



CHUBB

# 2020 Benefits at a Glance

Guide for ESIS Employees

## 2020 Benefits at a Glance

**Your physical, financial, and personal well-being are all connected.** Chubb is committed to supporting your *total* health by offering a comprehensive benefits program to help you be your best. This brochure provides an overview of the benefits available to eligible employees (full-time and part-time employees working at least 24 hours a week) and their covered dependents in 2020. Visit [www.craftyourbenefits.com](http://www.craftyourbenefits.com) for more plan details and resources.

Health and welfare benefits			
<p><b>Medical</b></p>	<p>Chubb offers a range of medical plan options with different coverage levels, price points, and carriers to meet the diverse needs of our employees. Each plan includes free in-network preventive care, cost sharing for non-preventive care, and an out-of-pocket maximum that protects you by capping the total amount you'll ever pay for covered services in a year.</p> <p><b>Medical plan options*:</b></p> <ul style="list-style-type: none"> <li>• Two PPO (preferred provider organization) plan options:               <ul style="list-style-type: none"> <li>– \$400 Deductible Plan</li> <li>– \$900 Deductible Plan</li> </ul> </li> <li>• Two HDHP (high deductible health plan) options:               <ul style="list-style-type: none"> <li>– \$1,850 Deductible Plan with Health Savings Account</li> <li>– \$2,850 Deductible Plan with Health Savings Account</li> </ul> </li> </ul> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> <p><b>Carrier options:</b></p> <ul style="list-style-type: none"> <li>• Aetna (choice of network)</li> <li>• Horizon Blue Cross Blue Shield</li> <li>• Optima (Virginia only)</li> <li>• Kaiser (California only)</li> <li>• HMSA (Hawaii only)</li> </ul> </td> <td style="vertical-align: top;"> <p><b>Coverage level options:</b></p> <ul style="list-style-type: none"> <li>• Employee only</li> <li>• Employee + spouse/partner</li> <li>• Employee + child(ren)</li> <li>• Employee + family</li> </ul> </td> </tr> </table> <p><i>* The deductibles in the medical plan names reflect <b>employee-only, in-network coverage</b>. Different deductibles apply for family coverage. Medical plan options for employees who choose HMSA as their carrier will differ from those listed here.</i></p>	<p><b>Carrier options:</b></p> <ul style="list-style-type: none"> <li>• Aetna (choice of network)</li> <li>• Horizon Blue Cross Blue Shield</li> <li>• Optima (Virginia only)</li> <li>• Kaiser (California only)</li> <li>• HMSA (Hawaii only)</li> </ul>	<p><b>Coverage level options:</b></p> <ul style="list-style-type: none"> <li>• Employee only</li> <li>• Employee + spouse/partner</li> <li>• Employee + child(ren)</li> <li>• Employee + family</li> </ul>
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<p><b>Prescription drug</b></p>	<p>All of Chubb's medical plans include prescription drug coverage:</p> <ul style="list-style-type: none"> <li>• Aetna, Horizon Blue Cross Blue Shield, and Optima: Provided by Express Scripts</li> <li>• Kaiser: Provided by Kaiser Pharmacy</li> <li>• HMSA: Provided by HMSA</li> </ul> <p>A convenient, money-saving mail order program is available with all carriers.</p>		

