



XL Insurance
Reinsurance

Your 2021 AXA XL Benefits

**Annual Benefits Enrollment
November 2 – November 13, 2020**



Our goal for our US benefits program:
To provide a future focused, high quality,
financially sustainable, market competitive and
flexible total rewards program for all AXA XL
colleagues.

Today's discussion

- What's new for 2021
- Your 2021 benefits
- How to enroll
- Questions?

This presentation is about your benefits with AXA XL that are currently available or will be available to you in 2021.

Benefits described in this presentation are subject to plan documents; plan documents govern. Plan benefits may be amended or terminated at any time.

AXA XL is a division of AXA Group providing products and services through four business groups: AXA XL Insurance, AXA XL Reinsurance, AXA XL Art & Lifestyle and AXA XL Risk Consulting.



What's new for 2021

What's new for 2021

We're making changes for 2021 that are designed to provide greater value, manage costs, and grant easier access to your benefits. For complete information about these changes, go to **myAXAXLBenefits.com** and review the What's New for 2021 brochure, which has been mailed to your home.

Income protection benefit changes

- ➔ Introducing Group Variable Universal Life (GVUL) through MetLife to replace your current supplemental and dependent life insurance coverage, with higher benefit maximums.

Medical and prescription drug changes

- ➔ Introducing a \$40,000 infertility benefit lifetime maximum for treatment cycles beginning on or after January 1, 2021.
- ➔ New Advanced Control Formulary for prescription drug coverage; you'll be contacted by CVS Caremark if this affects your current prescriptions.
- ➔ Introducing a copay card assistance program for specialty medications.
- ➔ If you enroll in one of the HSA medical plan options for 2021, you will receive a new ID card.

What's new for 2021

Continued

Contributions

- ➔ No change to 2021 employee premium contributions for medical, dental, and vision.
- ➔ Cigna voluntary insurance, supplemental life insurance (GVUL), and supplemental AD&D rates will remain the same. Spouse/domestic partner life insurance contributions will be age-banded contributions.

Savings and spending account changes

- ➔ New Health Savings Account (HSA) administrator, Bank of America, to streamline managing your HSA and 401(k).
- ➔ Increase to HSA IRS maximum contributions: \$3,600 for individual coverage and \$7,200 for all other coverage levels, less AXA XL's contribution to your account.
- ➔ Increased maximum contribution (\$2,750) for the Health Care and Limited Purpose Flexible Spending Accounts (FSAs).

Well-being resources changes

- ➔ New expert medical opinion support through Teladoc Medical Experts (this will replace ConsumerMedical).
- ➔ Cigna's virtual care be available exclusively through MDLIVE.



Your 2021 benefits

Your 2021 medical plan options

→ OAP

- Higher per-paycheck contributions
- Lower deductible and out-of-pocket maximum

→ OAP HSA 1 and 2

- Lower per-paycheck contributions
- Higher deductible and out-of-pocket maximum
- Health Savings Account (HSA) with company contribution

Cigna Tiered Network

All three medical plans options have a tiered structure. This means you'll be able to choose from two tiers of providers that are considered part of Cigna's network: Tier 1 Cigna Care Network (CCN) for certain specialist providers and Non-Cigna Care Network providers (Non-CCN) providers. You may be able to utilize a Tier 1 provider near you and there are currently 18 Tier 1 specialty types available.

When you choose a Tier 1 provider, you'll save on your health care costs by paying less for care and you may even receive better care. You can find a provider by using [myCigna.com](https://mycigna.com) or the myCigna mobile app. If not yet a Cigna member, you may search for providers at www.cigna.com. Under "Select a Plan," choose "Open Access Plus, OA Plus, Choice Fund OA Plus."

