



Your 2027 AXA XL Benefits

ANNUAL BENEFITS ENROLLMENT

October 26 – November 6, 2026

Our goal for AXA XL's US benefits program

To provide a set of benefits that are:

Future-focused



Providing support in anticipation of your evolving needs

High quality



Giving you the resources you need to pursue your total well-being

Financially sustainable



For both you and the Company

Market competitive



Comparing favorably with those of similar employers, and

Flexible



Responding to the varied needs of our diverse workforce

Today's discussion

01

**Active
Enrollment**

02

**What's new
for 2027**

03

**Your 2027
benefits**

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**Your
enrollment
information**

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**Other
important
information**

This presentation is about your benefits with AXA XL that are available to you in 2027.

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

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



Active Enrollment

01

You must take action this year

What does this mean for you?

You **must take action** to ensure you have benefits for 2027.
Coverage you have today will end on December 31, 2026.

If you don't enroll, you will not have any of the following benefits for yourself or your currently covered dependents in 2027:

- Medical and prescription drug
- Dental
- Vision
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)

As a reminder, in 2027, you may only elect benefits mid-year if you experience a life status change (also known as a qualifying life event), such as having a baby, gaining or losing coverage, etc. You must make those changes within 30 days of the life event.

Have benefits questions?

Check out our HR Chatbot to help answer your routine questions on benefits!

Available through

<https://aichatbot.axaxl-cloud.com/>

For more information

Review the Annual Benefits Enrollment page on
myAXAXLBenefits.com



What's new for 2027

02

What's new for 2027

Overview

As we head into 2027, we've taken an opportunity to review our benefits to confirm they remain competitive and equitable for all of our colleagues. Given our commitment to supporting you and your family's well-being, we've decided to keep the vast majority of our benefits the same as they are in 2026.

Contribution adjustments for medical and dental plans

There will be contribution adjustments, and the options and what you pay for care are the same, including AXA XL's contribution to an HSA if you have one

Basic Life and AD&D benefit update

Updates to the company-provided Basic Life and AD&D benefit to equal 1.5x your base salary; you have a special opportunity to elect additional supplemental life if you want

New Weight Care program with coverage for GLP-1 weight loss medications

Those enrolled in an AXA XL medical plan will have access to Teladoc's Comprehensive Weight Care Program, which includes access to GLP-1 weight loss drugs if clinically appropriate

What's new for 2027 (continued)

Overview

Prescription drug coverage is moving to Express Scripts

We'll be transitioning general prescription drug coverage from CVS to Express Scripts (ESI); Archimedes will continue to manage specialty medications

New ways to navigate you to quality care

We're introducing Carrum — a new Centers of Excellence (COE) network that connects you to top-tier specialty providers for joint, spine, bariatric, cancer and specialty procedures if necessary

Updates to wellness incentives and who's eligible through AXA XL

We'll be combining our Staying Well online well-being incentives and annual fitness reimbursement into a single benefit worth up to \$500 per colleague per year

What's new for 2027 (continued)

Overview

Flexible Spending Accounts (FSAs) and commuter accounts are moving to Bank of America

Our FSAs and commuter accounts will transition from Inspira Financial to Bank of America

Supplemental health plan enhancements

We're introducing several coverage enhancements for your supplemental health plans with no increases to what you pay for coverage

Greater tax-savings opportunity

The IRS maximum contributions are increasing for all FSAs and the Health Savings Account (HSA), so you can set aside more pre-tax dollars for qualified expenses

Don't forget to redeem your 2026 rewards earned through Staying Well before December 31, 2026!



Your 2027 Benefits

03

Your medical and pharmacy plan options

01

Open Access Plus (OAP)

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

02

OAP HSA 1 and 2

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

Provider choice

All three medical plans give you the freedom to choose any provider you like for care. However, you'll pay less out of pocket when you use providers in the Cigna Open Access Plus network, and your costs will be lowest of all if you use Tier 1 providers.

For more information about the network and Tier 1 providers, visit axaxl-quantum.com or call Quantum Health.

Your medical plan options at a glance

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

HSA Eligible

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

The HSA

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

Triple tax savings



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

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



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

Contributions from AXA XL



AXA XL contributes up to \$1,000 a year to your account—depending on the medical coverage level you elect.

