

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