your area and Horizon would be the “non-preferred.”

Aetna Premier Care network

If you select Aetna as your medical carrier, you may have the option to choose the Aetna Premier Care Network depending on your home ZIP code. If you choose the Premier Care network your providers will be limited so it is important to confirm your providers participate in the network.



Your enrollment profile on the **Chubb Benefits Portal** will reflect whether Aetna or Horizon is your "preferred" carrier.

Medical (continued)

Kaiser (for employees in California)

Plans & coverage tiers	Biweekly rates ¹
\$900 Deductible Plan (PPO)	
Employee Only	\$97.91
Employee + Spouse/Partner ²	\$236.73
Employee + Child(ren) ²	\$194.74
Employee + Family ²	\$325.50
\$1,800 Deductible Plan (High Deductible)	
Employee Only	\$41.29
Employee + Spouse/Partner ²	\$108.92
Employee + Child(ren) ²	\$83.26
Employee + Family ²	\$164.86
\$3,300 Deductible Plan (High Deductible)	
Employee Only	\$17.43
Employee + Spouse/Partner ²	\$42.12
Employee + Child(ren) ²	\$34.63
Employee + Family ²	\$57.89

¹Rates do not include relevant surcharges.

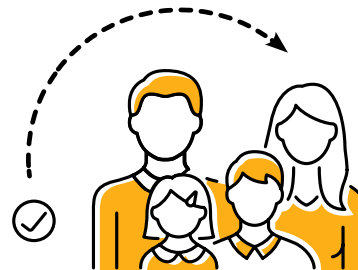
²Includes partner and/or partner's child(ren).

Kaiser (for employees in Hawaii)

Plans & coverage tiers	Biweekly rates ¹
Employee Only	\$25.71
Employee + Spouse/Partner ²	\$286.66
Employee + Child(ren) ²	\$221.81
Employee + Family ²	\$411.62

¹Rates do not include relevant surcharges.

²Includes partner and/or partner's child(ren).



Medical *(continued)*

Surcharges

Tobacco

Chubb medical plans include a tobacco premium surcharge for employees and/or covered spouses/partners who use tobacco products.

Coverage tiers	Monthly	Biweekly
Employee Only	\$50	\$23.08
Employee + Spouse/Partner	\$100	\$46.15

Spousal

If an employee covers a spouse/partner who has access to medical coverage through his/her employer, a surcharge will be applied to your medical plan premiums.

	Monthly	Biweekly
Chubb	\$100	\$46.15

Wellness

The annual surcharge for not completing the biometric screening by the annual deadline is \$625 for employees or \$1,250 for an employee plus spouse/partner.


	Annual	Biweekly
Employee did not complete biometric screening	\$625	\$24.04
Spouse did not complete biometric screening	\$625	\$24.04
Employee + Spouse/Partner	\$1,250	\$48.07



Dental

Plans & coverage tiers	Biweekly rates
Aetna DHMO Dental Plan	
Employee Only	\$2.93
Employee + Spouse/Partner ¹	\$6.48
Employee + Child(ren) ¹	\$6.27
Employee + Family ¹	\$10.96
Aetna Premier Dental Plan	
Employee Only	\$8.88
Employee + Spouse/Partner ¹	\$20.55
Employee + Child(ren) ¹	\$19.58
Employee + Family ¹	\$32.54

¹ Includes partner and/or partner's child(ren).




The DHMO Plan does not provide out-of-network coverage. Check that your dentist is part of the DHMO network before making the switch.

Vision

Plans & coverage tiers	Biweekly rates
EyeMed Vision Plan	
Employee Only	\$3.56
Employee + Spouse/Partner ¹	\$8.03
Employee + Child(ren) ¹	\$6.24
Employee + Family ¹	\$10.70

¹ Includes partner and/or partner's child(ren).



You'll pay less when you stay in the EyeMed network. To search for providers, go to eyemed.com, click "Find an eye doctor" and search the "Insight" network.



