



**X** Insurance  
Reinsurance

# **2023 benefits decision guide**

Use this guide to select the plans and programs that are right for you.



# What's inside

[Welcome to AXA XL](#)

[Know who's eligible for benefits](#)

[Choosing your medical plan](#)

[Supplemental health benefits](#)

[Savings and spending account options](#)

[Choosing your dental plan](#)

[Choosing your vision plan](#)

[Your income protection benefits](#)

[Glossary](#)

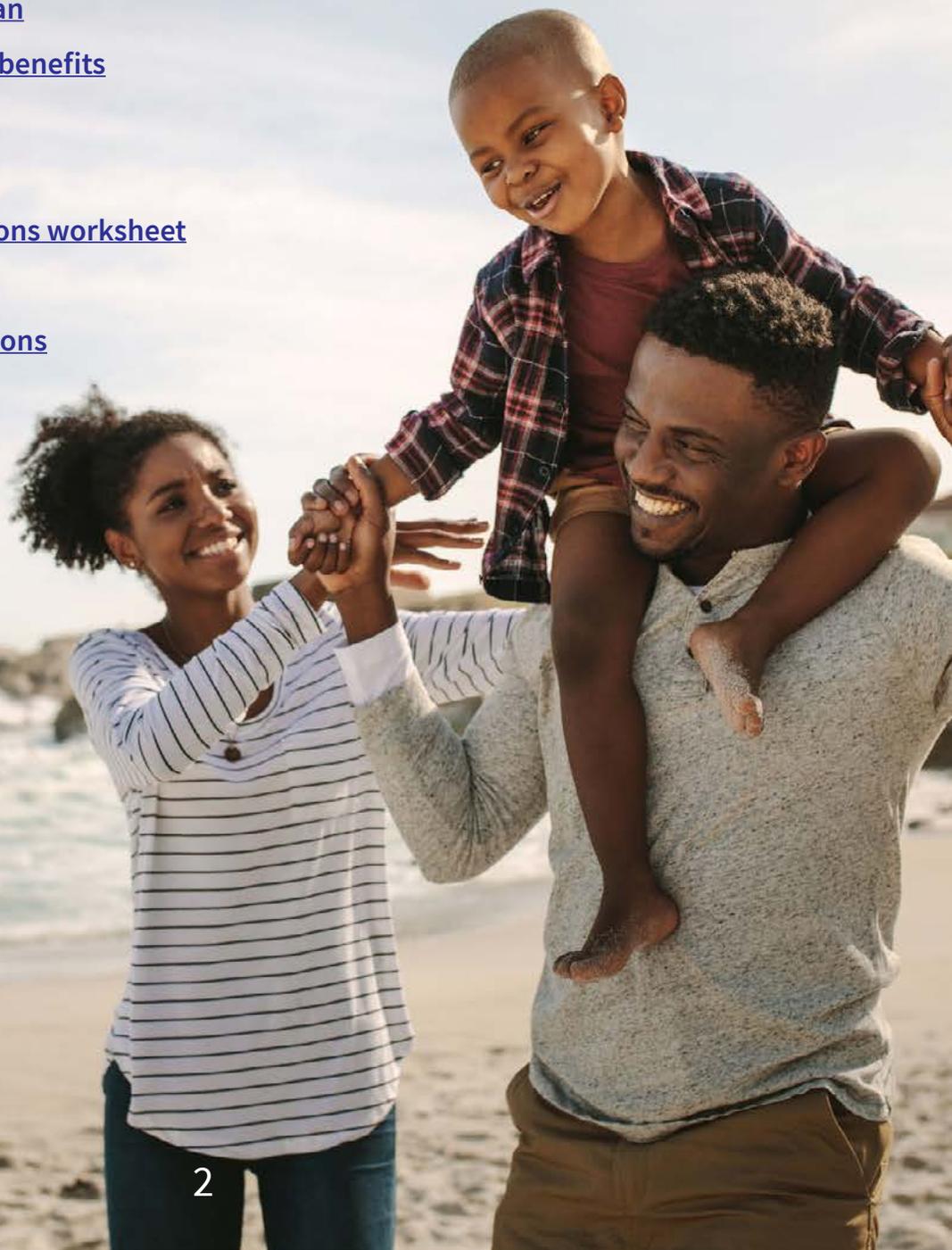
[Benefit contributions](#)

[Your 2023 benefit elections worksheet](#)

[How to enroll](#)

[Frequently asked questions](#)

[Contacts](#)



# Welcome to AXA XL

At AXA XL, we partner with you to provide you with a valuable and comprehensive health and welfare benefits program. Use this Benefits Decision Guide to help you understand all of the benefits, programs, services and resources available to you.

## Know who's eligible for benefits

When it comes to choosing your benefits, it's important to understand who's eligible so that you can make an informed decision about coverage. Review the table below to learn more.

Benefit	You (AXA XL colleague)	Your dependents
<b>Medical, Dental, and Vision</b>	You must be a full-time or part-time colleague working at least 20 hours per week.	<ul style="list-style-type: none"> <li>• Spouse</li> <li>• Domestic partner</li> <li>• Child(ren) up to age 26 (end of calendar year). This includes:               <ul style="list-style-type: none"> <li>– Biological children</li> <li>– Adopted children</li> <li>– Legal guardianship children</li> <li>– Disabled children (disabled prior to age 26 and are dependent on you for support)</li> <li>– Stepchildren</li> <li>– Domestic partner's children</li> </ul> </li> </ul>
<b>Supplemental Health Benefits (Accident, Critical Illness, and Hospital Care Insurance)</b>	You must be a full-time or part-time colleague working at least 20 hours per week.	<ul style="list-style-type: none"> <li>• Spouse/domestic partner up to age 70, if colleague is enrolled in coverage</li> <li>• Children up to age 26 (end of calendar year), if colleague is enrolled in coverage</li> </ul>
<b>Health Savings Account (HSA)</b>	<p>You must be a full-time or part-time colleague working at least 20 hours per week.</p> <p>Note: The HSA is only available if you enroll the OAP HSA 1 or OAP HSA 2 medical plans. If you are enrolled in any part of Medicare, you cannot contribute or receive contributions to an HSA. Confirm with your tax advisor for details.</p>	You may use your HSA for tax dependents only.
<b>Flexible Spending Accounts (FSAs)</b>	<p>You must be a full-time or part-time colleague working at least 20 hours per week.</p> <p>Note: The Health Care FSA is only available if you enroll in the OAP medical plan or are covered under a non-high deductible medical plan outside of AXA XL. The Limited Purpose FSA is only available if you enroll in the OAP HSA 1 or OAP HSA 2 medical plans or a high deductible plan outside of AXA XL.</p>	N/A
<b>Basic Life Insurance, Group Variable Universal Life (GVUL) Insurance, and Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	You must be a full-time or part-time colleague working at least 20 hours per week.	If you elect GVUL, supplemental employee life or supplemental AD&D coverage for yourself, you may enroll eligible dependents listed in the "Medical, Dental, and Vision" row for coverage.
<b>Disability</b>	You must be a full-time or part-time colleague working at least 20 hours per week.	N/A

# Choosing your medical plan

You have three medical plan options—the OAP Plan (similar to a PPO plan), the OAP HSA 1 Plan, and the OAP HSA 2 Plan. All of the plans cover the same medical services and use the same Cigna provider network. The OAP HSA 1 and OAP HSA 2 plans are qualified high deductible health plans that are paired with a tax-advantaged Health Savings Account (HSA). However, they differ by what you pay out of pocket and how each covers services.

It's up to you to decide which plan option is best for your unique lifestyle and coverage needs.

## Enrolling in the right plan for you starts with:

 Understanding how the medical plan works	 Considering how much coverage you need	 Making an informed decision that's best for you
<ul style="list-style-type: none"><li>• Learn about your medical plan options</li><li>• Understand how the Health Savings Account works with the OAP HSA plans, and how it is different from the Health Care Flexible Spending Account</li></ul>	<ul style="list-style-type: none"><li>• Estimate your care needs and who you'll cover</li><li>• Review last year's health care expenses</li><li>• Weigh risk vs. reward</li><li>• Consider purchasing optional supplemental health benefits</li></ul>	<ul style="list-style-type: none"><li>• Use Cigna's tools, like the Easy Choice Tool and One Guide, to make your decision.</li><li>• Learn more on page 8.</li></ul>



## Understanding how the medical plan options work

To help you decide which plan will best fit your needs, it's important to understand the key differences. All three medical plan options provide comprehensive medical and prescription drug coverage. However, they differ in several ways.

	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
Your payroll contributions	Highest payroll contributions	Lower than the OAP Plan but higher than the OAP HSA 2 Plan	Lowest payroll contributions
Free in-network preventive care	Yes	Yes	Yes
Deductible	There is a separate deductible for medical and prescription drug expenses, and both are lower than the OAP HSA plans.  If you cover any dependents, the plan will begin to pay benefits for an individual once that individual's deductible has been met.	Your deductible applies to both medical and prescription drug expenses. The deductible is higher than the OAP Plan but lower than the OAP HSA 2 Plan.  If you cover any dependents, the <b>true family deductible</b> must be met before the plan will begin to pay benefits for any one person. The individual deductible will only apply if you enroll in employee only coverage.	Your deductible applies to both medical and prescription drug expenses. The deductible is the highest of the three medical plan options.  If you cover any dependents, the <b>true family deductible</b> must be met before the plan will begin to pay benefits for any one person. The individual deductible will only apply if you enroll in employee only coverage.
Out-of-pocket maximum	The out-of-pocket maximum includes the deductible, coinsurance and copays for eligible medical plan expenses. The prescription plan has a separate out of pocket maximum for prescription drug expenses.  If you cover dependents, one person can meet the individual out-of-pocket maximum and the plan will cover eligible expenses for that one person at 100% for the remainder of the calendar year.  Once the entire family out-of-pocket maximum is met, the plan will pay 100% for eligible expenses for all family members.	The out-of-pocket maximum includes the deductible and coinsurance for medical and prescription drug expenses and is higher than the OAP Plan but lower than the OAP HSA 2 Plan.  If you cover any dependents, there is an embedded individual out-of-pocket maximum which means that after each eligible family member meets their individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. After the family out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses.	The out-of-pocket maximum includes the deductible and coinsurance for medical and prescription drug expenses and is the highest of the three medical plan options.  If you cover any dependents, there is an embedded individual out-of-pocket maximum which means that after each eligible family member meets their individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. After the family out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses.
Health Savings Account (HSA)	No	Yes	Yes
Flexible Spending Account (FSA)	Yes, the Health Care FSA is available for medical, prescription, dental, and vision expenses.	Yes, the Limited Purpose FSA is available for dental and vision expenses only.	Yes, the Limited Purpose FSA is available for dental and vision expenses only.