Investment options



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

Easy to use



A debit/ATM card is provided to pay for eligible healthcare expenses.

The HSA (continued)

HSA contributions

Coverage Level	2027 HSA Contribution Limit	AXA XL Contribution	Amount You Can Contribute*
Individual	\$4,500	\$500	\$4,000
Family	\$9,000	\$1,000	\$8,000

*Those age 55+ during 2027 can contribute an additional \$1,000 for the year in “catch-up” contributions.

Note: The HSA is only available to colleagues who:

- Participate in the OAP HSA 1 or OAP HSA 2 medical plan;
- Are not covered by any other health plan that is not a high deductible health plan;
- Are not enrolled in Medicare Part A or Part B; and
- Are not claimed as a dependent on another person’s tax return.

Confirm with your tax advisor for details.

Your prescription drug benefits (in-network)

Your non-specialty prescription drug benefit is administered by Express Scripts (ESI). Review www.Express-Scripts.com/AXAXL for the current drug formulary. **Note:** Prescription deductibles and out-of-pocket maximums are combined with medical under the HSA 1 and HSA 2 plans, but are separate under the OAP plan.

<i>All deductibles, coinsurance, and copays reflect what you pay</i>	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
Deductible • Individual • Family	\$125 \$250	\$1,750 \$3,500	\$2,500 \$5,000
Out-of-Pocket Maximum • Individual • Family	\$1,250 \$2,500	\$4,000 \$8,000	\$5,000 \$10,000
Coverage – 30-day supply • 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
Coverage – 90-day supply • 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

Your prescription drug benefits

Tips to help you optimize your benefits

Exclusive Smart 90 Program



With this program, you receive 90-day refills and choose delivery by mail or pharmacy pick-up. Whether you choose delivery or pick-up, you can:

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

To get started, call the Customer Care number on your Prescription ID card or visit www.Express-Scripts.com/AXAXL.

Note: If you do not switch to the Exclusive Smart 90 Program after one initial retail fill and one refill, your maintenance medication will no longer be covered under the prescription drug plan.

Mandatory generics



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

Your prescription drug benefits (continued)

Tips to help you optimize your benefits

Preventive drugs



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

Weight Loss GLP-1s



Effective for 2027, GLP-1 medications for weight loss will be dispensed through the Teladoc Comprehensive Weight Care program, **not** through your AXA XL pharmacy plan. You must be enrolled in an AXA XL medical plan to be eligible for this Teladoc benefit. GLP-1s through the Teladoc program are directly subsidized by AXA XL and therefore costs will not apply to your plan deductible or out-of-pocket maximum.

*GLP-1 medications for conditions such as diabetes will continue to be dispensed through your Express Scripts pharmacy benefit.

Specialty drugs



Specialty pharmacy medications are managed by ArchimedesRx, the industry leader in specialty drug management solutions. Specialty medications are generally prescribed for people with complex or ongoing medical conditions such as multiple sclerosis, hemophilia, and rheumatoid arthritis. If you take a specialty medication, ArchimedesRx will contact you. Archimedes dispenses these medications through the Archimedes network pharmacy.

Your medical and pharmacy plan contributions

Semi-monthly (per-paycheck) medical contributions

Plan/Coverage level	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
Base salary: < \$125,000			
Employee only	\$85	\$38	\$24
Employee + spouse/domestic partner	\$244	\$153	\$97
Employee + child(ren)	\$208	\$132	\$80
Family	\$426	\$263	\$162
Base salary: \$125,000–210,000			
Employee only	\$115	\$60	\$44
Employee + spouse/domestic partner	\$310	\$193	\$138
Employee + child(ren)	\$270	\$167	\$117
Family	\$548	\$331	\$242
Base salary: > \$210,000			
Employee only	\$122	\$69	\$56
Employee + spouse/domestic partner	\$331	\$222	\$163
Employee + child(ren)	\$288	\$192	\$138
Family	\$585	\$380	\$285

***Note:** A change in salary may mean a change in contributions.

Additional costs to consider

Surcharges may apply

Tobacco user surcharge \$75–\$150 per month



- Applies to colleagues and spouses/domestic partners who use tobacco or e-cigarette products and enroll in AXA XL medical coverage.
- Colleagues will be charged \$75/month for their tobacco use, and an additional \$75/month for use by their covered spouse/domestic partner.
- If you would like help quitting, you can complete a tobacco cessation program at no cost to you. By completing the program, you may receive a retroactive reimbursement of the surcharge.

