



 Insurance
Reinsurance

What's new for 2021

Annual Benefits Enrollment is November 2 – 13, 2020.

Look inside for news about your 2021 benefits and guidance for making an informed decision.



While COVID-19 may be changing the way we live and work, AXA XL is committed to offering you comprehensive and competitive benefits to help you focus on your total well-being.

In addition to providing a robust set of benefits you can customize to your needs, we also offer tools and resources to help you make the best decisions for you and your family.

Refer to page 7 for information about how to enroll and what actions you may need to take during **Annual Benefits Enrollment, November 2 – 13, 2020.**

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What's new for 2021

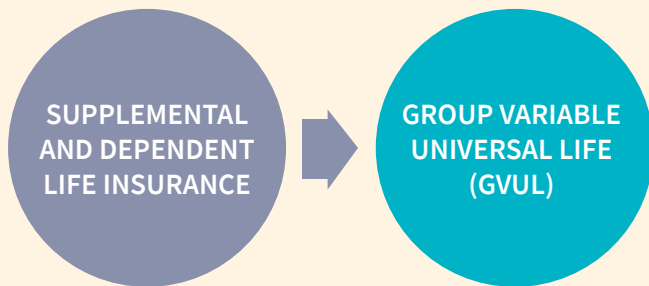
We're making changes for 2021 that are designed to provide greater value, manage costs, and grant easier access to your benefits.

Introducing Group Variable Universal Life (GVUL) insurance

We're replacing supplemental and dependent life insurance with Group Variable Universal Life (GVUL) insurance through MetLife. GVUL combines valuable life insurance protection for your family with a tax-deferred investment opportunity where you can build cash value to use during your lifetime to help meet future financial needs.

On October 26, you will receive an email directly from MetLife regarding your options for enrollment. You will have an opportunity to participate in a GVUL webinar to learn more from MetLife.

If you wish to elect GVUL for 2021, make your elections on the MetLife platform **between October 26 and November 13, 2020.**



If you choose to enroll in GVUL for you and your spouse/domestic partner, you will need to enter your spouse's Social Security number into the MetLife platform.

Note: Your current supplemental and dependent life elections will be converted to GVUL benefits.

Contact a MetLife GVUL specialist at **800-756-0124** for additional information.

No change to contributions

Given the extraordinary times we're living through that have brought financial challenges for many, we will be maintaining the current contributions for your medical, dental, and vision plans in 2021.

In addition, Cigna voluntary insurance, supplemental life insurance (GVUL), and supplemental AD&D contributions will remain the same. Spouse/domestic partner life insurance contributions will be age-banded.



Introducing an infertility benefit lifetime maximum

In 2021, the AXA XL medical plans will include a lifetime maximum of \$40,000 for infertility benefits. It is important to note that this lifetime maximum does not apply to any prescription drugs you may take outside of a doctor's office. In addition, the limit applies to treatment starting on or after January 1, 2021 and does not apply to any treatment cycles that started prior to January 1, 2021.

New Advanced Control Formulary for prescription drug coverage

A formulary is a prescription plan's list of preferred drugs based on effectiveness and cost. If you have been prescribed a prescription drug that's not on the 2021 Advanced Control Formulary list, CVS Caremark will contact you about transitioning to a preferred drug by early December. Some non-formulary drugs may be available when medically necessary and approved through CVS by prior authorization.

You can review your prescription costs by logging in to your member account at [caremark.com](https://www.caremark.com). The 2021 Advanced Control Formulary will be available for review on [caremark.com](https://www.caremark.com) by early November.

Introducing a copay card assistance program for specialty medications

In 2021, there will be a copay card assistance program available through PrudentRx for specialty medications. Specialty medications are high-cost, oral or injectable medications used to treat complex chronic conditions, such as cancer and rheumatoid arthritis.

If you currently take a specialty medication, you will be contacted about the new program and will need to take action in order to have no out-of-pocket cost for your specialty prescription(s). **Note:** If you do not actively enroll in the PrudentRx program, you will pay 30% coinsurance on the cost of the specialty medication, which will not apply to your out-of-pocket maximum.

In 2021, if you are newly prescribed a specialty medication, you will receive information about the PrudentRx program at that time.



Enrolling in an OAP HSA medical plan for 2021? Look for a new ID card!

If you enroll in the OAP HSA 1 or OAP HSA 2 medical plan for 2021, you'll receive a new medical ID card in the mail.

Health Savings Account (HSA) changes

In 2021, Bank of America (also known as Merrill) will administer your HSA. In addition, you'll be able to contribute more to your HSA.

New HSA administrator: Bank of America

With Bank of America as the HSA administrator, you'll be able to take advantage of an investment feature with no monthly fee. You'll also be able to conveniently review your HSA and 401(k) balances on benefits.ml.com.

Attention: If you currently have an HSA through HSA Bank and wish for the balance to be transferred to Bank of America in 2021, you will need to complete an eConsent form on myHR. Look for an email from the AXA XL Benefits team on Tuesday, November 3 with details.

Increase to HSA IRS maximum contributions

In 2021, the IRS maximum contributions are increasing, allowing you to set aside additional pre-tax dollars for current or future health care expenses.

See how much you can contribute based on the table below.