For definitions of key terms, refer to the [Glossary](#).

## The medical plan options at a glance

The following table shows the amount you will pay for common medical expenses under each plan, assuming you use **the Cigna Open Access Plus network, which is a broad national network of providers. It is important to note that there are two tiers of network providers: Tier 1 for certain designated providers and Non-Tier 1 providers.**

You may be able to utilize a Tier 1 provider near you. There are currently approximately 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 outcomes. You can find a provider by using [myCigna.com](https://mycigna.com). If not yet a Cigna member, you may search for providers at [www.cigna.com](https://www.cigna.com). Select the blue "Find a Doctor, Dentist, or Facility" button at the top-right corner of the page, then select "Employer or School." Once you enter your ZIP code, you can search for provider by type, name, or facility.

**For out-of-network benefits which pay benefits at a less rich level, please review the table on the next page.** Note: Amounts shown below are the cost to you for in-network benefits.

	OAP Plan		OAP HSA 1 Plan		OAP HSA 2 Plan	
	Tier 1	Non-Tier 1	Tier 1	Non-Tier 1	Tier 1	Non-Tier 1
<b>Annual deductible</b> Individual Family	\$750 \$1,500		\$1,500 \$3,000		\$2,500 \$5,000	
<b>Out-of-pocket maximum</b> Individual Family	\$3,000 \$6,000		\$4,000 \$8,000		\$5,000 \$10,000	
<b>Preventive care</b>	\$0, no deductible		\$0, no deductible		\$0, no deductible	
<b>Plan coinsurance</b>	10%	20%	10%	20%	10%	20%
<b>Office visits</b> (PCP/specialist)	\$10 / \$25	\$25 / \$50	10% after deductible	20% after deductible	10%, after deductible	20% after deductible
<b>Urgent care visits</b>	\$50	\$50	20% after deductible	20% after deductible	20% after deductible	20% after deductible
<b>Emergency room visits</b>	\$150		20% after deductible		20% after deductible	
<b>Inpatient hospital stays</b>	20% after deductible		20% after deductible		20% after deductible	
<b>Prescription drug deductible</b> Individual Family	\$125 \$250		Combined with medical deductible		Combined with medical deductible	
<b>Prescription drug out-of-pocket maximum</b> Individual Family	\$1,500 \$2,500		Combined with medical out-of-pocket maximum		Combined with medical out-of-pocket maximum	
<b>Prescription drug coverage – retail (30-day supply)</b> Generic Brand name formulary Non-formulary	\$10 copay 30%, after deductible 40%, after deductible		20%, after deductible 30%, after deductible 40% after deductible		20%, after deductible 30%, after deductible 40% after deductible	
<b>Prescription drug coverage – mail order (90-day supply)</b> Generic Brand name formulary Non-formulary	\$20 copay 30%, after deductible 40%, after deductible		20%, after deductible 30%, after deductible 40% after deductible		20%, after deductible 30%, after deductible 40% after deductible	
<b>Specialty drugs</b>	Visit <a href="https://Archimedesrx.com">Archimedesrx.com</a> or call 1-888-419-0825 for coverage information.					

See the out-of-network\* benefits for the medical plan and prescription drug options below.

	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
<b>Annual deductible</b> Individual Family	\$2,500 \$5,000	\$3,000 \$6,000	\$4,000 \$8,000
<b>Out-of-pocket maximum</b> Individual Family	\$6,000 \$12,000	\$6,000 \$12,000	\$8,000 \$16,000
<b>Preventive care</b>	40% after deductible	40% after deductible	40% after deductible
<b>Plan coinsurance</b>	40%	40%	40%
<b>Office visits</b> (PCP/specialist)	40% after deductible	40% after deductible	40% after deductible
<b>Urgent care visits</b>	\$50 copay	20% after deductible	20% after deductible
<b>Emergency room visits</b>	\$150 copay	20% after deductible	20% after deductible
<b>Inpatient hospital stays</b>	40% after deductible	40% after deductible	40% after deductible
<b>Prescription drug deductible</b> Individual Family	\$125 \$250	Deductible combined with medical	Deductible combined with medical
<b>Prescription drug coverage – retail (30-day supply)</b> Generic Brand name formulary Non-formulary	40% after deductible 50% after deductible 60% after deductible	40% after deductible 50% after deductible 60% after deductible	40% after deductible 50% after deductible 60% after deductible
<b>Prescription drug coverage – mail order (90-day supply)</b> Generic Brand name formulary Non-formulary	Not Covered	Not Covered	Not Covered
<b>Specialty drugs</b>	Not available on an out-of-network basis.		

\*Out-of-network charges are subject to maximum allowable charges and you may be balanced billed. Refer to the benefit summaries and Summary Plan Descriptions for details.

## Use Teladoc Medical Experts for a free expert opinion

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](http://www.teladoc.com/medicalexperts)
- Download the Teladoc app from the App Store or Google Play



## Choosing a medical plan

As you consider which plan option is right for you, review your family’s medical history and take some time to think about how much coverage you need. You’ll also want to evaluate whether you’d like to pay more for your medical coverage and care through payroll deductions throughout the year or out of pocket when you use the plan. See the 2023 medical plan contributions [here](#).

	OAP Plan	OAP HSA Plans
Paycheck contributions	\$ \$ \$	\$
Up-front out-of-pocket costs	\$	\$ \$ \$
Set aside pre-tax dollars in health care FSA for medical and prescription expenses	✓	N/A
Contribute to an HSA for medical, prescription, dental and vision expenses and rollover funds for future eligible expenses	N/A	✓

### Take advantage of Cigna’s resources

#### *Learn about your options before you enroll*

Visit [decisionsupport.cigna.com](https://decisionsupport.cigna.com) to compare plans and out-of-pocket costs before you enroll! You can also confirm if your providers are in the Open Access Plus network by checking the provider directory or by calling Cigna at 1-800-244-6224. Review the Cigna Easy Choice Tool User Guide available on [myAXAXLBenefits.com](https://myAXAXLBenefits.com) for instructions on how to get started.

On the Cigna Easy Choice Tool, enter the access code that’s applicable to you:

- Full-time, earning more than \$120,000: 2LLNGG46
- Full-time, earning less than \$120,000: C7RYQR6G
- Part-time, working 20-25 hours: 7CKMLWCA
- Part-time, working 26-30 hours: KXZGCUG7
- Part-time, working 31-37 hours: J2LVE93R

#### *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. 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 1-800-CIGNA-24 or “click to chat” on [myCigna.com](https://myCigna.com) or on the [myCigna.com](https://myCigna.com) mobile app.

# Prescription drug benefits

Your prescription drug coverage has features you should understand so you can make the most of your benefit.

## Mandatory All Access Maintenance Choice Program

With the All Access Maintenance Choice Program, you receive 90-day refills and choose delivery by mail or CVS 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](http://www.caremark.com).
- **Have peace of mind:** You'll have the medications you need, when you need them.

**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.

To get started, call the Customer Care number on your Prescription ID card or visit [www.caremark.com](http://www.caremark.com).

## 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 medication and the generic plus the brand copayment.

## Preventive drugs

Certain in-network preventive generic medication are covered at 100%. See the Preventive Generics Drug List on [www.caremark.com](http://www.caremark.com) for details.

## Specialty drugs

Specialty medications are managed by Archimedes but dispensed by CVS Caremark. These prescriptions are generally prescribed for people with complex or ongoing medical conditions such as multiple sclerosis, hemophilia, and rheumatoid arthritis. For specialty drug inquiries, contact Archimedes at 888-419-0825. Benefits for non-specialty medications will continue to be managed and dispensed by CVS Caremark.



# Supplemental health benefits

We know life doesn't always go as expected, which is why we partner with MetLife to provide you with access to a variety of additional benefits designed to protect you and your family from the financial impact of a critical illness, injury, or hospital stay.

Remember, supplemental health benefits are a **separate** election from your core medical plan and are intended to supplement your core medical coverage, not replace it. These options should not be selected in lieu of medical coverage, though you don't need to be enrolled in an AXA XL medical plan to enroll in any of the supplemental health benefits.

## Getting to know the supplemental health benefits

Review the chart below to understand the supplemental health offerings available to you.

	 <b>Accidental injury insurance</b>	 <b>Critical illness insurance</b>	 <b>Hospital care insurance</b>
<b>What it is</b>	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
<b>What it covers</b>	<ul style="list-style-type: none"> <li>• Hospitalization</li> <li>• Fractures</li> <li>• Dislocations</li> <li>• Surgical procedures</li> <li>• Physical therapy</li> <li>• Ambulance</li> <li>• And more</li> </ul>	<ul style="list-style-type: none"> <li>• Some cancers</li> <li>• Heart attack</li> <li>• Stroke</li> <li>• Paralysis</li> <li>• Coma</li> <li>• Kidney failure</li> <li>• Major organ transplant</li> <li>• And more</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital</li> <li>• Outpatient</li> <li>• Nursing</li> <li>• Transportation</li> <li>• Physician services</li> </ul>
<b>Benefit amount</b>	Varies depending upon the accident	<ul style="list-style-type: none"> <li>• Pays a \$10,000 benefit directly to you</li> <li>• Your spouse/domestic partner may receive a benefit of \$5,000</li> <li>• Your dependent children may receive a benefit of \$2,500</li> </ul>	Varies depending upon services incurred
<b>How it works</b>	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

## Why you may consider enrolling in a supplemental health plan

When you think about your health coverage options, you may wonder...