Life and accidental death and dismemberment (AD&D)—employee

Monthly rate per \$1,000 of coverage

Age	Nonsmoker	Smoker
24	\$0.043	\$0.051
25-29	\$0.050	\$0.058
30-34	\$0.062	\$0.076
35-39	\$0.068	\$0.081
40-44	\$0.076	\$0.092
45-49	\$0.108	\$0.128
50-54	\$0.161	\$0.193
55-59	\$0.294	\$0.355
60-64	\$0.419	\$0.498
65-69	\$0.798	\$0.945
70-74	\$1.291	\$1.423
75+	\$2.071	\$2.075

- If you want additional financial protection beyond the basic coverage that Chubb provides, you can buy supplemental life and AD&D insurance for yourself and your family. You pay the full cost of this coverage.
- You can elect up to 8x pay for yourself up to a maximum of \$3,000,000.
- If you enroll within 30 days after your date of hire or becoming eligible, you can elect up to 5x your annual base salary up to \$1,000,000 (the guaranteed issue amount) without providing EOI.
- After your initial eligibility, any increase to your supplement life coverage amount will require EOI.

Example	
Age	47
Smoker status	Non-smoker
Annual salary	\$100,000
Supplemental life insurance amount elected	2x annual salary

Calculation

1. Divide amount elected (\$200,000) by \$1,000 (cost per \$1,000 of coverage)

2. Multiply by the rate per \$1,000 of coverage, based on age in the table

3. Multiply by 12 to get an annual cost

4. Divide by 26 to get a biweekly cost

$\$200,000 / \$1,000$	=	\$200.00
$\$200 \times 0.108$	=	\$21.60 (monthly)
$\$21.60 \times 12$	=	\$259.20 (annual cost)
$\$259.20 / 26$	=	\$9.97 (biweekly cost)

Rates increase when you move to the next age bracket.



Life and accidental death and dismemberment (AD&D)—spouse/partner

Monthly rate per \$1,000 of coverage

Age	Nonsmoker	Smoker
24	\$0.052	\$0.083
25-29	\$0.060	\$0.090
30-34	\$0.075	\$0.122
35-39	\$0.082	\$0.133
40-44	\$0.100	\$0.164
45-49	\$0.136	\$0.230
50-54	\$0.213	\$0.365
55-59	\$0.397	\$0.686
60-64	\$0.501	\$0.854
65-69	\$0.952	\$1.666
70-74	\$1.533	\$2.568
75+	\$1.533	\$2.075

- You can elect coverage in \$10,000 increments, up to a maximum of \$150,000. If you enroll within 30 days after your date of hire or becoming eligible, you can elect up to \$50,000 (the guaranteed issue amount) without providing EOI.
- You must purchase supplemental employee life coverage for yourself in order to purchase it for your spouse/partner.
- If you and your spouse/partner are both Chubb employees, you cannot purchase supplemental spouse/ partner coverage; you should each enroll separately in supplemental employee life and AD&D insurance if you want extra coverage.
- After your initial eligibility, any increase to your supplement life coverage amount will require EOI.
- Rates increase when you move to the next age bracket.

Example	
Age	47
Smoker status	Non-smoker
Supplemental life amount elected	\$100,000

Calculation

1. Divide amount elected (\$100,000) by \$1,000 (cost per \$1,000 of coverage)
2. Multiply by the rate per \$1,000 of coverage, based on age in the table
3. Multiply by 12 to get an annual cost
4. Divide by 26 to get a biweekly cost

$\$100,000/\$1,000$	=	\$100.00
$\$100 \times 0.136$	=	\$13.60 (monthly)
$\$13.60 \times 12$	=	\$163.20 (annual cost)
$\$163.20/26$	=	\$6.28 (biweekly cost)

Child term life

- You can elect a flat \$10,000 coverage amount for each child.
- If you elect child life it will cover each dependent child up to age 26.
- If you and your spouse/partner are both Chubb employees, you cannot cover the same dependent child(ren) under this plan.