HSA 1 Plan or HSA 2 Plan Coverage Level	Maximum Contribution Allowed by the IRS	AXA XL's Contribution	Your Maximum Contribution
Individual	\$3,600	\$500	\$3,100
All other coverage levels	\$7,200	\$1,000	\$6,200

Increase to maximum contribution for the Flexible Spending Accounts (FSAs)

In 2021, the maximum contribution you may make to both the Health Care FSA and the Limited Purpose FSA will be \$2,750. There will be no change to the Dependent Day Care FSA annual maximum contribution of \$5,000, subject to IRS rules.

New expert medical opinion support through Teladoc Medical Experts

Starting in 2021, all colleagues will have access to Teladoc Medical Experts, which is replacing ConsumerMedical. Teladoc Medical Experts connects you to world-renowned physicians who can help you better understand a diagnosis, treatment plan, and medical condition.

If your dependent family members are enrolled in an AXA XL medical plan, they'll be able to use this service, too. Look for more information about Teladoc Medical Experts, including how to register, on myAXAHLBenefits.com in early 2021.

Change to Cigna's virtual care vendors

Starting January 1, 2021, MDLIVE will be the exclusive virtual care provider available to colleagues enrolled in an AXA XL medical plan option. Amwell will no longer be a provider for virtual care services.

MDLIVE offers affordable virtual care visits for medical and behavioral needs, as well as virtual wellness screenings. In addition, MDLIVE has worked to rapidly scale and secure their network during the COVID-19 pandemic. As a result, the number of in-network providers offering virtual care visits will continue to grow.



Resources to help you

You have access to the following resources to help you live well, during and beyond enrollment.

Choose the best medical plan for your needs with the new 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 available on myAXAXLBenefits.com for instructions on how to get started.

Get health care support with Cigna One Guide

Whether you want to learn more about how your coverage works, find a Cigna Care Network provider, or identify cost savings opportunities for care, your Cigna One Guide representative can help. Contact a One Guide team member by calling **800-CIGNA-24**, or by using "click to chat" on myCigna.com or on the myCigna mobile app.

You have access to Cigna One Guide when you enroll in an AXA XL medical plan.

Maximize your savings with Merrill

If you are seeking advice on how to reduce debt, budget household expenses, or save for a large purchase, Merrill financial advisors can help. They offer personalized support on a range of matters, taking into consideration how your AXA XL sponsored plans and your other savings work together to create a total financial picture. Call **404-231-8538** for a free phone consultation to get started.

Access the Employee Assistance Program (EAP)

You may need a little extra support during this time. Whether you could use help coping with personal or work-related stress, or help finding care for your child or aging parent, you can contact the EAP at **877-622-4327**, or visit myCigna.com and enter ID: **xlamerica**.

Staying Well Program

Take a moment to reassess your well-being goals for 2021 and earn rewards through our Staying Well online well-being program. Don't forget! You have access to a variety of healthy actions that you can complete from the comfort of your home. Visit myCigna.com for more information.



See how hypothetical colleagues are choosing their benefits

Enrollment is a good opportunity to reassess your current benefits to ensure they are still meeting your needs for 2021. See the different situations that hypothetical colleagues are being faced with below and visit myAXAXLBenefits.com for their full stories.



Meet Taylor

Taylor, who just transitioned off mom's health insurance after reaching age 26, wants to ensure they are choosing the right medical plan option for 2021.



Meet Pat

Pat and spouse just found out they are expecting! Pat wants to learn more about the AXA XL resources available to help prepare for their new baby.



Meet Lee

Lee is considering adding additional financial protection for their spouse and children through GVUL.



Meet Sydney

Sydney is looking ahead to 2021 and how to optimize medical plan benefits using the Cigna One Guide and Cigna Care Network.



Meet Jo

Jo has received an unexpected lump sum of cash and is considering how to maximize their HSA and 401(k) now that they will be managed through the same vendor.

How to enroll

When you're ready to enroll, you'll select your benefits through myHR via Essential Links on ONE, the company's intranet. While GVUL elections will be made through the MetLife platform, you may also access the link to MetLife through myHR while making your other benefit elections.

See the "Benefits Enrollment for US Colleagues" reference guide on myAXAXLBenefits.com to assist you in navigating the enrollment system.

With the benefit changes for 2021, we encourage you to review your benefits. If you do not elect or change your coverage **between November 2 and November 13, 2020**, 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, 2020 if you wish for your current HSA balance to be transitioned to Bank of America in 2021.



Your benefits portal, myAXAXLBenefits.com

At AXA XL, you have a robust, comprehensive benefits program that's there for you when you need it. Earlier this year, we introduced an enhanced portal to expand your experience with your benefits.

Whether you're looking for a specific deductible amount or seeking new ways to enhance your financial well-being, you can experience the following benefits:



Find the information you need quickly: On the home page, see the latest information about your benefits and reminders for when you need to enroll and take action. Through the menu in the top right, navigate directly to information about all your benefits, including a page dedicated to 2021 Annual Benefits Enrollment.



Get the latest news about your benefits: When you visit the benefits portal home page, you'll find a series of rotating images at the top of the page with the latest news about your benefits.



Take the portal with you: The portal platform is mobile-responsive, meaning it works as seamlessly on a smartphone or tablet as it does on a desktop computer.

Bookmark myAXAXLBenefits.com on Google Chrome for easy access all year long!

As always, if you have any questions about your benefits or using myAXAXLBenefits.com, email RMBenefitsAdministration@axaxl.com.