Why would I need supplemental health coverage when I have a medical plan?

The answer is simple: life is unpredictable.

Supplemental health coverage can offer additional peace of mind by ensuring you have coverage in place that's going to provide the most protection to your income, and give you the opportunity to recover from your condition, rather than manage financial difficulties.

Keep in mind that the OAP HSA plans have higher deductibles than the OAP Plan. The supplemental health plans could help to cover the out-of-pocket costs you may incur before the plan begins to provide coverage. Plus, if you plan to save your HSA for future expenses, enrolling in a supplemental health plan could help you preserve your funds.

Think about the following when you're deciding which supplemental health plan(s) may be best for your individual needs.



### Unexpected health care expenses

In the event of a major illness or accident, or unplanned hospital stay, all three supplemental health options provide lump-sum benefits for an approved claim to cover:

- Deductibles and coinsurance before the plan begins to pay for the full cost of care.
- Other care you may be responsible for, such as "balance billing" in the event that an out-of-network provider is used. To better understand balance billing, refer to [page 21](#).



### Everyday expenses

The supplemental health benefit you receive can also be used to pay for non-health care expenses while you're recovering from your condition, including:

- Groceries
- Rent or mortgage
- Car payments
- Child care

# Savings and spending account options

Savings and spending accounts—Flexible Spending Accounts (FSAs) and the Health Savings Account (HSA)—allow you to contribute money before taxes are withheld to help cover the cost of health care and/or dependent day care.

As you consider your medical, dental and vision plan selections for 2023, it's important to understand the savings and spending account options available for each type of plan.

## Compare the health accounts

The medical plan you enroll in will determine which tax-advantaged health account you may contribute to. See how they compare in the chart below.

	Health Care FSA	Limited Purpose FSA	HSA
Available with...	OAP Plan or non-high deductible medical plan outside of AXA XL	<ul style="list-style-type: none"> <li>OAP HSA 1</li> <li>OAP HSA 2</li> <li>High deductible medical plan outside of AXA XL</li> </ul>	<ul style="list-style-type: none"> <li>OAP HSA 1</li> <li>OAP HSA 2</li> </ul>
2023 IRS maximum contribution limit	\$3,050	\$3,050	\$3,850 for individuals and \$7,750 for all other coverage levels
Receive annual company contribution	N/A	N/A	Yes: \$500 for individuals and \$1,000 for all other coverage levels*
Change your contribution amount at any time	 No - only within 30 days of a qualifying life event	 No - only within 30 days of a qualifying life event	
Access your entire annual contribution amount as needed	 Yes	 Yes	 No - only as contributions are made to the account
Use account money for...	All eligible health care expenses	Eligible dental and vision expenses only	All eligible health care expenses Once you reach age 65, you can also use your HSA for any non-health care expenses and pay only income tax on the amount you spend. No penalty tax is applied.
Balance earns interest tax-free			
"Use it or lose it" rule applies	 Yes, but you may carry over \$610 from one plan year to the next	 Yes, but you may carry over \$610 from one plan year to the next	 No, any balance remaining in your account at the end of the year automatically rolls over and can be used for future health care expenses
Money is always yours to keep			

\*\*For mid-year enrollments, the annual Company HSA contribution will be prorated based on number of full months enrolled in the plan.

## Consider a Dependent Day Care FSA

You may also be eligible to contribute up to \$5,000 for 2023 to a Dependent Day Care FSA. You may use the Dependent Day Care FSA to pay for dependent care expenses, such as daycare or eldercare, while you and your spouse are at work or school.

## A closer look at the Health Savings Account (HSA)

When you enroll in an OAP HSA medical plan, you gain access to an HSA, administered by Bank of America. Learn more about this unique savings account on this page.

### Key HSA advantages

There are three key advantages of an HSA:

 Triple-tax advantage	 No “use it or lose it” rule	 The account is yours forever
<p>Money goes into your account tax-free, grows tax-free and can be withdrawn tax-free as long as you use the funds for eligible health care expenses.</p>	<p>Unlike the FSA, the HSA is designed as a <b>savings</b> account, allowing you to spend and/or save dollars as you see fit.</p> <p>Unused money in your account will roll over to the next year. Your account balance will earn interest tax-free. Once your account balance reaches \$1,000 you can invest it.</p>	<p>Your HSA is always yours, even if you retire from or leave AXA XL. That means you can take your HSA dollars all the way through retirement and pay for health care with them then, if you choose to do so.</p>

### Contributions to your HSA

For 2023, you may contribute the following amounts depending upon which coverage level you elect. Keep in mind that AXA XL contributes to your account, too.

If you’ll be age 55 or older by the end of 2023, you may contribute an additional \$1,000 “catch-up” contribution.

Coverage level you elect	IRS maximum contribution	AXA XL’s annual contribution*	Your maximum contribution
Employee only	\$3,850	\$500	\$3,350
All other coverage levels	\$7,750	\$1,000	\$6,750

\*The company contribution will be prorated based the number of full months you will be enrolled in the plan if you enroll mid-year.

### Important HSA eligibility rules

To open and contribute to an HSA, you must be enrolled in an OAP HSA medical plan. In addition:

- You can’t have other health coverage that is not a qualified high deductible health plan.
- You or your spouse can’t have a general purpose Health Care FSA (which covers medical and prescription expenses) or Health Reimbursement Account (HRA) at the same time you open an HSA.
- If you’re enrolled in any part of Medicare, you are not eligible to contribute to the HSA and AXA XL cannot either. Consult with your tax advisor for detailed restrictions.
- You can’t be enrolled in TRICARE, or have received Veterans Administration (VA) health benefits in the previous three months.
- You can’t be claimed as a dependent by someone else.

# Choosing your dental plan

You have access to two dental plan options through MetLife.

## Your 2023 dental plan options

All deductibles, copays, and coinsurance in the chart reflect what you pay under both plans, assuming you use in-network providers.

	Basic Plan	Premium Plan
<b>Annual deductible</b> (individual/family)	\$50/\$150	\$50/\$150
<b>Preventive and diagnostic</b>	100% covered	100% covered
<b>Basic restorative</b>	Up to 20%	Up to 20%
<b>Major restorative</b>	40%	40%
<b>Orthodontia</b>	Not covered	50%
<b>Orthodontia lifetime maximum</b>	Not covered	\$1,500 per covered individual
<b>Implants</b>	Not covered	Replacement once every 5 years
<b>Calendar year benefit maximum</b>	\$1,000 per covered individual	\$2,000 per covered individual

See the out-of-network\* benefits for the dental plan options below.

	Basic Plan	Premium Plan
<b>Annual deductible</b> (individual/family)	\$50/\$150	\$50/\$150
<b>Preventive and diagnostic</b>	100% covered	100% covered
<b>Basic restorative</b>	20%	20%
<b>Major restorative</b>	50%	50%
<b>Orthodontia</b>	Not covered	50%
<b>Orthodontia lifetime maximum</b>	Not covered	\$1,500
<b>Calendar year benefit maximum</b>	\$1,000	\$2,000

\*Out-of-network benefits are subject to the maximum allowable charges and you may be balanced billed. Refer to the Benefit Summaries and Summary Plan Descriptions for more details.

## Deciding which plan to choose

As you're thinking about your dental needs for 2023, consider the following to determine which dental plan option is right for you.



### You may consider choosing the Basic Plan if...

- You expect you and your family to only need preventive and low cost services, such as regular oral examinations and cavity fillings, in a given year.



