

# New and notable for 2023

At AXA XL, we're committed to your holistic well-being — which includes your physical, emotional, social, and financial health — and helping you feel supported, no matter where you are in life. That's why we've invested in our comprehensive benefits program that's designed to assist you and your family.

For 2023, the majority of your benefit plans and coverages will remain the same as they were in 2022 and so will your medical plan contributions. Read on for information about what you can expect for 2023.

## Health plan contributions

We understand that the cost for everyday goods and services has increased for many of our colleagues. While the overall cost of health care has also increased, we are keeping your 2023 medical contributions at the 2022 rates. This means you'll pay the same amount next year for the comprehensive medical coverage you've come to expect from AXA XL.

For dental and vision coverage, there will be minimal increases (up to \$3 per paycheck), depending on your coverage level.

## Expanded access to fertility benefits and enhanced family leaves

Effective January 1, 2023, AXA XL medical plans will no longer require an infertility diagnosis in order for the plan to cover fertility treatment. This means that medical-plan enrolled colleagues and dependents will have equal access to fertility services no matter what type of personal circumstances they may have. Further, AXA XL is enhancing some of our family-friendly leave policies to ensure colleagues get the time off they need when it matters most. More details on these changes will be announced soon. Please note: These enhancements will not be impacted by your 2023 benefit elections.

## Higher Health Savings Account maximum

If you enroll in the OAP HSA 1 or OAP HSA 2 plan, you will be eligible to contribute to a Health Savings Account (HSA). The table below reflects the maximum you can contribute in 2023 based on your medical coverage level.

Coverage Level	2023 IRS Limit	AXA XL's Contribution	Your Maximum Contribution
Individual	\$3,850	\$500	\$3,350
All other coverage levels	\$7,750	\$1,000	\$6,750

**Note:** For colleagues who will be age 55 or older in 2023, you may contribute an additional \$1,000 (as a catch-up contribution).



## Flexible Spending Account limits

The following contribution limits will apply to the Flexible Spending Accounts (FSAs) in 2023:

- **Health Care FSA (available if you enroll in the OAP Plan or elect no medical coverage):** \$2,850
- **Limited Purpose FSA (available if you enroll in a qualified high deductible health plan, such as the AXA XL OAP HSA 1 or OAP HSA 2 medical plans):** \$2,850
- **Dependent Care FSA:** \$2,500 for those who file taxes individually, \$5,000 for married couples filing jointly.

You may carry over up to \$570 from your 2022 Health Care FSA or Limited Purpose FSA for use in 2023.

**Important note:** If you wish to use a Health Care FSA, Limited Purpose FSA, and/or Dependent Day Care FSA in 2023, you **must elect your contribution amount** in myHR by the enrollment deadline.

**Any COVID-related Dependent Care FSA allowed carry over expires on December 31, 2022.**

## Simplified dependent accidental death and dismemberment coverage options

For 2023, we're simplifying the benefit coverage options for dependent accidental death and dismemberment (AD&D) insurance by separating out the spouse and child elections. You may choose spouse AD&D insurance in \$10,000 increments up to a maximum of \$100,000. You may also elect child AD&D insurance in increments of \$2,500 up to a maximum of \$10,000. **Because of this change, it's important to note that even if you are currently enrolled in dependent AD&D, you must re-enroll for 2023.** Otherwise, even if you are currently enrolled in dependent AD&D in 2022, you will not have coverage in 2023.

**Note:** Similar to previous years, to be eligible for dependent AD&D, you must elect at least 1x your annual base salary in supplemental employee AD&D.

There are no age reductions for colleagues or dependents over the age of 70 enrolling in supplemental AD&D for 2023.



## Coming soon: Virtual physical therapy through Sword

Physical pain and decreased mobility isn't just uncomfortable — it can also be mentally taxing and discouraging. Add on the cost and difficulty of scheduling and traveling to physical therapy appointments, and painful musculoskeletal conditions become even more burdensome.

Starting later this year, you and your AXA XL medical plan covered family members (age 13 and older) will be able to receive free virtual physical therapy sessions with licensed physical therapists from the comfort of your home through our new partnership with Sword.

Not yet ready to connect with a therapist? Sword also provides ergonomic lessons and educational resources to reduce strain and support injury prevention.

It is important to note that in-person physical therapy continues to be covered under the AXA XL medical plans.

Your Benefits team will notify you when Sword is live. Once available, you'll be able to get started with Sword at [join.swordhealth.com/AXAXL](https://join.swordhealth.com/AXAXL).



## See all of AXA XL's benefits

Explore all of AXA XL's benefits on [myAXAXLBenefits.com](https://myAXAXLBenefits.com) before you enroll. View the **2023 Annual Benefits Enrollment page** for links and resources to support your decisions.



# Make the most of your benefits

You have access to the following resources to assist you in making informed enrollment choices:



## Choose the best medical plan for your needs with the Cigna Easy Choice Tool

Get personalized decision support with the Cigna Easy Choice Tool, available during Annual Benefits Enrollment at [cignaeasychoice.com](https://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](https://myAXAXLBenefits.com) for instructions on how to get started.