	Biweekly rate
Employee Rate	\$0.44

Personal accident insurance (PAI)

PAI through Chubb provides financial protection against death or serious injury resulting from an accident. Full or partial benefits are paid, depending on the severity of the loss.

- **You only:** Elect coverage in \$50,000 increments, up to a maximum of \$750,000 or 10x your annual salary, whichever is less. Your PAI benefit will equal 100% of the total coverage amount you elect.
- **You + family:** Your spouse's/partner's PAI benefit will equal 75% of your coverage amount, up to a maximum of \$500,000. Your child(ren)'s benefit will equal 25% of your coverage amount, up to a maximum of \$25,000.

Coverage tiers	Monthly rate per \$1,000 of coverage
Employee Only	\$0.025
Employee + Family	\$0.046



Long-term disability buy-up

You may choose to purchase additional LTD insurance to cover your bonus and/or commissions to receive 60% of your total compensation, up to a combined maximum (your company-provided LTD amount plus your LTD buy-up amount) of \$30,000 per month.

	Age	Biweekly rate
Buy-up (per \$100 of covered payroll)	40	\$0.174
	41-50	\$0.542
	51-60	\$0.968
	61	\$0.889

LTD buy-up example	
Age	45
Eligible performance bonus and/or commission ¹	\$10,000

Calculation

1. Divide performance bonus and/or commissions of \$10,000 by 100
2. Multiply amount by age-based rate
3. Divide by 26 pay periods

$\$10,000 / 100$	=	\$100
$\$100 \times \0.542	=	\$54.20
$\$54.20 / 26 \text{ pay periods}$	=	\$2.08

¹ LTD buy-up is calculated using the eligible bonus and/or commissions earned in the previous year. Your 2025 LTD buy-up uses 2024 eligible earnings.



LTD buy-up is based on your eligible performance bonus and/or commission paid in the prior year.

Critical illness

Protects you from the financial impact of covered illnesses, including heart attack, cancer and stroke. You receive a lump sum cash payment to cover out-of-pocket expenses for anything you need.

Nonsmoker biweekly rates

\$15,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$3.66	\$5.25	\$3.66	\$5.25
26-30	\$4.06	\$5.86	\$4.06	\$5.86
31-35	\$5.28	\$7.69	\$5.28	\$7.69
36-40	\$7.53	\$11.05	\$7.53	\$11.05
41-45	\$9.89	\$14.59	\$9.89	\$14.59
46-50	\$13.95	\$20.69	\$13.95	\$20.69
51-55	\$17.83	\$26.51	\$17.83	\$26.51
56-60	\$24.89	\$37.10	\$24.89	\$37.10
61-65	\$34.08	\$50.88	\$34.08	\$50.88
66-70	\$43.46	\$64.95	\$43.46	\$64.95
71	\$55.94	\$83.68	\$55.94	\$83.68

\$30,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$7.32	\$10.50	\$7.32	\$10.50
26-30	\$8.11	\$11.71	\$8.11	\$11.71
31-35	\$10.56	\$15.37	\$10.56	\$15.37
36-40	\$15.05	\$22.10	\$15.05	\$22.10
41-45	\$19.77	\$29.18	\$19.77	\$29.18
46-50	\$27.90	\$41.38	\$27.90	\$41.38
51-55	\$35.66	\$53.01	\$35.66	\$53.01
56-60	\$49.78	\$74.20	\$49.78	\$74.20
61-65	\$68.15	\$101.75	\$68.15	\$101.75
66-70	\$86.91	\$129.89	\$86.91	\$129.89
71	\$111.88	\$167.36	\$111.88	\$167.36

Critical illness *(continued)*

Smoker biweekly rates

\$15,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$5.21	\$7.58	\$5.21	\$7.58
26-30	\$5.95	\$8.69	\$5.95	\$8.69
31-35	\$8.16	\$12.00	\$8.16	\$12.00
36-40	\$12.21	\$18.08	\$12.21	\$18.08
41-45	\$16.65	\$24.74	\$16.65	\$24.74
46-50	\$24.27	\$36.17	\$24.27	\$36.17
51-55	\$31.96	\$47.70	\$31.96	\$47.70
56-60	\$44.85	\$67.05	\$44.85	\$67.05
61-65	\$61.81	\$92.49	\$61.81	\$92.49
66-70	\$80.84	\$121.02	\$80.84	\$121.02
71	\$105.94	\$158.68	\$105.94	\$158.68