<p><b>Telemedicine and nurse line</b></p>	<p>Telemedicine and/or nurse line benefits are included with each Chubb medical plan, so you and your family members can visit the doctor and get health advice without leaving the house — no appointment needed. It’s a convenient, affordable way to get professional medical advice and care for a wide variety of common medical conditions.</p>
<p><b>365+ HUB</b></p>	<p>The 365+ HUB benefit provides one-on-one support — online and by phone — to help you improve the quality and cost of your care. By enrolling in 365+ HUB, you will have year-round access to personal health advocacy services, price comparison tools, physician performance ratings, and expert medical opinions. You pay the full cost of coverage through post-tax deductions.</p>
<p><b>Supplemental medical</b></p>	<p>Chubb offers three different types of supplemental medical insurance, all underwritten by Chubb. These plans provide cash payments in the event of a significant unexpected medical expense. You pay the full cost of coverage through after-tax payroll deductions.</p> <p>These plans are designed to supplement your medical plan. Consider the coverage offered by each to determine which one(s) best fit your needs.</p> <ul style="list-style-type: none"> <li>• <b>Accident insurance</b> — Provides cash benefits in case of accidental injury. Use the money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent.</li> <li>• <b>Critical illness insurance</b> — Provides a lump-sum benefit to help protect you against the financial impact of certain illnesses, including heart attack and cancer. Use the money to help cover your out-of-pocket expenses for your treatment and your everyday living expenses.</li> <li>• <b>Hospital indemnity insurance</b> — Provides a benefit as a lump sum or on a schedule to help offset the expenses and bills associated with a covered sickness or accident, including hospital stays. This plan pays benefits in addition to any other insurance.</li> </ul>

<p><b>Health Savings Account (HSA)</b></p>	<p>Employees who enroll in a high deductible health plan (the \$1,850 Deductible Plan or \$2,850 Deductible Plan) may enroll in the HSA — a tax-free savings account you can use to pay for your health expenses now and in the future.</p> <p>You contribute to your HSA with before-tax payroll deductions, then spend the money tax-free on your eligible medical, dental, and vision expenses. Chubb contributes to the HSAs of all employees enrolled in the \$1,850 Deductible Plan. The amount of the company contribution depends on the level of coverage you elect: \$500 for employee-only coverage; or \$1,000 for employee plus spouse/partner, employee plus child(ren), or full family coverage.</p> <p>HSA contributions are funded quarterly at the beginning of the next quarter following your enrollment. You can spend your HSA money as you go, or use it to stockpile tax-free savings that you can use to pay for your health expenses anytime, even in retirement. In addition, you can invest your HSA funds for tax-free earning potential once your account has reached a minimum of \$1,000.</p>
<p><b>Flexible Spending Accounts (FSAs)</b></p>	<p>Chubb offers three types of FSAs to help you save money on your health and dependent care expenses:</p> <ul style="list-style-type: none"> <li>• <b>Health Care FSA:</b> Available to employees who are not enrolled in the HSA and used for eligible medical, dental, and vision expenses</li> <li>• <b>Limited Purpose FSA:</b> Available to employees who are enrolled in the HSA and used for eligible dental and vision expenses <b>only</b> until you meet the IRS minimum annual deductible for high deductible health plans — after that, eligible medical expenses are also allowed</li> <li>• <b>Dependent Care FSA:</b> Available to all employees and used for eligible dependent care expenses</li> </ul> <p>The money you contribute to these accounts comes from your paycheck before it is taxed, and you withdraw it tax-free when you pay for eligible expenses. You will receive a debit card to pay for eligible expenses or can submit a claim to reimburse yourself.</p> <p>Unlike the HSA, the FSAs have a “use it or lose it” rule. With the Health Care FSA and Limited Purpose FSA, up to \$500 of unused money may be carried over to the next year; amounts above \$500 will be forfeited. With the Dependent Care FSA, there is no carryover feature, so any money remaining in your account at year-end will be forfeited.</p>