## Get health care support from 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, your Cigna One Guide representative can help. Contact a One Guide team member by calling **800-CIGNA-24**, using the "click to chat" feature on [myCigna.com](https://myCigna.com), or through the myCigna mobile app.

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



## Savings and spending account calculators

Interested in maximizing your savings with your HSA? Want to be sure you're electing the right amount in your FSA? As part of the enrollment experience on myHR, you'll be able to use our HSA and FSA calculators to make an informed decision on your contribution amounts.



# Taking care of you

With the limited number of changes to the health plans in 2023, it's a great time to take inventory of AXA XL's current suite of benefits and programs, designed to support your specific needs.

Whether you're dealing with a chronic condition, starting a family, planning for retirement, or facing just about any other benefit-related concern, go to the new **"How can we help?"** page on [myAXAXLBenefits.com](https://myAXAXLBenefits.com).

## ☐ Consider additional financial protection

As you're considering your 2023 benefits, now is a good time to think about whether an additional layer of financial protection through supplemental health benefits may be right for you. Supplemental health benefits — accident insurance, hospital indemnity insurance, and critical illness insurance — provide financial benefits, paid as a lump sum, beyond what your medical plan covers. You don't have to be enrolled in an AXA XL medical plan in order to elect these voluntary benefits.



## ☐ Maintain your emotional health

Part of taking care of yourself includes taking care of your emotional health, so consider using AXA XL's mental health benefits. Through the Employee Assistance Program, all colleagues and members of their household can receive up to five free counseling sessions per issue per year. If you're enrolled in an AXA XL medical plan, Lyra offers a suite of resources, including basic self-guided education, personalized coaching, and in-person or virtual appointments with licensed providers. Visit the Well-being resources page on [myAXAXLBenefits.com](https://myAXAXLBenefits.com) to learn more.



## ☐ Take your financial health to new heights

Heading into the new year with confidence in your financial health is a great feeling. Thankfully, you can find personalized support, financial insights, and educational resources through Merrill, AXA XL's Employee Savings Plan partner. Visit [www.benefits.ml.com](https://www.benefits.ml.com) to explore all of the resources available to you. Now is a good time to review your Savings Plan elections and make adjustments as needed, especially if the amount you are able to contribute has changed for 2023.



## ☐ Stay active and be physically resilient

Starting later this year, you can engage with Sword, our new free virtual physical therapy program, for tips on preventing injury and solutions for managing chronic pain and limited mobility. Whether you use Sword simply for the exercise education or meet with a licensed therapist, Sword can help you stay active, reduce pain, and become more physically resilient.



## ☐ Plan your annual physical in advance

If you haven't already received your annual physical for 2022, get it on the schedule! Preventive care, such as your annual physical, is covered at no cost to you under the AXA XL medical plan. Plus, getting your physical earns you an award through the Cigna Staying Well program! **Tip for making your physical a routine habit:** Schedule it around your birthday every year.



## ☐ Consider the flu vaccination

Keep current on your vaccines, including the flu vaccination — which is also available at no cost to you through the AXA XL medical plan. You can earn a \$50 award through the Cigna Staying Well program just for getting it!



## Benefits in action

Enrollment is a good opportunity to reassess your current benefits to ensure they are still meeting your needs for 2023. Read the stories of these hypothetical colleagues to see AXA XL benefits in action on the **2023 Annual Benefits Enrollment page at myAXAXLBenefits.com**.



### Meet Taylor

Taylor got help from Lyra and also enrolled in pet insurance, which means Fluffy is thriving too!



### Meet Pat

Pat is focusing on securing and protecting family interests, so Pat plans to enroll in MetLife Legal Plans for 2023.



### Meet Lee

Lee is setting aside more of their Health Savings Account balance for the future.



### Meet Sydney

Sydney wants financial security in the event of a disability. Sydney looks into the Company-provided Long-Term Disability benefit and Tax Choice option.



### Meet Jo

Jo put off care and needs physical therapy more than ever. Jo is excited for the launch of Sword so they can get back on track and get active again.

## 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. Group Variable Universal Life (GVUL) and Supplemental Dependent Life elections will be made directly on the MetLife platform, which can be accessed through myHR while making your other benefit elections.

See the "Benefits Enrollment for US Colleagues" reference guide on **myAXAXLBenefits.com** for assistance in navigating the enrollment system.

**If you do not elect or change your coverage between October 31 and November 11, 2022, your 2022 elections will carry over into 2023 with the exception of your Flexible Spending Account (FSA) elections, which do not carry over from year to year and must be re-elected annually, and any dependent AD&D elections as that benefit has changed.**

Annual Benefits Enrollment is a good time to review your beneficiary elections for your life insurance and your Savings Plan. Review and update your life insurance beneficiaries in myHR. Savings Plan beneficiaries should be updated directly with Merrill at **www.benefits.ml.com**.



### Learn more

Review the **2023 Decision Guide** on **myAXAXLBenefits.com** for information about all of the benefits you may elect for 2023.