

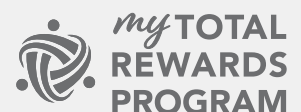
2026 TOTAL REWARDS

At-a-Glance



Citizens offers our employees a comprehensive Total Rewards Program that includes many outstanding offerings that recognize, reward, and enhance the employee experience.

You are encouraged to explore the many employee programs Citizens offers to help you excel in your career.



Total Rewards

At-a-Glance



Health and Wellness

Health and Welfare

- Medical - Choose from HDHP, EPO, PPO
- Dental
- Vision insurance
- Life insurance
 - Basic life*
 - Optional life for employee, spouse/domestic partner and dependents†
- Accidental death and dismemberment (AD&D)
 - AD&D*
 - Optional AD&D for employee, spouse and dependents†
- Disability†
 - Short-term disability*
 - Long-term disability
- Flexible Spending Accounts (FSAs)†
 - Health Care Account
 - Limited Purpose Flexible Spending Account
 - Dependent Care Account
- Health Savings Account (HSA) up to \$1700/yr*
- Accident insurance
- Critical illness
- Hospital indemnity
- Additional benefits*
 - Employee assistance program
 - Personal and business travel† insurance
 - Health advocate and clinical assistance
 - Health and Wellness Account up to \$1500/yr
 - Caregiver and childcare referral services
 - Personal coaching tools and resources

Financial Wellness

- Retirement plan with employer match up to 8%/yr*
- Retirement Health Reimbursement Account (rHRA) up to \$30,000
- Student loan forgiveness program†
- Money coaching

Employee Wellness

- Personify Health wellness program
- Rewards program up to \$300/yr*
- Monthly educational webinars
- Wellness campaigns
- Annual biometric health screenings
- Premium wellness credit up to \$1,440

Learning and Organizational Development

- Technical and insurance training
- Tuition reimbursement†
- Certifications, designations and licensures
- Seminars, conferences and professional memberships
- Employee development
- Leadership development
- LinkedIn Learning

Work-Life Balance

Time off to support a work/life balance

- Paid holidays
- Personal day
- Vacation
- Sick leave
- Bereavement leave
- Leave for jury and military duty
- Paid Parental Leave
- Family Medical Leave Act (FMLA)

Workplace Flexibility

- Casual dress
- Flex time
- Limited travel

Ways to Save

- Pet insurance
- College savings plan
- Vacation sell-back
- Savings Club
- Travelers auto insurance
- Employee discounts for personal use
- Prepaid and discount legal and identity theft services

Pay and Performance

- Career levels and market-based compensation
- Performance management

Recognition and Engagement

Awards and Recognition

- Corporate recognition
 - Spotlight on Citizens Super Stars
 - Employee of the Year
 - Leader of the Year
 - Team of the Year
 - Retirement recognition
 - Quarterly corporate awards
 - Service anniversary recognition

- Division recognition
- Kudos - peer to peer recognition

Employee Appreciation Events

- Citizens Celebrates
- Employee Appreciation Day
- Citizens Salutes Its Veterans

Community Volunteer and Mentor Program

*Company provided and/or funded

†Full-time employees only