Your 2021 medical plan options at a glance

	OAP Plan		OAP HSA 1 Plan		OAP HSA 2 Plan	
<i>All deductibles, copays, and coinsurance in chart reflect what you pay.</i>	Tier 1 Cigna Care Network (CCN)	Non-Cigna Care Network (Non-CCN)	Tier 1 Cigna Care Network (CCN)	Non-Cigna Care Network (Non-CCN)	Tier 1 Cigna Care Network (CCN)	Non-Cigna Care Network (Non-CCN)
Annual deductible						
Individual	\$750		\$1,500		\$2,500	
Family	\$1,500		\$3,000		\$5,000	
Out-of-pocket maximum						
Individual	\$3,000		\$4,000		\$5,000	
Family	\$6,000		\$8,000		\$10,000	
Preventive care	\$0, no deductible		\$0, no deductible		\$0, no deductible	
Plan coinsurance	10%	20%	10%	20%	10%	20%
Office visits (PCP/Specialist)	\$10 / \$25	\$25 / \$50	10% after deductible	20% after deductible	10%, after deductible	20% after deductible
Urgent care visits	\$50	\$50	10% after deductible	20% after deductible	10% after deductible	20% after deductible
Emergency room visits	\$150		20% after deductible		20% after deductible	
Inpatient hospital stays	20% after deductible		20% after deductible		20% after deductible	

*For out-of-network benefits, refer to the benefit summaries, which will be available on myAXAXLbenefits.com

Cigna Easy Choice Tool

Get personalized decision support based on what matters most to you with the new Cigna Easy Choice Tool, which will be available starting November 2, 2020, at **cignaeasychoice.com**.

You'll be able to review plans and estimated costs side by side, see which doctors and hospitals are in-network, and more.

Review the Cigna Easy Choice Tool User Guide on **myAXAXLBenefits.com** for instructions on how to get started.

Cigna One Guide

You have access to Cigna One Guide when you enroll in an AXA XL medical plan. One Guide provides the highest level of customer support for your medical plan needs.

Your One Guide team can help you:

Understand your plan

Learn how your coverage works, and get answers to your health care questions.

Get care

Find in-network care, including labs and urgent care; connect with health coaches; schedule preventive care, and more.

Save and earn

Get cost estimates for procedures and find out how to earn incentives for healthy actions through the Staying Well Program.

Contact a One Guide team member by calling **1-800-CIGNA-24** or “click to chat” on **myCigna.com** or on the **myCigna.com** mobile app.

Your 2021 medical plan contributions

Semi-Monthly (per-paycheck) contributions

Coverage level	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
Base salary: \geq \$120,000			
Employee	\$82	\$45	\$32
Employee + spouse/domestic partner	\$216	\$138	\$96
Employee + child(ren)	\$193	\$123	\$84
Family	\$381	\$237	\$168
Base salary: $<$ \$120,000			
Employee	\$61	\$28	\$17
Employee + spouse/domestic partner	\$169	\$109	\$66
Employee + child(ren)	\$153	\$96	\$57
Family	\$297	\$187	\$111

*For full-time colleagues. See the 2021 Rate Sheet for part-time rates. **Note:** A change in salary may mean a change in contributions.

Your 2021 medical plan options

Surcharges

Tobacco User Surchage

- Applies to colleagues and their spouses/domestic partners who use tobacco or e-cigarette products and enroll in AXA XL medical coverage.
- Colleagues will be charged \$75 per month for their tobacco use, and an additional \$75 per month for use by their covered spouses/domestic partners.
- If you would like assistance quitting, you can complete a tobacco cessation program. You may receive a retroactive reimbursement of the surcharge by becoming tobacco-free.

Working Spouse/Domestic Partner Surchage

- Applies to colleagues who cover their working spouse/domestic partner under AXA XL medical coverage when they have access to their employer's medical plan.
- You will pay \$100 per month if you choose to cover your working spouse/domestic partner under the AXA XL medical plan.

When you enroll for medical coverage on myHR, you must check the appropriate boxes related to the surcharges. Please review your elections to ensure they accurately reflect your status. If you change your medical plan election for 2021, be sure to adjust your surcharge elections as changes do not occur automatically.