### You may consider choosing the Premium Plan if...

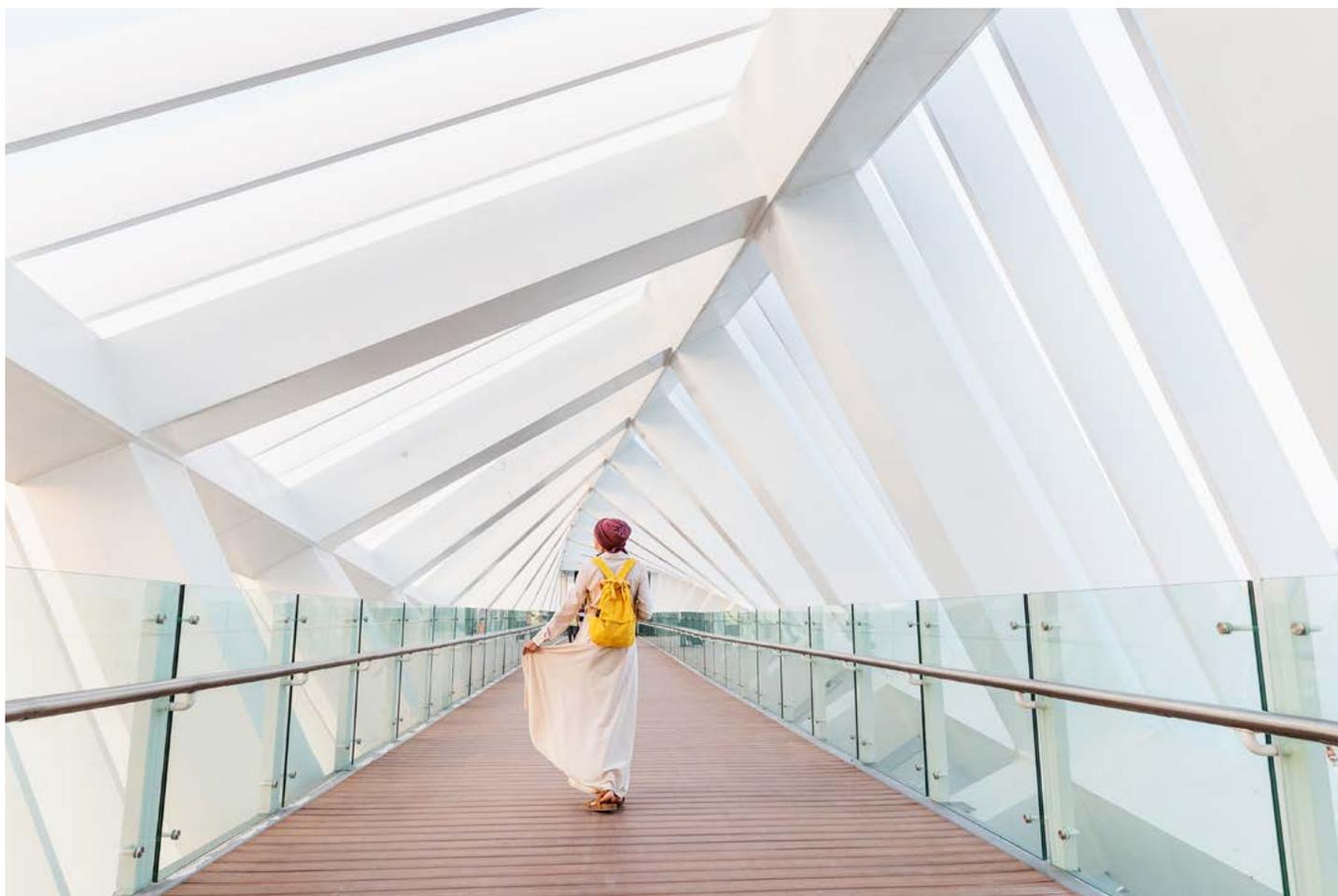
- You or someone in your family needs orthodontia services, such as braces.
- You expect you and your family's dental needs to involve high-cost services, such as crown restoration and implants.



### Got stats?

According to the Mayo Clinic, your oral health serves as a window to your overall health and well-being. Conditions like cardiovascular disease are linked to having poor oral health, while diabetes, HIV/AIDS, and other conditions can adversely affect your oral health.

Both AXA XL dental plan options provide free preventive care, which includes oral exams, cleanings, and X-rays.



# Choosing your vision plan

You have a choice between two MetLife VSP vision plan options—the Basic Plan or the Premium Plan—to help pay for well vision care, including exams, lenses, frames, and contact lenses.

## Your 2023 vision plan options

The following table shows the plan's in-network benefits.

	Basic Plan	Premium Plan
<b>Exam</b>	\$10 copay	\$10 copay
<b>Materials copay</b>	\$25 copay	\$25 copay
<b>Lenses</b> Single vision Bifocal Trifocal	\$0 out-of-pocket after materials copay	\$0 out-of-pocket after materials copay
<b>Frames allowance</b>	\$130	\$200
<b>Contact lenses (elective) allowance</b>	Up to \$130	\$200
<b>Schedule</b> (Exam/lenses/frames/contact lenses)*	12 months / 12 months / 24 months / 12 months	12 months / 12 months / 12 months / 12 months

\*Contacts or frames within the same frequency, not both.

See the out-of-network\* benefits for the vision plan options below for covered allowances.

	Basic Plan	Premium Plan
<b>Exam</b>	Up to \$45	Up to \$45
<b>Lenses</b> Single vision Bifocal Trifocal	Up to \$30 Up to \$50 Up to \$65	Up to \$30 Up to \$50 Up to \$65
<b>Frames allowance</b>	Up to \$70	Up to \$70
<b>Contact lenses (elective) allowance</b>	Up to \$105	Up to \$105
<b>Schedule</b> (Exam/lenses/frames/contact lenses)**	12 months / 12 months / 24 months / 12 months	12 months / 12 months / 12 months / 12 months

\*Out-of-network benefits are subject to the maximum allowable charges and you may be balanced billed. Refer to the Benefit Summaries and Summary Plan Descriptions for more details.

\*\*Contacts or frames within the same frequency, not both.

## Deciding which plan to choose

Consider the following as you determine which vision plan option is right for you.



### You may consider choosing the Basic Plan if...

- You prefer to wait a few years before changing your glasses and overall “look.”
- You or your family members prefer to wear monthly reusable contacts, which may be less costly than daily contacts.



### You may consider choosing the Premium Plan if...

- You like to experiment with your look and style, and prefer to change your frames more frequently.
- You or anyone in your family would like to obtain more expensive frames or contacts.
- You or your family members prefer daily disposable contacts, which can be more costly than regular contacts.



### Got stats?

Before you evaluate which vision plan option you'd like to enroll in, it's important to understand why you'd want to enroll in a vision plan to begin with, even if you have 20/20 vision.

- According to the Centers for Disease Control and Prevention (CDC), a comprehensive eye exam can detect eye diseases, like glaucoma, in the early stages and help to ensure vision is preserved.
- Eye exams can also detect diabetes, high blood pressure, high cholesterol, heart disease, and even cancer.

When you enroll in one of the AXA XL well vision plans, you gain access to a benefit that can protect your eye health now and for the future—and help you save money on your vision expenses.



# Your income protection benefits

You'll automatically receive income protection benefits, such as basic life and accidental death and dismemberment (AD&D) insurance, and disability coverage. You'll also have the opportunity to purchase additional coverage for added protection. Review the benefits you receive automatically at no cost to you, and think about whether you'd like to add supplemental coverage.

Basic life insurance, Employee or Dependent Group Variable Universal Life (GVUL) insurance, AD&D insurance, short-term disability, and long-term disability are administered through MetLife.

For certain life and AD&D insurance, it is important to note that there is an age reduction schedule in place for colleagues who are age 70 or older. Basic life and AD&D reduces to 50% at age 70 and to 25% at age 75. Refer to the myHR benefits enrollment page for specific benefit amounts.

## Understanding your company-provided benefits (automatic and at no cost to you)

AXA XL provides the following income protection benefits at no cost to you.

- **Basic life and AD&D:** 3x your annual base salary, up to \$750,000 for each plan.
- **Short-Term Disability (STD):** 100% of your annual base salary and then benefit reduces to 70%, for up to 26 weeks, depending on length of service\*.
- **Long-Term Disability (LTD):** After 26 weeks of STD benefits are exhausted, if approved, you would receive a benefit of 60% of your annual base salary, up to \$25,000 per month. You have the choice between Basic and Tax Choice LTD. Under both options, the premium is paid by AXA XL. For more information on the LTD options, go to [myAXAXLbenefits.com](https://myAXAXLbenefits.com).

\*Your length of service, including any credited service, determines your benefit under the STD plan. See [myAXAXLbenefits.com](https://myAXAXLbenefits.com) for the STD benefits schedule.



### LTD options

If you select the Basic LTD option, you pay nothing now, but if you receive LTD benefits, your monthly benefit will be fully taxable to you. If you select the Tax Choice LTD option, you pay taxes on the company-paid premiums now, but if you receive LTD benefits, your monthly benefit will be free of federal income tax and most state income taxes.

## Additional coverage

You have the opportunity to add Group Variable Universal Life (GVUL) insurance and additional AD&D insurance for yourself and your dependents. You pay for these coverages.

### GVUL insurance

GVUL insurance is a group life insurance certificate that combines permanent life insurance coverage with the opportunity to contribute additional premium into the GVUL certificate's tax-deferred investment feature. Additional premium contributions are made on an after-tax basis and any potential earnings accumulate tax-deferred.

You may elect GVUL insurance for yourself and dependents as follows. To elect dependent life insurance, you must elect at least 1x your annual base salary in supplemental employee life coverage:

- **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.

**Note:** If you plan to enroll your spouse/domestic partner in GVUL insurance, you must enter your **spouse/domestic partner's Social Security number** in the MetLife enrollment platform.

### When Evidence of Insurability (EOI) applies

EOI is a process where you must submit a brief medical history and possibly additional information before the insurance provider approves your additional life insurance coverage. If your election requires EOI, MetLife will provide you with the necessary forms for completion and review.

You will enroll in this coverage on the MetLife enrollment system via the link available on the myHR enrollment page. From here, you can view the specifics of the GVUL coverage available for you to elect.

### AD&D insurance

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D insurance provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — from 25% to 100% — depending on the type of loss.

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.

You may elect spouse AD&D insurance in \$10,000 increments up to a \$100,000 maximum. You may also elect child AD&D insurance in increments of \$2,500 up to a \$10,000 maximum.

**Note:** To elect dependent AD&D, you must elect at least 1x your annual base salary in supplemental AD&D.

EOI is not required for additional AD&D insurance coverage.

There are no age reductions for colleagues or dependents over the age of 70 enrolling in supplemental AD&D.

## Why you may choose additional coverage

When considering whether to add coverage, take into account the following features and advantages of supplemental coverage.

### *GVUL insurance advantages*

Consider the following advantages of GVUL insurance as you're determining whether to elect coverage:

- **Permanent portable life insurance protection** (up to age 100) you can keep as long as you need financial protection.
- **A tax-deferred investment feature with a variety of investment options**, including an interest-bearing account with a guaranteed annual crediting rate for as long as you own your certificate.
- There are **no surrender charges**.
- **You are able to withdraw cash value without age restriction.** MetLife will notify you if your certificate is subject to certain age restrictions.
- **Tax-free withdrawals up to your cost basis any time** (cost basis is equal to the total amount of life insurance premiums paid, including any extra premium for investment, minus previous non-taxable withdrawals).

