Progressive Insurance 2022 Benefits Summary* (Regular employees working 20 – 40 hours per week)



HEALTH & WELLNESS

- · On-site clinical services and fitness center in large locations
- Virtual fitness offerings
- Free preventive health care
- · Fitness center rebate
- Telehealth services
- 24/7 Health Information Line
- Employee Assistance Program



MONEY & SAVINGS

- Tuition Assistance Program
- Employee Referral Program
- Service Anniversary Awards
- National vendor discounts
- Progressive Insurance Benefit
- Will preparation
- MetLife Legal Plan
- Identity Theft Protection



TIME & LEAVE

- 19-31 days off per year, based on tenure
- · Paid holidays, bereavement leave, and jury duty
- Military make-up pay
- Short-Term/Long-Term Disability
- Paid Parental Leave



FAMILY & COMMUNITY

- Adoption assistance and WINFertility program
- Charitable foundation
- Employee Resource Groups
- Employee Relief Fund
- · Nationally recognized art collection

Health Care and Retirement Savings

MEDICAL PLANS

Cigna Standard Deductible Plan

In-network

- > 80/20% coinsurance
- > \$650/\$1,300 deductible
- > \$2,700/\$5,400 out-of-pocket maximum

Out-of-network

- > 60/40% coinsurance
- > \$1,300/\$2,600 deductible
- > \$5,400/\$10,800 out-of-pocket maximum

Prescriptions

> \$2,700/\$5,400 out-of-pocket maximum

Cigna High Deductible Plan

In-network

- > 80/20% coinsurance
- > \$1,550/\$3,100 deductible
- > \$2,700/\$5,400 out-of-pocket maximum

Out-of-network

- > 60/40% coinsurance
- > \$3.100/\$6.200 deductible
- > \$5,400/\$10,800 out-of-pocket maximum

HMOs

> Available in CA and HI

DENTAL/VISION

Cigna Dental PPO Plan

- > Free preventive care
- > 80/20% coinsurance for minor dental work
- > 50/50% coinsurance for major dental work
- > \$50/\$100 deductible

Out-of-network coinsurance is the same but applied to going rate.

Cigna Dental HMO Plan

(No coverage out-of-network)

- > Free preventive care
- > 90/10% coinsurance for minor dental
- > 60/40% coinsurance for major dental work
- > No deductible

Coverage for lenses, frames, and contact lenses, up to coverage limits, based on provider.

LIFE INSURANCE

Individual Life

- > \$25,000 Basic Life Insurance provided
- > Optional coverage levels up to 8x salary
- > Accidental death/dismemberment included

Spouse Life

- > Coverage levels from \$5,000-\$100,000
- > Accidental death/dismemberment included

Child Life

- > Coverage levels of \$5,000 or \$10,000
- > Accidental death/dismemberment included

FLEXIBLE SPENDING ACCOUNTS

Health Care Flexible Spending Account

- > \$2,750 contribution maximum
- > Pre-tax savings for health care expenses, such as deductibles and coinsurance
- > Automatic submission (if enrolled in a Cigna medical plan)

Child/Adult Care Flexible Spending Account

- > \$5,000 contribution maximum
- > Pre-tax savings for non-medical expenses, such as child and adult daycare

Health Savings Account

- > \$3.650 individual/\$7.300 family maximum contribution
- > Tax-advantaged, interest-earning account available with the High Deductible plan
- > Pre-tax savings on current and future health care expenses
- > Account balance rolls over

RETIREMENT **SAVINGS PLAN**

Progressive 401(k)

- > 6% dollar-for-dollar match
- > Rollover option available
- > Variety of equity, bond, and stable value funds investment options
- > Simplified target-date funds
- > Self-directed brokerage option

Executive deferred compensation/stock programs are also available.

*Restrictions and limitations apply

