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Benefits

Passion has its benefits. At Liberty Mutual, we value your hard work, integrity and commitment to make things better. And it is our privilege to offer you benefits that support your life and well-being.

Our benefits program includes:

- Health
- Health Savings Account (HSA)
- DentalVisionDisability Insurance (both short- and long-term)
- Life Insurance (for you and your family)
- Accidental Death and Dismemberment Insurance
- Dependent Care Flexible Spending Account
- Employee Assistance Plan (EAP), including dependent care resources
- Retirement Benefit (pension) Plan

- 401(k) Savings Plan with Company Match
- Other valuable benefits

Retirement Benefits



Liberty Mutual provides you with two important ways to accumulate financial resources for the future. Through the pension plan, Liberty Mutual provides you with a monthly pay credit equal to 5% of your monthly eligible compensation, plus monthly interest credits. You can also participate in our 401(k) plan, which offers a guaranteed company match of \$0.50 for each dollar you contribute, up to 8% of your eligible pay.

Pay-for-Performance



Talented people expect to be well paid and are attracted to those companies that provide competitive pay, reward exceptional performance, and offer advancement opportunities. At Liberty Mutual, performance and pay are reviewed annually. Our compensation program is designed to deliver above-market pay if you perform well and significantly above that if you demonstrate exceptional performance over time.

Variable Incentive Plan (VIP)



Because we believe in sharing our success with those who make it possible, your total compensation package goes beyond your base salary. It also includes participation in our annual bonus program. Our Variable Incentive Plan (VIP) provides cash awards based on your business unit's performance and Liberty's overall financial success, as well as your individual performance. Eligible employees include

all regular full- and part-time employees who are not eligible for other incentive plans, such as a sales compensation program.

Flexible Work Arrangements



We put people first by supporting the evolving needs of our employees. We offer flexible work arrangements that help employees balance their work and personal lives.

Time Off



We believe it is important to provide you with time off for relaxation, recreation, or to attend to other personal needs. We provide time off through holidays, flexible time off, and special time allowances such as bereavement and jury duty. Liberty also offers a number of other paid and unpaid leaves of absence, such as disability leave, military leave, family/medical leave, and personal leave.

Medical Coverage



The Liberty Mutual Health Plan provides you with a choice of Consumer Directed Health Plan options with a Health Savings Account that offer flexibility in how you manage and spend your health care dollars. Employees regularly scheduled to work at least 20 hours or more per week are eligible to enroll in the plan with benefits beginning on your first day of employment.

Health Savings Account (HSA)



A health savings account (HSA) is a tax-advantaged account that can be used for qualified health care expenses (e.g., medical, prescription drug, dental and vision care). Participants who meet the eligibility requirements are automatically enrolled in an HSA. Liberty Mutual will contribute to the HSA, and you can make before-tax contributions through payroll deductions.

Dental Coverage



We offer a comprehensive dental plan with a choice of two options. Employees regularly scheduled to work at least 20 hours or more per week are eligible to enroll in the plan with benefits beginning on your first day of employment.

Vision Care Coverage



Whether you need an eye exam or laser vision correction, the Vision Care Plan offers you an array of covered services and eye care products. Employees regularly scheduled to work at least 20 hours or more per week are eligible to enroll in the plan with benefits beginning on your first day of employment.

Dependent Care Flexible Spending Account (FSA)



You are eligible to participate in the Dependent Care Reimbursement Flexible Spending Account (FSA) Plan. Employees regularly scheduled to work at least 20 hours or more per week are eligible to enroll in the plan with benefits beginning on your first day of employment.

Tuition Reimbursement



Take courses, earn a degree, and advance your career. Liberty makes it easy with our tuition reimbursement plan. With your manager's approval, the plan reimburses you 100% of the cost for undergraduate and graduate courses. You're eligible for the plan once you've been a full-time Liberty Mutual employee for at least one year.