### *Additional considerations*

Consider the following when determining whether to add coverage for yourself and your dependents:

- **Enhanced safety net:** Supplemental life and AD&D insurance provide additional income protection for your family in the event of a death or disability.
- **Spouse's/domestic partner's access to life insurance:** If your spouse/domestic partner doesn't have access to their own life insurance policy, it may be beneficial to consider whether you would like to purchase dependent life insurance for them.



# Glossary

The following terms will help you understand your health and welfare benefit options.

**Balance billing:** When you receive care out of network and the provider bills you for the difference between what the plan pays for covered expenses and what the provider charges. This does not apply for in-network care because in-network providers have agreed to specific rates with Cigna.

**Coinsurance:** The percentage of the cost of covered services that you are responsible to pay, after the deductible. For example, if your coinsurance is 20%, you pay 20% of the cost and the plan pays 80% of eligible expenses.

**Deductible:** The amount you have to pay out of pocket in eligible expenses before the plan pays benefits.

**Dependent Day Care Flexible Spending Account (FSA):** You may choose to enroll in this account to pay for eligible dependent care expenses—including eligible child and elder care—with tax-free dollars. You contribute to your Dependent Day Care FSA through automatic, pre-tax payroll deductions. The DCFSA typically has a “use it or lose it” rule, meaning that any money left in your account at year-end is forfeited. For a full list of eligible expenses, visit [hhs.gov](https://www.hhs.gov) and refer to IRS Publication 503.

**Diagnostic vs. preventive:** “Diagnostic” refers to care that is generally provided when you show signs or symptoms of a health issue. “Preventive” refers to care such as annual physicals, immunizations, age-appropriate screenings, and other services that are designed to prevent conditions. Deductibles and coinsurance will apply for diagnostic care, while eligible preventive care is typically covered at 100% with no deductible when obtained at an in-network provider.

**Eligible expenses:** Eligible expenses are medical, prescription, dental, and vision expenses that are considered covered services by your plan. The term eligible expenses also applies to FSA and HSA expenses. See the definitions for the FSAs and HSA below for further reference.

**Evidence of Insurability (EOI):** EOI is an application process for obtaining additional insurance coverage. During EOI, you provide information about your and your dependents’ health, as applicable, for review by the insurance company for approval of additional coverage.

**Health Care Flexible Spending Account (FSA):** A tax-advantaged spending account that is only available to participants in the OAP Plan or those who are enrolled in a non-high deductible medical plan outside of AXA XL. You contribute to your FSA through pre-tax payroll contributions and can use the money to pay for any eligible medical expenses you incur, including deductibles, coinsurance, and copays for medical, prescription, dental, and vision care. You may carry over \$610 from your 2023 balance to the 2024 calendar year, but any other remaining funds will be forfeited at the end of 2023.

**Health Savings Account (HSA):** A tax-advantaged savings account that is only available to participants in a qualified high-deductible health plan, such as the OAP HSA plans. You contribute to your HSA through pre-tax payroll contributions and can use the money to pay for eligible medical expenses, including deductibles, coinsurance, and copays for medical, prescription, dental, and vision care. In addition, AXA XL will contribute money to your account in 2023. All of the money in your HSA rolls over from year to year and is always yours to keep. For example, you may use the money in your HSA to pay for eligible health expenses in retirement.

**HSA-eligible expenses:** Qualified expenses include doctor visits, dental work and orthodontia, prescription contact lenses and eyeglasses, prescription medications, and other common health expenses. For a complete list, visit [hhs.gov](https://www.hhs.gov) and search for Publication 502.

**In-network:** Providers, including doctors, dentists, hospitals, and laboratories that have contracted with the plan provider's network to provide care at negotiated rates. You can ask your doctor to order your lab tests or imaging from an in-network provider. Note that through the AXA XL medical plans, there are two in-network tiers.

**Limited Purpose Flexible Spending Account (FSA):** A tax-advantaged spending account that is only available to participants in the OAP HSA plans or a qualified high deductible health plan outside of AXA XL. You contribute to your FSA through pre-tax payroll contributions and can use the money to pay for any eligible dental and vision expenses you incur, including coinsurance and copays for dental and vision care. You may carry over \$610 from your 2023 balance to the 2024 calendar year, but any other remaining funds will be forfeited if eligible expenses are not incurred by December 31, 2023.

**Out-of-network:** Providers that have not contracted with Cigna, CVS or MetLife to provide care at negotiated rates. Even if a doctor "accepts your insurance" or submits a claim on your behalf, she or he is out-of-network unless the doctor specifically participates in the plan's network.

**Out-of-pocket maximum:** This feature limits your out-of-pocket health care costs for the calendar year, protecting you from potentially high health care costs in the event of a serious illness or injury. If you reach this limit, the plan pays 100% of all remaining eligible costs for the year.

**Preventive care:** Preventive care is routine health care that includes annual well-person exams, counseling, and screenings designed to prevent illness and health-related issues. When obtained from an in-network provider, eligible preventive care is covered at 100% under all AXA XL medical plans, meaning you do not pay copays or coinsurance for the preventive care services. For a complete list of preventive care services, visit [hhs.gov](https://www.hhs.gov) and [myAXAxlbenefits.com](https://myAXAxlbenefits.com).

**Prior authorization (also called "prior approval," "preauthorization," or "precertification"):** This is a decision by your health plan that a health care service, prescription drug, or other medical equipment is medically necessary for you and must be pre-approved by the plan. For example, under the CVS prescription drug plan, non-formulary prescription drugs may require prior authorization before the plan will pay for them. Under the medical plan, for example, certain imaging may require preauthorization to be eligible for coverage.



# Benefit contributions

## 2023 medical plan contributions

See the table below for the pre-tax semi-monthly (per-paycheck) contributions for each of the medical plan options.

Note that the contributions below are **non-tobacco user contributions** and assume **you do not cover a working spouse/domestic partner with other employer medical coverage available** to them. If you and/or your spouse/domestic partner use tobacco, you will pay an additional \$75 per month each. If you cover a spouse or domestic partner who has access to his or her own employer medical coverage, you will pay an additional \$100 per month. Surcharge information is located under your medical plan on the myHR enrollment page.

### For full-time colleagues who earn less than \$120,000 per year:

Coverage level	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
Employee only	\$62.00	\$29.00	\$18.00
Employee + spouse/ domestic partner	\$177.00	\$114.00	\$70.00
Employee + child(ren)	\$161.00	\$101.00	\$60.00
Family	\$312.00	\$196.00	\$118.00

### For full-time colleagues who earn \$120,000 or more per year:

Coverage level	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
Employee only	\$88.00	\$48.00	\$34.00
Employee + spouse/ domestic partner	\$232.00	\$148.00	\$103.00
Employee + child(ren)	\$207.00	\$132.00	\$90.00
Family	\$409.00	\$254.00	\$180.00

Part-time colleagues should visit [myAXAXLbenefits.com](https://myAXAXLbenefits.com) to download the complete 2023 part-time premium contribution rate sheet.



## 2023 supplemental health benefit contributions

See the table below for the after-tax semi-monthly (per-paycheck) contributions for each of the supplemental health options.

### Accidental injury insurance

Coverage level	Accidental injury insurance
Employee only	\$3.94
Employee + spouse/domestic partner	\$6.72
Employee + child(ren)	\$7.07
Family	\$9.23

### Critical illness insurance – \$10,000 benefit

Employee age	Employee only	Employee + spouse/ domestic partner	Employee + child(ren)	Family
<25	\$1.35	\$2.30	\$2.75	\$3.70
25 - 29	\$1.50	\$2.50	\$2.90	\$3.90
30 - 34	\$1.75	\$2.90	\$3.15	\$4.30
35 - 39	\$2.95	\$4.85	\$4.35	\$6.25
40 - 44	\$3.85	\$6.20	\$5.25	\$7.60
45 - 49	\$5.20	\$8.20	\$6.60	\$9.60
50 - 54	\$7.30	\$11.35	\$8.70	\$12.75
55 - 59	\$9.95	\$15.30	\$11.35	\$16.70
60 - 64	\$14.25	\$21.65	\$15.65	\$23.05
65 - 69	\$20.50	\$30.95	\$21.90	\$32.35
70 - 74	\$28.85	\$43.50	\$30.25	\$44.90
75+	\$38.90	\$58.60	\$40.30	\$60.00

### Hospital care insurance

Coverage level	Hospital care insurance
Employee only	\$6.30
Employee + spouse/domestic partner	\$13.06
Employee + child(ren)	\$11.04
Family	\$17.81

## 2023 dental plan contributions

See the table below for the pre-tax semi-monthly (per-paycheck) contributions for each dental plan option.

Coverage level	Basic Plan	Premium Plan
Employee only	\$9	\$11
Employee + spouse/domestic partner	\$20	\$26
Employee + child(ren)	\$21	\$29
Family	\$31	\$43

## 2023 vision plan contributions

See the table below for the pre-tax semi-monthly (per-paycheck) contributions for each vision plan option.

Coverage level	Basic Plan	Premium Plan
Employee only	\$1	\$5
Employee + spouse/domestic partner	\$2	\$8
Employee + child(ren)	\$2	\$8
Family	\$4	\$13



## 2023 GVUL insurance and AD&D insurance contributions

See the monthly after-tax rates for supplemental employee life insurance in the table below.