The HSA

If you elect the OAP HSA 1 or OAP HSA 2 for your medical coverage, an HSA will automatically be opened for you through Bank of America (also known as Merrill). There are many advantages of an HSA, including:

Triple tax savings

Money is tax-free when it enters the account, grows tax-free with interest while it stays in the account, and stays tax-free when you use it to pay eligible expenses

No “use it or lose it” rule or risk of forfeiture

Money rolls over year after year and you can take the account with you if you leave AXA XL

Double contributions

Both you and AXA XL may contribute to the account

Investment options

For balances of \$1,000 or more, Bank of America offers investment options

Easy to use

Debit/ATM card to pay for eligible healthcare expenses

The HSA (continued)

HSA contributions

Coverage Level	2021 HSA Contribution Limit	AXA XL Contribution	Amount You Can Contribute*
Individual	\$3,600	\$500	\$3,100
Family	\$7,200	\$1,000	\$6,200

*Those 55+ during 2021 can contribute an additional \$1,000 for the year in “catch-up” contributions.

Note: The HSA is only available to colleagues who participate the OAP HSA 1 or OAP HSA 2 medical plan, are not covered by any other health plan that is not a high deductible health plan, are not enrolled in Medicare Part A or Part B, and are not claimed as a dependent on another person’s tax return.

Your 2021 prescription drug benefits (in-network)

Your prescription drug benefit is administered by CVS Caremark. Review www.caremark.com for the 2021 drug formulary.

<i>All deductibles, coinsurance, and copays, reflect what you pay</i>	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
Prescription Drug Deductible			
Individual	\$125	\$1,500	\$2,500
Family	\$250	\$3,000	\$5,000
Prescription Drug Out-of-Pocket Maximum			
Individual	\$1,250	\$4,000	\$5,000
Family	\$2,500	\$8,000	\$10,000
Prescription Drug Coverage – 30-day supply			
Generic	\$10 copay	20%, after deductible	20%, after deductible
Brand Name Formulary	30% after deductible	30%, after deductible	30%, after deductible
Non-Formulary	40% after deductible	40% after deductible	40% after deductible
Prescription Drug Coverage – 90-day supply			
Generic	\$20 copay	20%, after deductible	20%, after deductible
Brand Name Formulary	20% after deductible	30%, after deductible	30%, after deductible
Non-Formulary	30% after deductible	40% after deductible	40% after deductible



Your prescription drug benefits

Tips to help you optimize your benefits

Mandatory All Access Maintenance Choice Program

With the All Access Maintenance Choice Program, you receive 90-day refills and choose delivery by mail or pharmacy pick-up. Whether you choose delivery or pick-up, you can:

- ➔ **Save money:** You'll pay less for 90-day refills.
- ➔ **Get shipping at no extra cost:** 90-day refills are delivered in discreet packaging and can be tracked on line at www.caremark.com.
- ➔ **Have peace of mind:** You'll have the medications you need, when you need them.

To get started, call the Customer Care number on your Prescription ID card or visit www.caremark.com.

Note: If you do not switch to the All Access Maintenance Choice Program after one initial retail fill and one refill, your maintenance medication will no longer be covered under the prescription drug plan.

Mandatory generics

When a generic is available but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name and generic medications plus the brand copay.

Your prescription drug benefits (continued)

Tips to help you optimize your benefits

Preventive drugs

Certain in-network preventive generic medication are covered at 100%. See the Preventive Generics Drug List on www.caremark.com for details.

Specialty drugs

If you take a specialty medication, it is recommended that you sign up for the PrudentRx copay card assistance program so that your out-of-pocket costs are \$0 for specialty medications. Eligible colleagues will be contacted directly by PrudentRx.

Note that if you do not enroll in the PrudentRx program, you will pay 30% coinsurance on the cost of the specialty medication, and this amount does not contribute to your annual out-of-pocket maximum.

Your 2021 Flexible Spending Account (FSA) options

The medical plan you enroll in will determine which tax-advantaged FSA you may contribute to.

Note: You must enroll every year to participate. Elections do not carry forward.