\$30,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$10.41	\$15.15	\$10.41	\$15.15
26-30	\$11.90	\$17.38	\$11.90	\$17.38
31-35	\$16.31	\$23.99	\$16.31	\$23.99
36-40	\$24.42	\$36.15	\$24.42	\$36.15
41-45	\$33.30	\$49.48	\$33.30	\$49.48
46-50	\$48.54	\$72.34	\$48.54	\$72.34
51-55	\$63.91	\$95.40	\$63.91	\$95.40
56-60	\$89.70	\$134.09	\$89.70	\$134.09
61-65	\$123.63	\$184.98	\$123.63	\$184.98
66-70	\$161.68	\$242.04	\$161.68	\$242.04
71	\$211.88	\$317.36	\$211.88	\$317.36

Critical Illness rates are based on the age when the policy is first issued, not your current age. It does not change as you age.

Accident insurance

Helps protect you from unexpected financial stress if you or a covered family member has an accident. It supplements your primary medical plan by providing cash benefits in cases of covered accidental injuries.

Coverage tiers	Biweekly
Employee Only	\$5.08
Employee + Spouse/Partner	\$11.41
Employee + Child(ren)	\$13.05
Employee + Family	\$19.38

Hospital indemnity

Pays cash from day one if you are admitted to a hospital for a covered illness or injury. It will continue to pay a daily lump-sum benefit for each day you remain in the hospital.

Coverage tiers	Biweekly standard rates	Biweekly enhanced rates
Employee Only	\$2.86	\$4.57
Employee + Spouse/Partner	\$6.28	\$10.28
Employee + Child(ren)	\$6.57	\$10.85
Employee + Family	\$9.14	\$14.85

Personal cyber insurance

This insurance can be purchased on a stand-alone basis or in conjunction with identity theft protection to cover your entire cyber life. Coverage automatically includes you, your spouse/partner, any family members that live with you and your dependent children (up to 24 years old).

Coverage options (except New York)	Biweekly rates
\$10,000 Plan	\$2.44
\$50,000 Plan	\$5.33
\$100,000 Plan	\$8.62

Coverage options (New York Residence)	Biweekly rates
\$10,000 Plan	\$2.32
\$50,000 Plan	\$5.08
\$100,000 Plan	\$8.21



Group legal plan

Give yourself, your spouse/partner and your dependents access to a nationwide network of more than 14,000 attorneys. The MetLife® Legal Assistance Plan offers economical access to attorneys for legal services, such as will preparation, estate planning and family law.

Coverage tiers	Biweekly rates
Employee + Family	\$7.62

Identity theft protection

Norton LifeLock offers proactive identity and credit monitoring to help protect your privacy, identity and finances.

Coverage tiers	Biweekly rates
Employee Only	\$3.69
Employee + Family	\$6.91



Travel 365

Travel 365 offers insurance protection for sickness, injuries and other emergencies that affect personal travel plans.

Insured State of Residence	Biweekly rates		
	Travel 365 Basics	Travel 365 Essentials	Travel 365 Choice
	Employee	Employee	Employee
CT, GA, KS, KY, MA, ME, MI, MN, MS, NC, NE, NH, NM, WV	\$5.54	\$9.08	\$17.46
AK, AL, AR, AZ, CO, DC, DE, FL, HI, IA, ID, IL, IN, LA, MD, ND, NJ, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY	\$5.42	\$8.96	\$17.27
CA	\$4.62	\$7.58	\$14.57

In 2025, you can now add dependent children to your Travel 365 plan.

You can add dependent spouse/partner and children. To calculate the rate, find your rate and multiply by the number of covered individuals.