### Supplemental employee life Insurance (AXA XL colleague)

AXA XL colleague age	Monthly rate per \$1,000 of coverage
20 - 24	\$0.050
25 - 29	\$0.060
30 - 34	\$0.080
35 - 39	\$0.090
40 - 44	\$0.100
45 - 49	\$0.170
50 - 54	\$0.309
55 - 59	\$0.504
60 - 64	\$0.666
65 - 69	\$1.270
70 - 80	\$2.060
81 - 84	\$7.847
85 - 89	\$11.911
90 - 94	\$16.879
95 - 99	\$23.226

### Dependent life insurance for spouse/domestic partner

Spouse/domestic partner age	Monthly rate per \$1,000 of coverage
20 - 24	\$0.058
25 - 29	\$0.069
30 - 34	\$0.091
35 - 39	\$0.103
40 - 44	\$0.114
45 - 49	\$0.171
50 - 54	\$0.262
55 - 59	\$0.489
60 - 64	\$0.749
65 - 69	\$1.441
70 - 74	\$2.337
75 - 79	\$3.506
80 - 84	\$5.259
85 - 89	\$7.889
90 - 94	\$11.834
95 - 99	\$17.755

### Dependent life insurance for child(ren)

Per \$1,000 of coverage, the monthly rate is \$0.134.

### Supplemental employee AD&D insurance (AXA XL colleague)

Per \$1,000 of coverage, the monthly rate is \$0.014.

### Dependent AD&D insurance

Spouse AD&D insurance

Per \$1,000 of coverage, the monthly rate is \$0.014

Child AD&D Insurance:

Per \$1,000 of coverage, the monthly rate is \$0.040

# Your 2023 benefit elections worksheet

Complete the following worksheet to get a full picture of what your benefits for 2023 will look like and to understand how much will be deducted from your paycheck each pay period.

Include the benefits you plan to elect and the per-paycheck contributions, which are found earlier in this guide. Then, tally up the contributions to see how much you'll pay in premiums for your 2023 benefits per pay period.

Your 2023 benefits	Plan option / benefit amount and/or coverage level	Paycheck contribution amount
<b>Medical*</b> <a href="#">Click here</a> for contributions		
Your 2023 medical plan		\$
+ Working spouse surcharge (\$50 per paycheck), if applicable		\$
+ Tobacco user surcharge (\$37.50 per paycheck), if applicable		\$
<b>Supplemental health benefits</b> <a href="#">Click here</a> for contributions		
Accidental injury insurance		\$
Critical illness insurance		\$
Hospital care insurance		\$
<b>Dental*</b> <a href="#">Click here</a> for contributions		
Your 2023 dental plan		\$
<b>Vision*</b> <a href="#">Click here</a> for contributions		
Your 2023 vision plan option		\$
<b>Income protection benefits</b> <a href="#">Click here</a> for contributions; for monthly contributions, multiply the contributions by 12 and then divide by 24		
Supplemental employee life insurance for self	\$	\$
Supplemental AD&D insurance for self	\$	\$
Dependent life insurance for spouse/domestic partner	\$	\$
Dependent life insurance for child(ren)	\$	\$
Dependent AD&D insurance for your spouse/domestic partner	\$	\$
Dependent AD&D insurance for your child(ren)	\$	\$
<b>Savings and spending accounts*</b> Divide your annual contribution by 24 and include that amount under "paycheck contribution amount"		
Health Care FSA (only available if electing the OAP medical plan or non-high deductible medical plan outside of AXA XL)	\$	\$
Limited Purpose FSA (only available if electing an OAP HSA medical plan or qualified high deductible health plan outside of AXA XL)	\$	\$
HSA (only available if electing an OAP HSA medical plan)	\$	\$
Dependent Day Care FSA	\$	\$
<b>Your 2023 per-paycheck contribution total</b>		<b>\$</b>

\*Your contributions are pre-tax and reduce your taxable income for Federal income tax and most states.

# How to enroll

When you're ready to enroll, you'll select the majority of your benefits through myHR via Essential Links on ONE, the AXA XL intranet. Employee and/or Dependent Group Variable Universal Life (GVUL), elections will be made directly on the MetLife platform, which can be accessed through myHR while making your other benefit elections.

Note that if you plan to cover a domestic partner, you must submit the domestic partner affidavit and Domestic Partner Tax Status Form located on [myAXAXLBenefits.com](https://myAXAXLBenefits.com). You will need to scan and email the forms to [RMBenefitsAdministration@axaxl.com](mailto:RMBenefitsAdministration@axaxl.com). If you currently have the paperwork on file with the Benefits department, no need to submit a new affidavit unless something has changed. However, a new tax status form is required each year.

See the "Benefits Enrollment for US Colleagues" reference guide on [myAXAXLBenefits.com](https://myAXAXLBenefits.com) to assist you in navigating the enrollment system.



# Frequently asked questions

## Medical

### 1. What are the key differences between the medical plans?

In the OAP HSA 1 and OAP HSA 2 plans, for most services, you'll pay out-of-pocket until you reach your deductible, then you will pay 20% for in-network coverage, and 40% of the allowed charge for out-of-network coverage until you reach your out-of-pocket maximum. Remember: you can use your tax-advantaged HSA, including AXA XL HSA contributions, to help pay for eligible expenses.

In the OAP plan, you'll pay more in premiums per paycheck, but have a lower deductible and set copays when you visit providers.

All plans feature an annual out-of-pocket maximum that caps your total out-of-pocket costs for covered expenses.

### 2. What is a High Deductible Medical plan (HDHP)?

The OAP HSA plans are HDHPs. They offer the same covered services as the OAP plan, but you pay lower paycheck contributions and have higher deductibles and out-of-pocket maximums. With the HDHPs, you'll get an HSA that gives you a triple-tax advantage: you contribute pre-tax dollars, invest that money tax-free, and use it tax-free to pay for eligible healthcare expenses. Your account balance rolls over year after year and you can even take it with you if you retire or leave the Company.

### 3. What impact will my choice of medical plan have on my costs?

Your costs will depend on the plan you choose, dependents you cover, and how much healthcare you use.



### 4. What Cigna provider network will be used for the 2023 medical plan options?

The Cigna Open Access Plus network will be used for the 2023 medical plan options. All three medical plan options have a tiered structure. There are two tiers of network providers: Tier 1 for certain specialist providers and Non-Tier 1 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 can save on your health care costs by paying less for care and you may even receive better outcomes. 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](https://www.cigna.com). Select the blue "Find a Doctor, Dentist, or Facility" button at the top-right corner of the page, then select "Employer or School." Once you enter your ZIP code, you can search for provider by type, name, or facility.

## Medical plan features

### 5. For the OAP medical plan, when do the in-network deductible and coinsurance apply?

The in-network deductible and coinsurance apply to services provided outside of an office visit. For example: X-rays, labs, hospital stays, surgical charges, anesthesia and so on, except in the case of an in-network eligible preventive care benefit, which is covered at 100%.

### 6. Do my OAP plan copays count toward meeting my deductible?

No, your office visit copays and prescription drugs do not count toward your deductible, but they do count toward your annual out-of-pocket maximum.

### 7. How do I meet the OAP plan family deductible and out-of-pocket maximum?

Refer to the "Understanding how the medical plan options work" page.

### 8. For the OAP HSA 1 and OAP HSA 2 plans, when do the deductible and coinsurance apply?

For the OAP HSA 1 and OAP HSA 2 plans, the deductible and coinsurance apply to all services including office visits, except for eligible preventive benefits, which are covered at 100%.

**9. How do I meet the OAP HSA 1 and OAP HSA 2 plan deductibles and out-of-pocket maximums?**

If you enroll in either the OAP HSA 1 or OAP HSA 2 and you cover dependents, make sure you understand how your deductible and out-of-pocket maximum work. These plans feature a family collective deductible and an embedded individual out-of-pocket maximum as detailed below:

- Family collective deductible means if you enroll in employee + child(ren), employee + spouse, or family coverage, you and your dependents must meet the full family deductible before the plan shares in the cost of non-preventive care for any one family member. Medical expenses from any covered person or combination of family members can meet the deductible.
- An embedded individual out-of-pocket maximum means that after each eligible family member meets his or her individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. After the family out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses.

**10. Do the OAP HSA 1 and OAP HSA 2 plans feature separate prescription deductibles and out-of-pocket maximums?**

These plans don't feature separate prescription deductibles or out-of-pocket maximums. The medical plan deductible and out-of-pocket maximums apply to prescription drugs as well as medical services.

**11. Does the OAP plan feature separate prescription deductibles and out-of-pocket maximums?**

Yes. You must meet a separate prescription deductible of \$125 for single coverage and \$250 for family coverage, and out-of-pocket maximum of \$1,250 for single coverage and \$2,500 for family coverage.

*Preventive care*

**12. How do I know if the services I receive are considered eligible preventive care?**

A service is generally considered preventive when it is performed as part of a well exam and is not being done for diagnostic purposes. For example, suppose during your annual physical your doctor performed a cholesterol test and also did an EKG due to a concern uncovered during your exam. In this case, the EKG would not be covered at 100% because it was considered a diagnostic test to rule out a heart problem. Your cholesterol screening would be covered 100%, however, because it was performed as a preventive measure and not because you already had high cholesterol. Your provider might bill the visit as preventive for the exam and diagnostic for the heart issue. In this case, you will be responsible for the office

copay for that charge. Review Cigna's preventive care guidelines to confirm what is considered an eligible preventive service.

Remember: You must receive preventive care services in-network in order for them to be covered at 100%. If you receive services from an out-of-network provider, out-of-network benefit levels will apply. Read the Preventive Care Guide on [myAXAXLBenefits.com](http://myAXAXLBenefits.com) to learn more.

**13. If I have blood work done at a facility outside of my doctor's office as part of my preventive care exam, how is that covered?**

Provided the blood work is performed at an in-network facility and is considered preventive, it is covered at 100% with no copay or coinsurance. When having blood work done, whether in a physician's office or at another facility, be sure to confirm that the laboratory is an in-network provider (i.e.: Quest Diagnostic, LabCorp). A complete listing of contracted laboratories is available on [myCigna.com](http://myCigna.com). If the physician sends you or a collected laboratory sample to an out-of-network laboratory, or if you go to an out-of-network laboratory, services will be covered at the out-of-network benefits level.