	Health Care FSA	Limited Purpose FSA	Dependent Day Care FSA
Eligibility	Only available to those who enroll in the AXA XL OAP medical plan or non-high deductible health plans offered by another employer.	Only available to those who enroll in the AXA XL OAP HSA 1 and OAP HSA 2 medical plans or high deductible health plans offered by another employer.	Available to all colleagues who qualify.
Contribution Limits	For 2021, you may contribute up to \$2,750.	For 2021, you may contribute up to \$2,750.	For 2021, you may contribute up to \$5,000 if you are married and filing jointly, or \$2,500 if you are married and filing separately.
Year to Year	2021 expenses must be incurred by December 31, 2021 and 2021 claims must be submitted by March 31, 2022.		
	Up to \$550 can be carried over into next year.		Any money left over after you submit all eligible expenses for the year, incurred by December 31, 2021 will be forfeited.
Eligible Expenses	Medical deductibles, copayments, vision and dental expenses, and more.	Out-of-pocket dental and vision care expenses only, such as coinsurance and deductibles.	Day care centers for dependent children or adults, nursery schools, after-school centers, babysitters, summer day camps (not overnight camp).

Your 2021 dental plan options

For 2021, we'll offer two dental plan options through MetLife.

<i>All deductibles, copays, and coinsurance in the chart reflect what you pay.</i>	Basic Plan	Premium Plan
Annual deductible (Individual/Family)	\$50/\$150	\$50/\$150
Preventive and diagnostic Basic restorative Major restorative Orthodontia	100% covered Up to 20% 40% Not covered	100% covered Up to 20% 40% 50%
Orthodontia lifetime maximum	Not covered	\$1,500 per covered individual
Calendar year maximum	\$1,000 per covered individual	\$2,000 per covered individual

2021 Semi-Monthly (per-paycheck) contributions

Coverage level	Basic Plan	Premium Plan
Employee only	\$9	\$10
Employee + spouse/domestic partner	\$19	\$22
Employee + child(ren)	\$20	\$24
Family	\$31	\$36

Your 2021 vision plan options

You have a choice between two MetLife vision plan options—the Basic Plan or the Premium Plan—to help pay for well vision care.

<i>All deductibles, copays, and coinsurance in chart reflect what you pay.</i>	Basic Plan	Premium Plan
Exam	\$10 copay	\$10 copay
Materials copay	\$25 copay	\$25 copay
Lenses Single vision Bifocal Trifocal	\$0 after materials copay	\$0 after materials copay
Frames allowance	\$130	\$200
Contact lenses (elective) allowance	Up to \$130	\$200
Schedule (Exam/Lenses/Frames/Contact Lenses*)	12 months / 12 months / 24 months / 12 months	12 months / 12 months / 12 months / 12 months

2021 Semi-Monthly (per-paycheck) contributions

Coverage level	Basic Plan	Premium Plan
Employee only	\$1	\$4
Employee + spouse/domestic partner	\$2	\$6
Employee + child(ren)	\$2	\$7
Family	\$4	\$11

21 *Either contacts or frames allowed per frequency.



Your 2021 voluntary insurance options

	Accidental injury insurance	Critical illness insurance	Hospital care insurance
What it is	Covers the costs for off-the-job accidental injuries and out-of-pocket medical expenses	Covers out-of-pocket costs related to a serious illness	Covers out-of-pocket expenses related to hospital-related services
What it covers	<ul style="list-style-type: none"> • Hospitalization • Fractures • Dislocations • Surgical procedures • Physical therapy • Ambulance • And more 	<ul style="list-style-type: none"> • Some cancers • Heart attack • Stroke • Paralysis • Coma • Kidney failure • Major organ transplant • And more 	<ul style="list-style-type: none"> • Hospital • Outpatient • Nursing • Transportation • Physician services
Benefit amount	Varies depending upon the accident	<ul style="list-style-type: none"> • Lump-sum benefit of \$10,000 for yourself • Your spouse/domestic partner may receive a benefit of \$5,000 • Your dependent children may receive a benefit of \$2,500 • If you are a Washington resident colleague, you may receive a benefit of \$12,500 	Varies depending upon services incurred
How it works	Lump-sum payment directly to you; you get to decide how to spend the benefit	Lump-sum payment directly to you; you get to decide how to spend the benefit. Guidelines dictate benefit payment for each illness and circumstances under which it's paid.	Lump-sum payment directly to you; you get to decide how to spend the benefit

For your 2021 voluntary insurance rates, refer to your 2021 Benefits Decision Guide.

