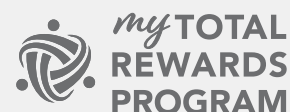




# Total Rewards At-a-Glance

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<sup>†</sup>, PPO<sup>†</sup>
- Dental
- Vision insurance
- Life insurance
  - Basic life\*
  - Optional life for employee, spouse/domestic partner and dependents<sup>†</sup>
- Accidental death and dismemberment (AD&D)
  - AD&D\*
  - Optional AD&D for employee, spouse and dependents<sup>†</sup>
- Disability<sup>†</sup>
  - Short-term disability\*
  - Long-term disability
- Flexible Spending Accounts
  - Health care account
  - Limited purpose account
  - Dependent care account
- Health Savings Account (HSA) up to \$1600/yr\*
- Accident plan
- Critical illness
- Hospital indemnity
- Additional benefits (company-provided)
  - Employee assistance program
  - Personal and business travel<sup>†</sup> 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\*<sup>†</sup>
- Student loan forgiveness program<sup>†</sup>
- Identity theft program
- Will preparation and legal guidance
- Money coaching

#### Employee Wellness

- Strive Wellness by Virgin Pulse
- Rewards program up to \$300/yr\*
- Monthly educational webinars
- Wellness campaigns
- Annual health screenings

### Learning and Development

- Technical and insurance training
- Tuition reimbursement<sup>†</sup>
- 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
- Family Medical Leave Act (FMLA)

#### Workplace Flexibility

- Casual dress
- Flex time
- Onsite and field positions
- Limited travel<sup>†</sup>

#### Ways to Save

- Pet insurance
- College savings plan
- Vacation sell-back
- Holiday Club
- Travelers auto insurance
- Employee discounts for personal use

### Pay and Performance

- Career levels and market based compensation program
- 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-funded

<sup>†</sup>Full-time employees only