<p><b>Dental</b></p>	<p>Chubb offers two dental plans, both provided by Aetna:</p> <ul style="list-style-type: none"> <li>• DHMO Plan</li> <li>• PPO Plan</li> </ul> <p>Preventive dental care is fully covered, so you pay nothing. Both plans offer coverage for basic and major restorative services, as well as orthodontia for adults and children.</p> <p>The DHMO only pays benefits for <b><i>in-network care</i></b>. If you go to an out-of-network provider, services are not covered.</p>
<p><b>Vision</b></p>	<p>The EyeMed vision plan helps cover your eligible vision care expenses such as eye exams, glasses, and contact lenses. The plan offers coverage for both in-network and out-of-network services, but you will pay less when you stay in the EyeMed network.</p>
<p><b><i>Ensure Your Health</i> Wellness Program</b></p>	<p>Chubb offers employees the <i>Ensure Your Health</i> Wellness Program through Health Advocate, a leading provider of employee wellness programs and services. This free, fully confidential program is designed to make it easier for you and your family to get and stay healthy.</p> <p>With <i>Ensure Your Health</i>, you can:</p> <ul style="list-style-type: none"> <li>• Set goals based on your personal health risks.</li> <li>• Get and stay fit, eat better, quit smoking, reduce stress.</li> <li>• Participate in team challenges and attend online workshops.</li> <li>• Use health trackers, sync fitness devices, and more.</li> </ul>
<p><b>Employee Assistance Program (EAP)</b></p>	<p>The EAP, provided by Aetna Resources for Living, is a free, confidential benefit to help you and your family members live well at home and at work:</p> <ul style="list-style-type: none"> <li>• Offers support for a variety of issues, including work/life balance, family and relationships, depression and stress management, and more.</li> <li>• Provides you with up to eight counseling sessions per issue per year with licensed network professionals at no cost to you.</li> <li>• Includes additional benefits such as work/life services, legal consultations and referrals, financial consultations, and online wellness resources.</li> </ul>

Life and disability insurance	
<p><b>Life and Accidental Death &amp; Dismemberment (AD&amp;D) insurance</b></p>	<p>Chubb provides employees with a basic level of life and AD&amp;D insurance, along with the option to purchase additional, supplemental coverage.</p> <p><b>Basic life and AD&amp;D insurance</b>  <i>Company pays, coverage is automatic</i>                      Chubb provides basic life and AD&amp;D insurance through Prudential to assist you and your family in the event of a death or dismemberment. You are eligible for coverage up to 1x base pay, up to a maximum of \$1,000,000.</p> <p><b>Supplemental life and AD&amp;D insurance</b>  <i>You pay, enrollment is required if you want to participate</i>                      You may choose to purchase additional life and AD&amp;D coverage through Prudential:</p> <ul style="list-style-type: none"> <li>• <b>Supplemental life</b> (for yourself) — You may elect coverage up to 8x your annual pay, up to a maximum of \$3,000,000.</li> <li>• <b>Supplemental AD&amp;D</b> (for yourself + family) — This benefit is bundled with your supplemental life benefit. Meaning, your election for the supplemental life benefit applies here. Coverage is available for up to 8x pay, up to a maximum of \$3,000,000.</li> <li>• <b>Supplemental spouse life</b> (for your spouse/ partner) — You may elect coverage in \$10,000 increments, up to a maximum of \$150,000. You need to be enrolled in supplemental life to enroll in this benefit.</li> <li>• <b>Supplemental child life</b> (for your child(ren) — You may elect a flat \$10,000 coverage amount for each child.</li> </ul>
<p><b>Business Travel Accident Insurance</b></p>	<p>This benefit provides coverage for accidents while traveling on company business. In the event of an employee death while on company business, the plan pays his or her designated beneficiary 5x the employee’s annual base pay, to a maximum of \$2,500,000. Chubb pays the full cost of this coverage.</p>
<p><b>Personal Accident Insurance (PAI)</b></p>	<p>PAI provides financial protection against death or serious injury resulting from an accident. The plan will pay full or partial benefits depending on the severity of the loss. Benefits are paid in addition to your group life insurance.</p> <p>You may elect coverage in \$50,000 increments up to a maximum of \$750,000, not to exceed 10x your annual pay. PAI coverage is also available for your spouse/partner and dependent children.</p>

