



Save the Date to Choose Your 2022 Benefits

Annual Benefits Enrollment is
November 1 – 12, 2021.

Look inside for news about your 2022 benefits and
resources for making an informed decision.



What's new for 2022

We're making changes for 2022 that will increase your access to care, help you manage costs, and enhance your overall experience.

Introducing an expanded behavioral health network through Lyra

The past two years have presented new challenges for everyone. During this difficult time, we know how important it is to be able to get support for managing stress and navigating everyday uncertainty. In 2022, we're partnering with Lyra, giving you another option to find support that fits your needs. Through Lyra, you have greater access to in-network in-person behavioral and mental health providers with shorter wait times for appointments. Lyra also provides access to guided self-care, therapy and more! More information is available at axaxl.lyrahealth.com.

New voluntary benefits available through MetLife

In 2022, you'll have three new voluntary benefits available to you: Disability income gap insurance, legal and pet insurance coverage. All of these programs will be offered through MetLife, though the enrollment period and how you enroll varies based on the plan:



Disability Income Gap Insurance

Full-time active employees who earn more than \$100,000 in combined base *and* annual bonus are eligible to enroll in Disability Income Gap Insurance (DIGI) through MetLife. DIGI can supplement your existing long-term disability coverage to close the gap between your total income and financial obligations should you become disabled.

This additional protection offers colleagues an additional layer of income security. If eligible, you will receive communication from MetLife starting **October 25, 2021**.



Legal services

Quality legal assistance can be expensive, but MetLife Legal Plans give you access to a network of expert attorneys at an affordable price. This benefit provides the guidance and tools you need to handle the broad range of personal legal concerns you face throughout your life; like buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

You can enroll in this coverage through myHR, only during Annual Enrollment.



Pet insurance (Enroll January 2022!)

Pets play a significant role in many of our lives. Pet insurance, through MetLife, can help you keep your pet healthy by helping to pay vet bills for such expenses as accidental injuries, illnesses, exam fees, surgeries, medications, and more. The plan runs on a month-to-month basis, so you can enroll or drop coverage at any time in 2022.

Look for information in late December/early January with more details on how to enroll on the MetLife member site.

2022 contributions

The cost of health care generally increases each year. In 2022, contributions to medical, dental, and vision plans are increasing, depending on the plan selected, but remain in line with the national average. You can view full 2022 rates in the 2022 Benefits Decision Guide, found on the Resources > Documents page of myAXXLBenefits.com.

New MotivateMe COVID-19 incentive through the Staying Well Program

We're continuing to offer our Staying Well well-being incentives program for 2022. With Cigna's MotivateMe, completing healthy actions to achieve your personal well-being goals is rewarding in more ways than one! In 2022, a new \$50 incentive can be earned by colleagues who have received a COVID-19 vaccine in 2021 or 2022. For a complete list of healthy actions, visit myCigna.com and go to "Wellness."

Vendor changes

Each year, we carefully review our benefit programs and partners to ensure that we are providing you and your family with the best value and resources that meet your needs. For 2022, we'll be partnering with new vendors to offer benefits that are the same as previous years or enhanced for better value:



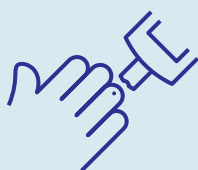
Supplemental health benefits

Our Critical Illness, Hospital Care, and Accidental Injury Insurance will now be offered through MetLife. This new partnership will give you enhanced coverage at reduced costs. If you are currently enrolled in any of these plans through Cigna, those elections will carry over to MetLife, unless you make any changes.



Basic, Supplemental and Dependent Accidental Death & Dismemberment (AD&D) insurance

This coverage will now be offered through MetLife. MetLife currently administers the AXA XL Basic Life and Group Variable Universal Life Insurance plans – adding Basic, Supplemental and Dependent AD&D now makes it easier to access your income protection benefits all in one place.