Working Spouse/Domestic Partner surcharge \$100 per month



- Applies to colleagues who cover their working spouse/domestic partner under AXA XL medical coverage when the spouse has access to coverage through another employer's medical plan.
- If you choose to cover your spouse under the AXA XL medical plan, you will pay an additional \$100 per month.



When you enroll for medical coverage on myHR, you must check the appropriate boxes related to the surcharges. Please review your elections to ensure they accurately reflect your status.

Your Flexible Spending Account (FSA) options

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

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

	Health Care FSA	Limited Purpose FSA	Dependent Day Care FSA
Who is eligible	Colleagues who: • Enroll in the AXA XL OAP medical plan; or • Enroll in another employer's non-high deductible medical plan; or • Waive coverage.	Colleagues who: • Enroll in either of the AXA XL HSA medical plans; or • Enroll in another employer's high deductible medical plan.	All colleagues.
Your 2027 contribution limits	Up to \$3,400.	Up to \$3,400.	• Up to \$7,500 if you are married and filing jointly; or • Up to \$3,750 if you are married and filing separately.
Deadline to use funds	2026 expenses must be <i>incurred</i> by December 31, 2026 and 2026 claims must be <i>submitted</i> by March 31, 2027.		
Ability to carry over funds	Up to \$680 can be carried over into next year.		Rollovers not permitted; all unused funds will be forfeited at the end of the year.
Eligible expenses	Medical deductibles, copayments, vision and dental expenses, and more.	Out-of-pocket dental and vision care expenses only, such as coinsurance and deductibles.	Day care centers for dependent children or adults, nursery schools, after-school centers, babysitters, summer day camps (not overnight camp).

Your well-being resources

01

If you're enrolled in an AXA XL medical plan, you have access to:

- **MDLive:** You have access to board-certified physicians 24/7 through video conference, telephone, or secure email. Get care for non-urgent or non-emergency conditions anytime, from wherever you are, with both resources. It's also available for preventive care visits as well.
- **Teladoc:** Pre-Diabetes, Diabetes, and Hypertension Management; and Teladoc Comprehensive Weight Care Program with access to GLP-1 weight loss medications if clinically appropriate. Teladoc Expert Medical Services continues to be available to all colleagues regardless of medical plan enrollment.

02

All colleagues and medical plan-enrolled family members age 13 and older can enroll in Sword at no cost.

- **Sword:** Virtual physical therapy through the Move, Thrive and Bloom programs

03

For all colleagues and any family members living within their household, regardless of whether they are enrolled in an AXA XL medical plan:

- **EAP services:** Through the Evernorth Care Solutions Employee Assistance Program (EAP), colleagues have access to an advocate who can assist with emotional and mental health concerns, including support in scheduling appointments with providers. The EAP can also assist with legal/financial issues, help you find child and elder care services and much more.

Your health, powered by Quantum Health



Overview

**Quantum Health is your go-to for starting your benefits journey at AXA XL.
Here are just a few ways Quantum can help you.**

Find in-network care

Care Navigators can schedule appointments with in-network doctors, find providers that match your preferences, and help you understand when you need to see a provider. You can also use the Embold search tool to find the highest-quality providers in Cigna's network.

Direct you to the appropriate resources

Have a health concern and not sure what to do? Quantum Health's team can point you in the direction of the appropriate benefits AXA XL offers you, or community resources to address your needs.

Understand and optimize your benefits

Quantum Health can help you understand your medical bills so you can make informed decisions about your healthcare.

Advocate at your side

Need help with a claim or assistance setting up an account? Care Navigators can work with vendors on your behalf to resolve questions, claims, and other outstanding issues.

Learn more: Visit AXAXL-Quantum.com, download the Quantum Health app via Google Play or the Apple Store, or call 844-460-2821.