Your 2021 well-being resources

Wellness Incentives

- ➔ For 2021, you and your AXA XL medical plan covered spouse or domestic partner will be able to complete healthy actions to earn up to \$450 in Staying Well wellness incentives by **December 31, 2021**.
- ➔ In 2021, you can go to **myCigna.com** and click on “My Health” > “Incentives” to get started.

Cigna Telehealth Connection

- ➔ You must be enrolled in an AXA XL medical plan to take advantage of the following telehealth resources:
 - ➔ **MDLIVE:** You have access to board-certified physicians 24/7 through video conference, telephone, or secure email. Get care for non-urgent or non-emergency conditions anytime, from wherever you are, with both resources. Now available for preventive care visits as well.
 - ➔ **Behavioral virtual care visits:** The telemedicine benefit, through Cigna Behavioral Health, includes convenient, affordable access to licensed psychiatrists, psychologists, clinical social workers, counselors, and therapists.

Your 2021 well-being resources (continued)

Health Advocate

- ➔ Health Advocate can assist you and your eligible family members – spouse, domestic partner, dependent children, parents, parents-in-law – in navigating the healthcare system at no cost to you.
- ➔ Contact Health Advocate for help understanding your benefit plan features, working through insurance claims issues and finding doctors and hospitals. You can also use Health Advocate as a resource for resolving eldercare challenges.

Teladoc Medical Experts

- ➔ Teladoc Medical Experts gives you access to world-renowned physicians who can help you better understand a diagnosis, treatment plan, and medical condition.
- ➔ To access Teladoc Medical Experts:
 - ➔ Call **800-835-2362**, and choose the option for Expert Medical Services
 - ➔ Visit **www.teladoc.com/medicalexperts**
 - ➔ Download the Teladoc app on the App Store or Google Play

Your 2021 income protection benefits

Life and Accidental Death & Dismemberment (AD&D) Insurance

AXA XL Life and AD&D insurance benefits offer financial protection for you and your family in the event of your death or accidental death or dismemberment.

Company-provided coverage

- ➔ AXA XL offers basic life and accidental death & dismemberment (AD&D) insurance to you at no cost. Coverage is equal to three times your annual base salary, up to a maximum of \$750,000 for each plan.
- ➔ You have access to Business Travel Accident Insurance benefits through AXA Assistance when you are traveling for business outside of your home country.

Important reminder: Review your life insurance beneficiary information on myHR and in the MetLife GVUL enrollment system to ensure that you have beneficiaries listed. You may not elect yourself as a beneficiary.

Your 2021 income protection benefits (continued)

Life and Accidental Death & Dismemberment (AD&D) Insurance

Employee-paid coverage: Group Variable Universal Life insurance

You may elect GVUL insurance for yourself and dependents as follows:

- ➔ **Supplemental life coverage (for you):** 1x – 8x your annual base salary, up to a maximum of \$3,000,000.
- ➔ **Spouse/domestic partner coverage:** \$5,000 increments up to \$250,000, not to exceed 100% of employee coverage amount.
- ➔ **Dependent child coverage:** \$2,000 increments up to \$10,000.
 - ➔ To elect Dependent Life insurance for your spouse/domestic partner and/or child, you must elect at least 1x your annual base salary in Supplemental Employee Life.

Employee-paid coverage: AD&D insurance

- ➔ You may elect **Supplemental AD&D insurance** for yourself in the amount of 1 – 5x your annual base salary, up to a maximum of \$750,000.
- ➔ **Dependent AD&D Insurance:** Four levels of coverage, which includes coverage for your spouse/domestic partner and your dependent children.
 - ➔ To elect Dependent AD&D insurance, you must elect at least 1x your annual base salary in Supplemental Employee AD&D.