Diabetes management program

Livongo's Diabetes Management Program will now be offered through Teladoc as Livongo is now part of Teladoc. The program will continue to offer the same support and resources as they do today.



Specialty pharmacy benefit through ArchimedesRx

Specialty pharmacy medications currently administered through CVS Caremark/Prudent Rx will be administered by ArchimedesRx beginning January 1, 2022. ArchimedesRx is the industry leader in specialty drug management solutions. If you are currently taking specialty medications, ArchimedesRx will reach out to assist in transitioning the administration of your current specialty prescriptions.

Make the most of your benefits

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

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

Get personalized decision support with the Cigna Easy Choice Tool. You'll be able to review plans and estimated costs side by side, see which doctors and hospitals are in-network, and more. You'll receive information on how to access the Cigna Easy Choice Tool in the coming weeks.

Get health care support with Cigna One Guide

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

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

Boost your financial well-being with Merrill

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

Skip the trip with telehealth

If you're enrolled in an AXA XL medical plan, you can get convenient care for non-emergency injuries or illness (like the flu, an insect bite, or pink eye) with MDLIVE, offered through the Cigna Telehealth Connection. With MDLIVE, you have access to board-certified physicians 24/7 through video conference, telephone, or secure email. Access MDLIVE via **myCigna.com**, over the phone at **888-726-3171**, or through the MDLIVE app.

Access the Employee Assistance Program (EAP)

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



Looking for a behavioral health provider?

You have multiple routes to access the behavioral care you need:

Lyra is the newest solution for AXA XL colleagues. Lyra offers a wider range of in-network providers with preferred appointment scheduling to make sure you get in person access when you need it. Lyra also offers virtual solutions, coaching, guided self-care and more. You can contact Lyra by emailing **care@lyrahealth.com**, calling **877-225-6668**, or by visiting **axaxl.lyrahealth.com**.

MDLIVE provides access to the same suite of providers you can typically see in person, but in the comfort of your home via a virtual session. Access MDLIVE via **myCigna.com**, over the phone at **888-726-3171**, or through the MDLIVE app.

Cigna's Evernorth Behavioral Health offers convenient, affordable access to licensed psychiatrists, psychologists, clinical social workers, counselors, and therapists who can help you navigate a wide range of personal issues including anxiety, addiction, depression, family difficulties, and more. To schedule an appointment go to **myCigna.com** or call **1-800-244-6224 (1-800-Cigna24)**. To find an Evernorth behavioral health network provider, visit **myCigna.com**, go to "Find Care & Costs" and enter "Virtual counselor" under Doctor by Type. Or, call the number on your Cigna ID card.

Benefits in action

Enrollment is a good opportunity to reassess your current benefits to ensure they are still meeting your needs for 2022. Read the stories of these hypothetical colleagues to see AXA XL benefits in action on the 2022 Annual Benefits Enrollment page at myAXAXLBenefits.com.



Meet Taylor

Taylor, who continues to manage anxiety, accesses the expanded behavioral health network through Lyra.



Meet Pat

Pat and spouse decide to enroll in the Dependent Day Care FSA for childcare expenses for their baby.



Meet Lee

Dealing with the stress of the pandemic and everyday life, Lee uses Talkspace and the Staying Well Program for help finding balance.



Meet Sydney

Sydney is looking to secure her financial situation in 2022 and reviews the enhanced supplemental health benefit options.



Meet Jo

Jo, finally looking to receive care after putting it off during the pandemic, uses the Cigna Care network and Cigna One Guide for help finding the right providers.

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), Supplemental Dependent Life, and, if eligible, Disability Income Gap Insurance (DIGI) elections will be made directly on the MetLife platform, which can be accessed through the single sign on link on the myHR benefits enrollment page.

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

With the benefit changes for 2022, we encourage you to review your benefits. If you do not elect or change your coverage **between November 1 and November 12, 2021**, your 2021 elections will carry over into 2022 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.