<p><b>Disability insurance</b></p>	<p>Chubb offers disability insurance to help protect your financial well-being. If you become ill or injured and need to miss work for an extended time, disability insurance can replace a percentage of your lost income.</p> <p><b>Short-term disability (STD)</b>  <i>Company pays, coverage is automatic</i></p> <ul style="list-style-type: none"> <li>• Pays 60% or 100% of your salary (based on your length of service) for a maximum of 26 weeks</li> <li>• Coverage begins on day six of the disability and is retroactive to day one</li> <li>• Provided through Chubb*</li> </ul> <p><b>Long-term disability (LTD)</b>  <i>Company pays, coverage is automatic</i></p> <ul style="list-style-type: none"> <li>• Pays 60% of your salary, up to a maximum of:             <ul style="list-style-type: none"> <li>– \$15,000 per month if your annual base salary is \$300,000 or less</li> <li>– \$25,000 per month if your annual base salary is more than \$300,000</li> </ul> </li> <li>• Coverage begins after 26 weeks of disability</li> <li>• Provided through Cigna</li> </ul> <p><b>LTD buy-up</b>  <i>You pay, enrollment is required if you want to participate</i></p> <ul style="list-style-type: none"> <li>• 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 core company-provided LTD amount plus your LTD buy-up amount) of:             <ul style="list-style-type: none"> <li>– \$20,000 per month if your annual base salary is \$300,000 or less</li> <li>– \$30,000 per month if your annual base salary is more than \$300,000</li> </ul> </li> <li>• Provided through Cigna</li> </ul> <p><i>* Cigna administers and pays the Statutory disability benefits for employees in NY, NJ, and HI.</i></p>
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**Savings and investment plans**

**Chubb USA Employee Retirement Savings Plan**

Chubb is committed to supporting the financial well-being of our employees — today and tomorrow. The Chubb USA Employee Retirement Savings Plan (the 401(k) Plan) is administered by Alight Solutions. It gives you a convenient, tax-advantaged way to save and invest for your retirement, along with company contributions that can help grow your savings faster.

**Key features**

The 401(k) Plan is designed to provide employees with significant savings to be used for retirement.

- If you do not take any action within 35 days of your date of hire, you will be auto-enrolled at a 6% before-tax contribution of your eligible pay and set to a Target Date Fund investment option. Please note, you can change your plan contribution rate at any time.
- You can receive employer contributions up to 14% of your eligible compensation each year to be earmarked for retirement.
- You are fully vested in employer contributions after completion of two years of service.
- Under certain conditions, you can borrow against your vested account balance. In addition, if you incur a hardship as defined by the IRS, you may withdraw a portion of your retirement savings.
- There are various investment options for you to choose from. Each of these investment options falls into one of three categories: stocks, bonds, or money market/stable value funds. You can change your investment options on a daily basis.

**Contributions from you and Chubb**

Together, you and Chubb both save for your retirement.

- **Your contributions:** You may contribute up to 50% of your eligible earnings to the 401(k) Plan (10% if you are highly compensated officer who participates in the Supplemental Plan) However, all employees can contribute up the **IRS maximum of \$19,500 for the 2020 plan year.**
- **Matching contributions:** Chubb will match your contributions to the 401(k) Plan dollar for dollar up to the first 6% contributed. Company contributions to this plan will be made once a year in January and only to those employees who were employed on December 31 of the previous year.
- **Discretionary profit sharing contribution:** ESIS employees are eligible for a profit sharing contribution regardless of whether or not they make contributions to the 401(k) Plan. The profit sharing contribution may range from 0% to 8% of eligible compensation and may be awarded by the Company in its sole discretion. Company contributions to this plan will be made once a year and only to those employees who were employed on December 31 of the previous year.