Note: Basic life and AD&D, Supplemental AD&D and Dependent AD&D benefit reduces to 50% at age 70 and to 25% at age 75.

Your 2021 income protection benefits (continued)

Overview of MetLife Advantages

You'll receive the following value-added services with your Basic Life insurance coverage:

- ➔ Online will preparation
- ➔ Funeral planning services and discounts
- ➔ Digital legacy
- ➔ Transition solutions
- ➔ Travel assistance
- ➔ Face-to-face grief counseling
- ➔ Funeral assistance
- ➔ Beneficiary claim assistance

If you elect Supplemental Employee Life insurance (GVUL), you will also have access to receive one-on-one will preparation services in-person or over the phone and your beneficiaries will have access to face-to-face estate resolution services.

Your 2021 income protection benefits (continued)

Type of benefit	Coverage provided
Short-term Disability (STD)*	For up to 26 weeks, 100% of your annual base salary and then 70% of your annual base salary, depending on length of service.
Long-term Disability (LTD)*	After STD is exhausted, you may be eligible for an LTD benefit of 60% of your annual base salary, up to \$25,000 per month, if approved. Employee Tax Choice option is available.
Sick time	Unlimited sick days are available. However, if you are out sick for more than five consecutive business days, you must be approved for STD to continue receiving payment Ten days annually for dependent care (eligible family members include spouse, domestic partner, children, parents and siblings)

*Company-paid premiums

Your time away from work

Type of leave	Policy
Maternity / Parental Leave / Adoption / Surrogacy	<ul style="list-style-type: none">• Up to 16 weeks of paid leave to the primary parent. If employee is pregnant, first eight weeks is paid under STD, four weeks under maternity and four weeks of parental leave. If employee is still medically disabled after first eight weeks, STD benefits would continue until no longer disabled.• Paid Parental Leave: Four weeks of parental leave only for co-parent (not primary)
Leave of Absence	<ul style="list-style-type: none">• As always, the Company will comply with federal, state and local Family and Medical Leave laws which apply for eligible colleagues who meet the criteria for FMLA job-protected unpaid leave. Where applicable, the benefits listed above, under maternity/parental leave section, will run concurrently with FMLA and such other state and local leave benefits.

Your time away from work (continued)

Type of leave	Policy
Vacation	<ul style="list-style-type: none"> • Vacation is based on bands and years of service; 15 to 25 days are available, with two personal days per year. Part-time colleagues receive prorated vacation and personal days • Up to five vacation days remaining after December 31 will be considered for carryover and must be taken by April 30 of the following calendar year
Holidays	<ul style="list-style-type: none"> • 10 holidays • Early close days (closing at 2 p.m.) for some holidays • Birthday Off: Colleagues can take off for their birthday; when it falls on a weekend or public holiday, another day in the week immediately preceding or following the birthday can be taken • Volunteer day – one day of paid leave per calendar year to volunteer with a registered charity (can be taken as one full day, two half days or by the hour).
Service awards	<ul style="list-style-type: none"> • Service awards are awarded to colleagues for every five years of service. • Colleagues are able to select an award from a catalog provided by Engage2Excel.

Your retirement plan

The XL America Employee Savings Plan

➔ **Employee contributions:**

➔ You can elect to make pre-tax, Roth 401(k), and traditional after-tax contributions of up to 50% of your eligible compensation combined.

➔ **Company contribution:**

➔ Company matches 200% of your first 5% pre-tax and Roth 401(k) contributions combined on base salary and annual merit bonus (maximum of 10% of total eligible compensation).

➔ Vesting on Company match is over three years of service (34% vested after year one, 67% vested after year two, 100% vested after year three). You are always 100% vested in your contributions.

Your work/life benefits

CIGNA Life Assistance

CIGNA Life Assistance is a Company-paid benefit that offers support for:

- Financial planning
- Stress, anxiety, and depression
- Managing people
- Midlife and retirement planning
- Parenting and childcare
- Eldercare
- Pet care
- And more!

