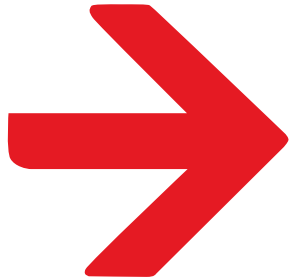


IT'S EASY



to offer this benefit
to your employees

The Travelers *Benefits Plus* Insurance Program is designed for companies with 5 to 2,500 employees. The program gives you the ability to offer employees the benefit of convenient access to attractively priced, high-quality insurance.

Employees can enroll in Travelers Auto, Home and other personal insurance through work, and take advantage of insurance premium discounts and payments through payroll deduction.

ADVANTAGES FOR YOUR COMPANY

The comprehensiveness and quality of your company's employee benefits program can go a long way to helping you recruit and retain talented employees. With the Travelers *Benefits Plus* program, you can easily enhance your company's offerings, at no cost to the company. Everyone needs insurance. Your current and future employees will appreciate being able to get excellent, affordable coverage from a very highly rated carrier, quickly, easily, and at a discounted rate.

And, it's easy for your company to offer the Travelers *Benefits Plus* Insurance Program to your employees. Your Travelers agent will manage all the details of the program including:

- Providing a variety of communications to notify your employees about this new benefit
- Preparing no-obligation quotations for insurance coverages for employees as requested
- Provide your employees professional help with choosing the right insurance

Your Travelers agent will also work with you to develop a comprehensive plan for communicating the program to employees. He/she can provide a variety of marketing materials designed to help the program succeed – at no cost to you. Your role is to guide your Travelers agent in tailoring the plan to meet your needs and to support the availability of the program to your employees.

Just as important, we make it easy for your employees to participate in the *Benefits Plus* program. If they're interested, they fill out a quote request form and send it to your Travelers agent. If they like the quote, they can complete and sign an application. That's it. No waiting. No enrollment period. They can begin enjoying the convenience of buying insurance through work at any time, in many convenient ways: Direct Bill, Electronic Funds Transfer (EFT) and, if your company wishes to participate, Payroll Deduction.

If you choose to make payroll deduction available, you simply provide a payroll "slot" for the program. You'll find that the Travelers billing system offers you great flexibility. You can choose:

- How often to make deductions
- When you want to receive the Travelers bill
- How to set up the bill
- When to remit payment

ADVANTAGES FOR YOUR EMPLOYEES

Savings. With this program, employees can receive all of the benefits of being with Travelers and may receive lower rates than they could obtain on their own.

Convenience. Employees don't have to search for insurance coverage because they can obtain it through work. And they'll save time making payments because it's automatic through payroll deduction or EFT from their bank account.

Responsive service. Rather than an automated voicemail menu, our toll-free claims hotline puts your employees in touch with a Travelers customer service representative 24/7. Claims are handled promptly, fairly and without hassles, so employees won't lose time away from work or home.

A Complete Line of Personal Insurance. Travelers is the one source that can meet all of your employees' individual insurance needs – including automobile, homeowners, condominium, renters, boat and yacht, identity theft protection, personal liability umbrella, and valuable items.

Money-saving opportunities. Travelers insurance is competitively priced. To make it even more affordable, Travelers offers many available credits, as well as additional discounts of up to 10 percent* for customers who take more than one policy through Travelers.

TRAVELERS – INSURANCE IN-SYNCH WITH THE NEEDS OF YOUR COMPANY

At Travelers, we're committed to providing your company with a turnkey solution your employees will love. It's a commitment built on a 140-year heritage of financial stability, innovation, and high quality product and service offerings. Our long track record of protecting customers and treating them with respect and fairness has earned us a well-deserved reputation your employees will greatly appreciate.

**Discounts may vary.*



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