	<p><b>Roth 401(k) option</b></p> <p>Chubb offers a Roth 401(k) feature in the 401(k) Plan. A Roth 401(k) account allows participants to contribute after-tax dollars, whereas contributions to a traditional 401(k) account are on a before-tax basis. When you make Roth contributions, your contributions and the return on investment on those contributions are tax-free when distributed from the plan (assuming participants meet Roth participation requirements).</p>
<p><b>Chubb USA Supplemental Employee Retirement Savings Plan</b></p>	<p>The Chubb USA Supplemental Employee Retirement Savings Plan (SERP) is designed to increase the savings potential of eligible officers.</p> <p>Because the 401(k) Plan is deemed a tax-qualified plan, current tax law limits the amount an employee and Chubb can contribute. To help restore employees' lost savings opportunities, Chubb offers the Supplemental Plan to a select number of eligible officers. An eligible officer can continue to contribute on a before-tax basis to the Supplemental Plan after the limit is reached and Chubb will continue to match contributions. Company contributions to this plan will be made once a year in January and only to those officers who were employed on December 31 of the previous year.</p>
<p><b>Chubb Limited Employee Stock Purchase Plan</b></p>	<p>The Chubb Limited Employee Stock Purchase Plan lets you buy shares of Chubb common stock at a discount through convenient payroll deductions. You may purchase Chubb stock at 15% discount of market price and can contribute up to 10% of after-tax pay. This program is managed by Fidelity Stock Plan Services.</p>
<p><b>Long-Term Care Insurance</b></p>	<p>Long-term care insurance helps pay for care 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 may help you stay in your own home. You and your eligible family members can participate, including your spouse/partner, children, siblings, parents, and grandparents.</p>

<b>Additional benefits</b>	
<b>Transportation Reimbursement Incentive Program (TRIP)</b>	<p>TRIP is a program that allows you to pay for commuting and/or parking expenses with tax-free dollars:</p> <ul style="list-style-type: none"> <li>• Save money on what you spend out of pocket for qualified transportation expenses.</li> <li>• Two accounts are available — you may enroll in the transit account and/or parking account.</li> <li>• You decide how much to contribute, and the money is deducted from your paycheck on a before-tax basis.</li> <li>• Your account rolls over year after year, and the money is available for eligible expenses as long as you are employed at Chubb.</li> </ul>
<b>Identity theft protection</b>	<p>You have access to services from InfoArmor® that monitor your identity, detect fraud, and restore your identity in the event of theft:</p> <ul style="list-style-type: none"> <li>• Get peace of mind by protecting yourself against the damage of identity theft.</li> <li>• The PrivacyArmor Plus plan includes data from three credit bureaus, financial transaction alerts, and multiple data sources for account transactions.</li> <li>• Certified privacy advocates act on your behalf to resolve identity theft issues.</li> <li>• You pay for coverage; enrollment is required if you want to participate.</li> </ul>
<b>Legal benefits</b>	<p>The MetLife® Hyatt Legal Assistance Plan offers economical access to attorneys for legal services such as will preparation, estate planning, and family law:</p> <ul style="list-style-type: none"> <li>• Give yourself, your spouse, and your dependents access to a nationwide network of more than 14,000 attorneys.</li> <li>• Legal advice is a phone call away, and representatives will help you find an attorney in your area.</li> <li>• You pay for coverage; enrollment is required if you want to participate.</li> </ul>

<p><b>Auto and home insurance</b></p>	<p>You may purchase insurance coverage directly with Chubb through the Chubb Customer Center (CCC).* 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 our office at 1-800-777-2131 for your complimentary personal risk evaluation and quote.</p> <p><i>* Coverage is subject to underwriting approval.</i></p> <p>You can also save money with coverage from MetLife, on personal insurance policies, including home (not available in MA or FL), auto, landlord’s rental dwelling, condo, and recreational vehicle and boat:</p> <ul style="list-style-type: none"> <li>• Save up to 15% by purchasing this coverage through the Chubb Benefits Marketplace.</li> <li>• Receive no-obligation quotes and cost comparisons.</li> </ul>
<p><b>Pet insurance</b></p>	<p>Nationwide provides coverage to help you pay for the costs of veterinary care:</p> <ul style="list-style-type: none"> <li>• Protect against the financial impact of veterinary care while using any veterinarian worldwide.</li> <li>• You are eligible to receive a discount of 5% or more on premiums.</li> <li>• You pay for coverage; enrollment is required if you want to participate.</li> </ul>
<p><b>Online discount mall</b></p>	<p>The PerkSpot Online Discount Mall gives you access to exclusive prices, discounts, and offers from hundreds of local and national merchants:</p> <ul style="list-style-type: none"> <li>• This service is provided at no cost to you.</li> <li>• Save up to 40% through offers that interest you, including health clubs, movie theaters, restaurants, retailers, and cell phone providers.</li> <li>• No need to enroll; you can access the Mall anytime.</li> </ul>
<p><b>Paid time off</b></p>	<p>We recognize that employees need time off for rest and relaxation and to attend to various personal matters. In addition to paid holidays, we offer a generous paid time off program to eligible employees, which increases with your years of service with the company. Paid time off can be used for illness, vacation, or any other reason.</p> <p>Paid Holidays: Chubb provides employees with company-paid holidays annually. Depending on the calendar year, Chubb U.S. offices will be closed for nine or 10 scheduled holidays.</p>

