

What can go right when your employer cares for your total well-being?



#### Benefits and compensation at Zurich

Gender-neutral paid parental leave, mental well-being support and other inclusive benefits have earned Zurich recognition on Forbes' America's Best Employers list, Seramount's Best Companies lists, the Corporate Equality Index and more. Zurich offers inclusive, extensive benefits and resources to support our employees' total well-being.

#### Career development



We offer tuition assistance (with manager approval) to help employees pursue job-related degrees, licenses and professional certifications. We believe so strongly in learning that it's part of every employee's annual objectives. We offer various development resources:

- Our digital learning platforms offer a wide range of self-guided trainings and learning resources.
- Our digital Talent Marketplace platform enables employees to view temporary assignments in different business areas and talk with their manager if they're interested in pursuing them to build skills and experience.
- We also offer a mentoring program, an internship program and an apprenticeship program, in addition to sponsoring scholarships.

Listen to a podcast about the Talent Marketplace.

#### Competitive compensation



We offer competitive base pay, based in part on an annual fair market assessment, and an incentive program that rewards employees' contributions to short-term business results. We conduct pay equity analyses to identify any pay differences for employees in the same or similar roles and assess whether the differences are for legitimate reasons, such as experience, education/training or job performance, and not due to gender or race/ethnicity.

#### FlexWork



Even before COVID-19, over 60% of our workforce had some form of flexible working arrangement in place with their manager's approval. Today there are many ways of working flexibly at Zurich, which we call FlexWork. Each business unit and function has established parameters for the use of FlexWork in order to meet our customers' needs and achieve desired business results. Today, managers and employees talk through options based on the role and the individual.

The evolving nature of COVID-19 requires us to monitor infection data to guide our decisions on remote work, with employee safety as the top priority. Wherever employees are working, we leverage technology such as Microsoft Teams to support collaboration and connection, and we share new and best practices for getting the most out of our technology in a hybrid environment. See our FAQ for additional details, including our vaccination policies.

# Health



Offerings include medical, prescription, dental, vision, life, accident, disability, critical illness, hospital indemnity and business travel accident insurance and assistance. Additional details:

- Our high-deductible medical plans are designed to be used with a tax-advantaged health savings account (HSA). When employees make a minimum contribution to their HSA, Zurich makes a generous contribution too.
- Annual physical exams and other preventive services are covered at 100% with in-network
  providers. Employees can elect to cover eligible dependents spouse or domestic partner and
  dependent children. The plan also covers prescription drugs. Flexible Spending Accounts (FSAs)
  are an additional option for eligible out-of-pocket health and dependent care expenses.
- Employees and dependents enrolled in Zurich's U.S. medical plans or Canada's Manulife health plan have access to infertility treatments and a service provider that helps employees find specialists or get a second opinion without extra exams or appointments.

# Lifestyle support



Zurich offers a well-being app, weight loss support, tobacco cessation support, subsidies for backup child care, child care discounts, subsidies for legal expenses associated with adopting a child, supports for nursing mothers, access to an online caregiver database, tutoring discounts and college coach support, commuter benefits, group legal benefits and more.

# Paid time off (PTO) and family leave



Generous paid time off includes holidays such as Martin Luther King Jr. Day and the day after Thanksgiving. We offer summer hours (shorter Fridays), the option to take time off in small increments and options for most employees to buy or sell PTO. We also offer generous paid family leave:

- In the U.S. we offer 12 weeks of 100% paid family leave for parents welcoming a child to their family via birth, adoption or fostering, and 2 weeks paid leave for employees caring for a family member with a serious health condition.
- In Canada, the Family Friendly benefit provides the birthing parent up to 16 weeks of paid leave (10 weeks paid for maternity/pregnancy leave plus 6 weeks paid for parental leave), while the coparent or adoptive parent may take up to 6 weeks paid leave to bond with their child. Canadian employees also are eligible for up to 10 days of paid caregiver leave.

Learn more about our support for parents.

# Recognition



Outstanding performance is recognized and rewarded through our Excellence Awards, Impact Awards, Project Professional Awards, KAMP Awards and Community Hero Awards. Some of these honors come with a financial award. Our peer recognition platform allows employees to commend colleagues and award points to them, which are redeemable for gift cards, merchandise, event tickets and more. Learn more about our awards and recognition.

# Retirement



Newly hired individuals are immediately eligible to participate in our 401(k) savings plan, with two types of generous company contributions. Employees can contribute up to 50% of their salary on a pre-tax or Roth basis. Zurich matches contributions dollar for dollar, up to 6% of eligible base pay. In addition to the company match, employees are eligible to receive a company base contribution, which is a percentage of their eligible pay based on years of service.





Inrough our Employee Assistance Program, Zurich covers up to eight confidential therapy sessions per year for benefits-eligible employees and their covered dependents. Employees do not have to be enrolled in a Zurich primary medical plan to access the program. We also offer employees Mental Health First Aid training so they can help connect colleagues, family members and friends to appropriate resources in the event of a mental health crisis. Listen to our podcast on our fresh approaches to supporting well-being.

The U.S. government's Transparency in Coverage rule requires health insurers and group health plans to disclose certain pricing information for covered items and services by making machine-readable files accessible to the public. Our medical plan providers, UnitedHealthcare (UHC) and Blue Cross and Blue Shield of Illinois (BCBSIL), will provide these machine-readable files at the links below starting July 1, 2022.

UHC

BCBSIL

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