**14. How do I know which drugs are considered generic preventive?**

If a generic drug is available, your in-network preventive medications may be covered at 100%, with no deductible, copay, or coinsurance. In general, generic prescription medications used to prevent any of these medical conditions will be covered at 100%: hypertension, high cholesterol, diabetes, asthma, osteoporosis, stroke, and prenatal nutrient deficiency. See the Preventive Generics Drug List on [www.caremark.com](http://www.caremark.com) for eligible medications.

**Dependents**

**15. Who is an eligible dependent?**

Refer to [page 3](#).

**16. Up to what age can I cover my dependent children under the AXA XL plans?**

Dependent children are eligible for benefits coverage with AXA XL through the end of the calendar year in which the dependent child turns age 26, regardless of marital status, student status, residence or access to other employer health coverage. This applies to medical, dental, vision and dependent life and AD&D insurance plans. This means that dependents will be eligible for coverage through December 31 of the calendar year in which they turn age 26. Dependent children who are disabled and dependent upon you for support may qualify for coverage beyond age 26.

**17. How do I qualify for domestic partner status or add a child of my domestic partner to my AXA XL benefits?**

To qualify for domestic partner status and to add a domestic partner and/or child of your domestic partner, you must complete the Affidavit of Domestic Partnership and Declaration of Tax Status forms and email to [RMBenefitsAdministration@axaxl.com](mailto:RMBenefitsAdministration@axaxl.com)

Once approved, you can make your elections. The Domestic Partner Rate Sheet includes premiums and imputed income amounts, since the cost of domestic partner and eligible dependent coverage is taxable to you, unless you claim them as tax-qualified dependents. You will find all forms on [myAXAXLBenefits.com](http://myAXAXLBenefits.com).

**18. In addition to medical, dental and vision benefits, may I cover my domestic partner for other coverage?**

Yes, you may cover your same-sex or opposite-sex domestic partner under dependent life and AD&D insurance as well as supplemental health benefits.

**19. If I don't cover my family members under my AXA XL medical plan, may I still submit eligible out-of-pocket expenses they incur to my HSA and/or Health Care/Limited Purpose FSA accounts?**

Yes, you can use your account(s) to pay qualifying healthcare expenses for:

- Yourself,
- Your spouse, child, others in your household who qualify as eligible tax dependents, and
- Anyone who would be considered your tax dependent except that their income exceeds the normal limit for tax dependents or that they can be claimed as a dependent by another taxpayer.

*Tobacco user surcharge*

**20. What is the Tobacco User Surcharge?**

The Tobacco User Surcharge applies to a colleague or his or her spouse/domestic partner who uses tobacco and e-cigarette products, and enrolls in 2023 AXA XL medical coverage. The \$75 monthly surcharge applies if you currently use tobacco and e-cigarette products and an additional \$75 per month applies if your enrolled spouse/domestic partner currently uses tobacco or e-cigarette products, for a total possible surcharge of \$150 per month if you both use tobacco or e-cigarette products. This is in addition to your regular monthly premium contributions for coverage under the AXA XL medical plan.

**21. Who is considered to be a tobacco product user?**

You or your eligible spouse/domestic partner are considered to be a tobacco product user if you are currently using tobacco products, including cigarettes, pipes, cigars, chewing tobacco, snuff, any other type of smoking or smokeless tobacco and e-cigarette and related products, once a week or more often. The surcharge does not apply to eligible dependent child/children.

**22. Is nicotine replacement therapy included in the definition of tobacco product use?**

No.

**23. If I am still using tobacco products, what can I do to avoid the Tobacco User Surcharge?**

To avoid the Tobacco User Surcharge and to assist you in quitting tobacco, you and/or your enrolled spouse/domestic partner may enroll in a tobacco cessation program. If you successfully complete it during 2023, you will receive a retroactive reimbursement of the surcharge you paid for 2023, back to January 1, 2023, if applicable.

**24. I want to quit using tobacco, but need help to do it. What should I do?**

To support you and/or your spouse/domestic partner in your efforts to stop using tobacco products, Cigna offers a tobacco cessation program at no cost to you to help you quit tobacco use. You may also receive free over-the-counter nicotine replacement therapy (patch or gum). Contact Cigna at 1-800-244-6224 for additional details.

**25. Do I have to use the tobacco cessation options mentioned above?**

No, you and/or your spouse/domestic partner do not have to use only the tobacco cessation options mentioned in this document. You may enroll in any tobacco cessation program of your choice and avoid the Tobacco User Surcharge. For support in quitting, including free quit coaching, a free quit plan, free educational materials and referrals to local resources, call 1-800-QUIT-NOW (1-800-784-8669). For additional resources, go to [http://www.cdc.gov/tobacco/quit\\_smoking/index.htm](http://www.cdc.gov/tobacco/quit_smoking/index.htm).

Note: If you or your spouse become tobacco free outside of the tobacco cessation program, contact the Benefits team at [RMBenefitsAdministration@axaxl.com](mailto:RMBenefitsAdministration@axaxl.com) once you have been tobacco-free for 60 days. You will be reimbursed for the surcharge back to January 1, if applicable.

**26. Does the AXA XL medical plan cover prescription drugs to help me stop using tobacco products?**

CVS Caremark provides prescription coverage for certain tobacco cessation medications.

**27. How does AXA XL know whether I should pay a Tobacco User Surcharge?**

AXA XL expects representations you make during enrollment for benefits to be truthful and in compliance with the ethical standards of the Company. AXA XL will rely on the information you attest to when enrolling for benefits under the AXA XL benefit plans. If you provide false information, you could be subject to possible disciplinary action, up to and including termination of employment.

*Working spouse/domestic partner premium*

**28. What is the Working Spouse/Domestic Partner Premium?**

If your working spouse/domestic partner is eligible to enroll for medical coverage under his or her employer-sponsored medical plan in 2023, you will pay a \$100 per month premium for electing to enroll him or her for medical coverage. This premium is in addition to your regular monthly cost for coverage under the AXA XL medical plan.

**29. Under what circumstances does the Working Spouse/Domestic Partner Premium not apply?**

The Working Spouse/Domestic Partner Premium does not apply if:

- Your spouse/domestic partner does not work.
- Your spouse/domestic partner is not eligible to elect medical coverage under his or her employer-sponsored plan during this enrollment period.
- Both you and your working spouse/domestic partner work at AXA XL and one of you elects to cover the other under the AXA XL medical plan.
- You elect dental and/or vision coverage for your working spouse/domestic partner, but you don't elect medical coverage for him or her.
- Your spouse/domestic partner is only eligible for another employer's medical coverage as a retiree.
- Your spouse/domestic partner is covered by Medicare or through an individual mandate insurance policy.
- Your spouse/domestic partner is self-employed and does not have access to other employer medical coverage.
- Your spouse/domestic partner is currently eligible for COBRA from another employer.

**30. If my spouse/domestic partner becomes eligible for employer-sponsored medical coverage during 2023, am I required to notify AXA XL, and may I change my coverage election at that time?**

Yes, if you elect to enroll your spouse/domestic partner for an AXA XL medical option during 2023, you are required to notify the AXA XL Benefits Department, within 30 days of when he or she becomes eligible for employer-sponsored medical coverage. Based on this status change, you will be permitted to change your AXA XL medical election to drop your spouse/ domestic partner from medical coverage under the AXA XL Medical plan at that time.

If you do not elect to drop your spouse/ domestic partner from AXA XL medical coverage within the 30-day period described above, the \$100 per month Working Spouse/Domestic Partner Premium will be added to your regular monthly contributions at that time.

**31. How does AXA XL know if a Working Spouse/ Domestic Partner Premium should apply?**

AXA XL expects representations you make during enrollment for benefits to be truthful and in compliance with the Company's ethical standards. AXA XL will rely on the information you attest to when enrolling for benefits under the AXA XL benefit plans. If you provide false information, you could be subject to possible disciplinary action, up to and including termination of employment.

*Prescription drug*

**32. Which pharmacies are in the CVS network?**

There are more than 68,000 network pharmacies including Walgreens, Walmart, and CVS Caremark. To find a participating pharmacy, [click here](#).

**33. What is the Mandatory All Access Maintenance Choice program?**

If you currently take long-term medications, you'll need to fill a 90-day supply through mail order or retail pickup at CVS through the Mandatory All Access Maintenance Choice program. With this program, you can avoid paying more for your long-term prescriptions. All you need to do is have 90-day supplies filled through the CVS Mail Service or at a CVS pharmacy. If you do not fill your long-term prescriptions using this program after one initial fill and one refill, they will not be covered by the plan.

## Savings and spending accounts

### Health Savings Account (HSA)

#### 34. If I am enrolled in the OAP plan for 2023, can I contribute to an HSA?

No, in order to contribute to an HSA, you must be enrolled in a qualified HDHP, which is either the OAP HSA 1 or OAP HSA 2.

#### 35. If I am enrolled in the OAP HSA 1 or OAP HSA 2 plan for 2023, can I contribute to a Health Care Flexible Spending Account (FSA)?

No, if you are enrolled in one of the two HDHP options (OAP HSA 1 and OAP HSA 2), you may contribute to a Limited Purpose FSA and not a Health Care FSA. The Limited Purpose FSA allows you to contribute up to \$3,050 annually, but you may only submit eligible dental and vision expenses for reimbursement from this account. You may not submit out-of-pocket medical and prescription expenses to a Limited Purpose FSA. Learn more about the [Limited Purpose FSA](#).

#### 36. How much can I contribute to the HSA?

For 2023, you may contribute the following amounts depending upon which coverage level you elect. Keep in mind that AXA XL contributes to your account, too.

- Employee only coverage: Your maximum contribution is \$3,850 less the company contribution.
- All other coverage levels: Your maximum contribution is \$7,750 less the company contribution.