Adoption and Surrogacy Assistance Plans



Under the Liberty Mutual Adoption and Surrogacy Assistance Plans, you may receive reimbursement of up to \$20,000 per child for eligible adoption-related expenses and up to \$20,000 for surrogacy-related expenses, per event. Eligible employees who are regularly scheduled to work at least 20 hours or more per week as of the adoption date or birth of a child via surrogate, are eligible.

Serve with Liberty



A voluntary program, *Serve with Liberty* is the Liberty Mutual Insurance global employee community service program. Annually, you will have the opportunity to spend a day working with a charity of your choice as part of our *Serve with Liberty* week of events.

Give with Liberty



Give with Liberty is a countrywide charitable giving program for full- and part-time U.S. employees of Liberty Mutual Insurance. *Give with Liberty* provides you the opportunity to donate directly to up to four health and human services

charities of your choice via payroll deduction. Liberty Mutual Foundation will match \$.50 on every dollar you donate to eligible charities, making the gift go even further.

Short-Term Disability Insurance (STD)



Short-Term disability insurance is invaluable if you become sick or disabled and aren't able to work for a short period of time. Liberty Mutual's Short-Term Disability (STD) Plan gives you the coverage you need-and it's fully paid for by Liberty Mutual. Eligible employees regularly scheduled to work at least 20 or more hours per week are eligible immediately upon their date of hire.

Long-Term Disability Insurance (LTD)



Eligible employees who are scheduled and working 30 or more hours per week participate in the Liberty Mutual Long-Term Disability (LTD) Plan immediately upon their date of hire, as a condition of employment. All other eligible employees regularly scheduled to work 20 or more hours per week are eligible to enroll for coverage.

myConcierge



myConcierge is a personal concierge service available to support your travel and lifestyle needs. Liberty Mutual provides myConcierge at no cost to employees regularly scheduled to work 20 or more hours per week. You pay for any services or products that are arranged per your request.

Employee Recognition & Appreciation



We believe in recognizing and appreciating each other for the energy, effort, pride and passion we bring to work every day. “*Shine*,” our employee recognition program, is just one of the multiple ways we accomplish this. Through *Shine*, you will have the opportunity to give and receive eCards and points, which can be redeemed for thousands of awards of your choosing.

Liberty Mutual Marketplace



Liberty Mutual Marketplace is a free program that provides employee pricing and convenience for employees regularly scheduled to work 20 or more hours per week. Liberty Mutual Marketplace helps you save with employee pricing on electronics, automobiles, gym discounts, movie tickets or almost anything else.

Your Well-Being



Liberty Mutual offers several programs to motivate and inspire a happy, healthy you. Choose the programs that best support your own health and well-being goals.

Castlight Health



Liberty Mutual Health Plan participants have easy-to-use access to health care pricing and quality information. With Castlight, you can know the cost and quality options before you visit a doctor or schedule any tests or procedures.

Employee Life Insurance



Life insurance can be a very important component of your financial plan-especially if someone relies on you financially. The Liberty Mutual Employee Life Insurance Plan provides eligible employees with many coverage options, including a company-paid benefit component. Employees regularly scheduled to work at least 20 hours or more per week are eligible to enroll in the plan with benefits beginning on your first day of employment.

Accidental Death & Dismemberment (AD&D)



Liberty Mutual's AD&D Plan provides optional coverage for accidents resulting in death or dismemberment. Employees regularly scheduled to work at least 20 hours or more per week are eligible to enroll in the plan with benefits beginning on your first day of employment.

Dependent Life Insurance



Liberty Mutual Dependent Life Insurance offers four levels of life insurance coverage for an employee's spouse/domestic partner and three levels of coverage for dependent children. Employees regularly scheduled to work at least 20 hours or more per week are eligible to enroll in the plan with benefits beginning on your first day of employment.

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Liberty Mutual proudly supports Pride Month 2021

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