AXA Travel Assistance Program

This program offers you and your eligible dependents emergency medical assistance services if you are traveling at least 100 miles from home for leisure or business.

Your work/life benefits (continued)

Commuter benefits

- ➔ Pre-tax dollars used to pay for qualified transit and parking expenses:
 - ➔ Transit: up to pre-tax monthly maximum - \$270*
 - ➔ Parking: up to pre-tax monthly maximum - \$270*
- ➔ Unlimited after-tax deductions
- ➔ Paid through payroll deduction
- ➔ Tolls, gas, and mileage are not covered

Enroll via the PayFlex website at **payflex.com**.

*Subject to change annually.

Adoption and surrogacy assistance

- ➔ Maximum of \$10,000 per child
- ➔ Covered expenses include court fees, transportation fees, immigration fees, and attorney fees

Matching gift program

- ➔ Encourages support for educational institutions and charitable organizations
- ➔ Annual Minimum Company Match = \$25
- ➔ Annual Maximum Company Match = \$800

Additional benefits

Liberty Mutual discounts

Auto and home insurance

You have access to auto and home discounts, claims assistance, accident forgiveness, better car replacement and more.

Excess liability discounts

You have access to additional liability coverage over the limits of your auto, home, or recreational vehicle policy.

CommonBond

CommonBond helps you and your family find a way to refinance student loans to qualify for lower interest rates and take out a new student loan to help pay for graduate degrees or a child's education.

Pet insurance

Pet insurance covers a wide range of medical problems and conditions related to accidents or illnesses (even cancer) for dogs, cats, birds, ferrets, rabbits, and reptiles and other exotic pets.

ForeverCar

ForeverCar's Vehicle Service Plan benefit features include:

- Using the repair facility of your choice
- Convenient low monthly payments
- Repair concierge team available to offer their expertise every step of the way



How to enroll

Eligibility

- ➔ If you are a regular full-time or part-time colleague working at least 20 hours per week, you may enroll yourself and your eligible dependents in AXA XL health and welfare benefits.
- ➔ Your eligible dependents include:
 - ➔ Legal spouse
 - ➔ Dependent children up to the end of the calendar year in which they turn age 26, regardless of student status, marital status, residence, or access to other employer coverage
 - ➔ Dependent children 26 and older if disabled and dependent on you for support
 - ➔ Domestic partner
 - ➔ Domestic partner child(ren) who are dependent upon you for support who otherwise qualify as dependents under the plan

Covering a Domestic Partner

If you plan to cover a domestic partner, it is important to note that you must submit a domestic partner affidavit and domestic partner tax status form, which are both located on myAXAXLBenefits.com.

Your Enrollment Information

How to enroll

- ➔ If you do not elect or change your coverage by **November 13**, your 2020 elections will carry over into 2021 with the exception of your FSA contributions, which must be re-elected each year. In addition, **if you currently have an HSA through HSA Bank and plan to enroll in an HSA medical plan for 2021, you must complete an eConsent form on myHR by November 13** if you wish for your current HSA to be transitioned to Bank of America in 2021.
- ➔ If you are currently enrolled in the OAP HSA 1 or HSA 2 medical plans, but will not be enrolled in either plan for 2021, your current HSA will remain with HSA Bank. Please contact HSA Bank for more information on fees and moving your account.
- ➔ As a reminder, changes to your elections will require that you select your eligible dependents again in order for them to be covered; otherwise, their coverage will terminate on benefit vendor systems. Be sure to review your summary when you are making elections for any pending action items!
- ➔ You will elect your benefits through myHR. To access myHR, visit the company intranet (ONE). See the “Benefits Enrollment for Colleagues” reference guide to assist you in navigating the enrollment system. Note: Your GVUL insurance elections will be made on MetLife’s platform, which may be accessed via myHR during enrollment.
- ➔ If you plan to enroll new dependents, you’ll need to first add them as a “contact” on myHR to ensure you are able to enroll and/or select them. Use current date as effective date for their record. Do not add them twice.

For More Information

For additional information, review your 2021 Benefits Decision Guide on myAXAXLBenefits.com.



Thank you