If you'll be age 55 or older by the end of 2023, you may contribute an additional \$1,000 "catch-up" contribution.

#### 37. If I don't use all my HSA funds by the end of the plan year, do I lose this money?

No, your HSA is yours, which means that any unused balance in your account rolls over from year to year. You can take your HSA with you if you leave AXA XL, and use to it pay for future eligible healthcare expenses, including those incurred in retirement.

### Flexible Spending Accounts (FSAs)

#### 38. Why would I want to contribute to a Limited Purpose FSA if I have an HSA available to me and I won't lose my remaining funds at the end of the plan year with an HSA?

If you have contributed the maximum to your HSA and you think you'll have additional out-of-pocket eligible dental and vision expenses, you may wish to set aside money to cover those additional expenses in a pre-tax Limited Purpose FSA in order to benefit from the tax advantage of paying for those services through an FSA.

#### 39. How do I enroll for the FSA program through PayFlex?

You enroll through myHR. Once enrolled, you will receive a debit card from PayFlex, which you may use for your FSA eligible expenses.

#### 40. How much can I contribute to an FSA for 2023?

You may contribute a maximum of \$3,050 to a Health Care or Limited Purpose FSA in 2023. You may contribute up to \$5,000 to a Dependent Day Care FSA, including any contributions your spouse makes.

#### 41. What happens to my unused funds?

For the Health Care FSA and Limited Purpose FSA, you can roll over up to \$610 in unused funds into the next year. For the Dependent Care FSA, the "use it or lose it" typically applies, meaning that any money left in your account at year-end is forfeited.

#### 42. What happens if I have a balance in my Health Care FSA on December 31 and I enroll in an OAP HSA 1 and OAP HSA 2 medical plans?

If you plan to enroll in an OAP HSA plan for the next plan year, you must have a zero-dollar balance in your Health Care FSA by December 31 of the previous plan year in order to contribute to your Health Savings Account beginning January 1. Otherwise, if you carry a balance into 2023, you will need to wait until you have exhausted your extended grace period to open your HSA and receive the AXA XL company contribution.

## Dental

### 43. Are there differences between the two dental plans offered?

Yes, the Premium plan has an annual benefit maximum of \$2,000, allows for eligible implant expenses up to your annual benefit maximum, and provides a lifetime maximum orthodontia benefit of \$1,500 for children and adults. The Basic plan annual benefit maximum is \$1,000 and it does not offer those services. All other covered services are the same in both plans.

### 44. Can I go in or out of network in the dental plan?

Yes, you can choose to see a provider in either the MetLife network or you can choose to see an out-of-network provider. Your choice will determine your out-of-pocket costs.

### 45. Is there a penalty for going out-of-network?

Whenever you choose to see an out-of-network provider, you run the risk of your provider charging more than what the insurance company considers “reasonable and customary” or allowable. If your dentist charges more than the allowable amount, you could be charged the difference.

### 46. How do I locate a provider in the MetLife network?

To locate a dentist in the MetLife network, [click here](#).

## Vision

### 47. Does AXA XL offer vision coverage?

Yes, AXA XL offers a well vision program through MetLife VSP. This program provides you with a comprehensive eye exam every 12 months, lenses every 12 months, and frames every 12 or 24 months. See the Benefits Summary on [myAXAXLBenefits.com](#) for additional details and any restrictions.

### 48. What if I must see a doctor because of an eye injury or illness? Does my MetLife plan provide coverage?

No, the MetLife VSP program is a well vision benefit. If you have an injury, illness, or condition related to your eyes, you must see a provider under your medical plan.

### 49. How do I locate a provider in the MetLife VSP network?

To locate a participating provider 24 hours a day, seven days a week, select [Find a Vision Provider](#) or call MetLife Vision at 1-855-638-3931 for access to the 24/7 Interactive Voice Response system.

## Income protection benefits

### *Life and AD&D insurance*

### 50. Can I purchase supplemental life and AD&D coverage?

Yes, for specific rates and coverages, refer to this document and [myAXAXLBenefits.com](#).

### 51. Is Evidence of Insurability (EOI) required for supplemental AD&D or dependent AD&D?

No. EOI is not required for AD&D coverage. To elect dependent AD&D, you must elect at least 1x your base annual salary in supplemental AD&D.

### 52. Where can I find answers to my Group Variable Universal Life (GVUL) questions?

Review the GVUL FAQs available on [myAXAXLBenefits.com](#).

### *Short-term disability (STD)*

### 53. How does STD coverage work?

You receive STD coverage automatically at no cost to you upon your hire date including any credited service. This coverage ensures that you receive a portion of your pay for up to 26 weeks if you are medically certified as unable to work because of an injury or illness. Based on your length of service, you will receive pay at 100% of your base annual salary, and then it will reduce to 70% depending on your length of service. The schedule of benefits is available on [myAXAXLBenefits.com](#)

### 54. When do I become eligible for STD benefits?

You become eligible for STD benefits after you have been disabled for more than five consecutive work days due to illness or injury. You will need to call MetLife to report your disability, and ensure MetLife receives medical certification to support your absence.

## Long-term disability (LTD)

### 55. How does LTD coverage work?

You receive LTD coverage automatically at no cost to you upon your hire date including any credited service. If you are approved for LTD coverage, you will receive a gross benefit of 60% of your eligible base salary up to \$25,000 per month, if you become disabled due to illness or injury for a long period of time. Your benefits under this plan would begin after 180 days of a medically-certified disability.

You have a choice of two plans:

- **Basic LTD Benefit:** If you elect this option and are approved for LTD benefits, your LTD benefit will be subject to federal and applicable state income taxes.
- **Tax Choice Option:** If you elect this option, the value of the Company-paid premium is taxable to you now. If at a later date you are approved to receive LTD benefits, the LTD benefit you receive will be free of federal and most states' income taxes.

## Retirement

### 56. Does AXA XL provide matching contributions to my 401(k) account?

AXA XL matches 200% of your first 5% pre-tax and Roth 401(k) contributions combined on base salary and annual merit bonus, up to the IRS contribution limits (maximum of 10% of total eligible compensation).

### 57. What is the vesting period for AXA XL's Company contributions?

The matching contributions you receive will be vested over three years (34% after year one, 67% after year two, and 100% after year three). Vesting includes any prior service credit.



# Contacts

Use the following contact information for your 2023 benefits.

Benefit	Vendor	Phone	Web
Medical	Cigna	1-800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Prescription drugs	CVS Caremark	1-844-462-0196	<a href="http://www.caremark.com">www.caremark.com</a>
Specialty drugs	ArchimedesRx	1-888-419-0825	<a href="https://archimedesrx.com/">https://archimedesrx.com/</a>
Dental	MetLife	1-800-438-6388	<a href="https://online.metlife.com">https://online.metlife.com</a>
Vision	MetLife	1-800-438-6388	<a href="https://online.metlife.com">https://online.metlife.com</a>
Health Savings Account (HSA)	Bank of America	1-888-352-2891	<a href="#">Bank of America Direct HSA Access</a>
Flexible Spending Accounts (FSAs)	PayFlex	1-800-284-4885	<a href="http://www.payflex.com">www.payflex.com</a>
Supplemental health benefits	MetLife	1-866-626-3705	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a>
Benefit advocacy	Health Advocate	1-866-695-8622	<a href="http://www.healthadvocate.com">www.healthadvocate.com</a>
Employee Assistance Program (EAP)	Cigna	1-877-622-4327	<a href="http://www.mycigna.com">www.mycigna.com</a> (Employer ID: xlamerica)
Basic life, AD&D, and supplemental AD&D insurance	MetLife	For information about your policy, call 1-800-438-6388 For conversion, call 1-877-275-6387 For portability, call 1-888-252-3607	<a href="https://online.metlife.com">https://online.metlife.com</a>
Group Variable Universal Life (GVUL) insurance (Supplemental employee and dependent life insurance)	MetLife	1-800-756-0124	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a>
Disability	MetLife	1-800-438-6388	<a href="https://online.metlife.com">https://online.metlife.com</a>
Commuter benefits	PayFlex	1-800-284-4885	<a href="http://www.payflex.com">www.payflex.com</a>
Business travel insurance	AXA Assistance	+33 1 55 92 21 89	<a href="mailto:bta@axa-assistance.com">bta@axa-assistance.com</a>
Liberty Mutual discounts	Liberty Mutual	1-800-699-4378	<a href="http://www.LibertyMutual.com">www.LibertyMutual.com</a>
401(k) Savings Plan	Merrill	1-888-352-2891	<a href="http://benefits.ml.com">benefits.ml.com</a>
Telehealth	MDLIVE	1-888-726-3171	<a href="http://MDLIVE.com/XLamerica">MDLIVE.com/XLamerica</a>
Pet insurance	MetLife	1-800-GET-MET8	<a href="http://www.metlife.com/getpetquote">www.metlife.com/getpetquote</a>
Teladoc Expert Medical Opinion Services	Teladoc	1-800-835-2362	<a href="http://www.teladoc.com/medicalexperts">www.teladoc.com/medicalexperts</a>
Behavioral health support	Lyra	1-877-225-6668	<a href="http://axaxl.lyrahealth.com">axaxl.lyrahealth.com</a>
Virtual physical therapy	Sword		<a href="http://join.swordhealth.com/axaxl">join.swordhealth.com/axaxl</a>
Legal services	MetLife Legal Plans	1-800-821-6400	<a href="http://www.members.legalplans.com">www.members.legalplans.com</a>
Travel assistance	MetLife	1-800-454-3679	<a href="http://www.traveleremergencyservices.com/metlifeaxa/">http://www.traveleremergencyservices.com/metlifeaxa/</a> Username: axa; password: travelassist
Vehicle service plan	ForeverCar	1-866-674-5813	<a href="#">ForeverCar Website</a>
Legal notices			<a href="#">2023 Legal Notices</a>