<p><b>Investment in Education Program</b></p>	<p>Continuous learning is critical to Chubb’s success and to the company’s commitment to drive excellent business results. As a learning organization, Chubb provides an <b>Investment in Education Program</b> (IEP) that supports employees in the pursuit of insurance certifications and designations, professional certifications, graduate and undergraduate degree programs, and other related educational activities. These pursuits are in addition to other learning opportunities available to employees for their development such as e-learning, internal seminars, on-the-job training, and other experiential learning opportunities. All of these learning options help ensure that employees have the overall skillset to meet both Chubb’s business objectives and their personal career aspirations. The Investment in Education Program is an important and valued employee benefit that supports this goal. Depending upon the program, Chubb employees may receive reimbursement, pre-paid expenses of qualified educational programs, and/or completion bonuses related to specific professional and designation programs.</p>
<p><b>Chubb Charitable Foundation</b></p>	<p>Chubb Group believes its employees should positively influence the communities in which they work and live through both hands-on involvement in local initiatives and financial support of organizations making a measurable impact. We believe that positive contributions to the fabric of our communities yield long-lasting benefits to society, our employees, and our company.</p> <p><b>U.S. Employee Programs</b></p> <p>U.S. employees can direct a portion of the Chubb Charitable Foundation’s giving by participating in one of our two employee giving programs, both of which have a service requirement of six months for all new hires:</p> <ul style="list-style-type: none"> <li>• <b>U.S. Matching Gifts Program:</b> The Chubb Charitable Foundation will match at 100% individual employee charitable contributions to eligible community, environmental, health, human services, educational and cultural nonprofit 501(c)(3) organizations or institutions in which our employees have an active interest. The U.S. Matching Gifts Program is designed to direct a significant segment of Foundation giving by matching individual’s contributions from a minimum of \$25 to an aggregate maximum of \$20,000 per calendar year.</li> <li>• <b>U.S. Gift of Time Program:</b> When a Chubb employee volunteers a minimum of 40 hours of unpaid personal time to a nonprofit organization during the calendar year, the Chubb Charitable Foundation will donate \$250 to that organization.</li> </ul>

<p><b>Adoption Expense Reimbursement Program</b></p>	<p>Chubb’s Adoption Expense Reimbursement Program provides financial assistance to eligible employees for certain expenses incurred during the adoption of a child. Some expenses for agency adoption and private adoptions are covered under this program.</p> <p>Chubb will reimburse eligible expenses for regular full-time or regular part-time U.S.-based employees up to a maximum of \$3,500 per child. Chubb will only reimburse the eligible expenses for the adoption of children up to age 18 at time of adoption.</p>
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This brochure is only a brief summary of the Chubb Benefits Program. It describes certain key features of the Chubb Benefits Program, but does not provide detailed information. Chubb reserves the right to amend, terminate, or modify any part of these plans described in this summary, including termination of the plans, changes to coverage, and changes to costs or subsidies of the plans at any time. In the event there is a conflict between this guide and the terms of the applicable plan document, the terms of the plan document will apply.