Your dental plan options

We offer two dental plan options through MetLife.

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

Semi-monthly (per-paycheck) dental contributions

Coverage level	Basic Plan	Premium Plan
Employee only	\$11	\$16
Employee + spouse/domestic partner	\$24	\$37
Employee + child(ren)	\$26	\$41
Family	\$38	\$61

Your vision plan options

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

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

Semi-monthly (per-paycheck) vision contributions

Coverage level	Basic Plan	Premium Plan
Employee only	\$2	\$6
Employee + spouse/domestic partner	\$3	\$9
Employee + child(ren)	\$3	\$10
Family	\$4	\$15

*Either contacts or frames allowed per frequency.

Your supplemental health benefit options

	Accidental injury insurance	Critical illness insurance	Hospital care insurance
What it is	Covers the costs for off-the-job accidental injuries and out-of-pocket medical expenses.	Covers out-of-pocket costs related to a serious illness.	Covers out-of-pocket expenses related to hospital-related services.
What it covers	• Hospitalization • Fractures • Dislocations • Surgical procedures • Physical therapy • Ambulance • And more	• Some cancers • Heart attack • Stroke • Paralysis • Coma • Kidney failure • Major organ transplant • And more	• Hospital • Outpatient • Nursing • Transportation • Physician services • ICU admission • Inpatient rehabilitation
Benefit amount	Varies depending upon the nature of injuries and medical services needed.	• For colleagues: \$20,000 • For spouses/domestic partners: \$10,000 • For dependent children: \$5,000 per child	Varies depending upon the nature of injuries and medical services needed.
How it works	Lump-sum payment directly to you; you get to decide how to spend the benefit.		

For your supplemental health insurance rates, refer to your Benefits Decision Guide.

Your income protection benefits

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

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

01

Basic Life and AD&D:

AXA XL provides basic life and accidental death & dismemberment (AD&D) insurance to you at no cost. Coverage is equal to 1.5 times your annual base salary, up to a maximum of \$750,000 for each plan.

02

Employee-paid coverage: Group Variable Universal Life insurance (GVUL)*

You may elect GVUL insurance for yourself and dependents directly on the MetLife portal:

- **Supplemental life coverage (for you):** 0.5x – 8.5x your annual base salary, up to a maximum of \$3,000,000.
- **Spouse/domestic partner coverage:** \$5,000 increments to \$250,000, not to exceed the employee coverage amount.
- **Dependent child coverage:** \$2,000 increments up to \$10,000.

To elect Dependent Life insurance for your spouse/domestic partner and/or child, you must elect at least 1x your annual base salary in Supplemental Life for yourself.

Special GVUL enrollment opportunity

During this Annual Benefits Enrollment only, you may increase your Supplemental Employee GVUL coverage up to 1.5x your annual base salary (up to a \$3,000,000 maximum) without providing Evidence of Insurability (EOI). Higher amounts may require an EOI. Look for more information from MetLife.

Your income protection benefits (continued)

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



Employee-paid coverage: AD&D insurance

- **Supplemental AD&D insurance (for you):** 1 – 5x your annual base salary, up to a maximum of \$750,000.
- **Dependent AD&D Insurance:** Includes coverage for your spouse/domestic partner and/or your dependent children.
 - To elect Dependent AD&D insurance, you must elect at least 1x your annual base salary in Supplemental AD&D for yourself.
 - You may elect spouse AD&D insurance in \$10,000 increments up to \$100,000 maximum.
 - You may elect child AD&D insurance in increments of \$2,500 up to \$10,000 maximum.
- **EOI is not required for dependent or supplemental AD&D coverage.**

Note

Basic life and AD&D reduce to 50% at age 70 and to 25% at age 75. There are no age reductions on GVUL (Supplemental Employee and Dependent Life) and Supplemental AD&D and Dependent AD&D benefits.

Your income protection benefits (continued)

Disability Coverage

AXA XL provides short- and long-term disability coverage to you at no cost. During Annual Benefits Enrollment, you have the opportunity to elect a Tax Choice Long Term Disability Option.

Short-Term Disability Coverage

Protection lasts for up to 26 weeks, continues either 100% or 70% of your weekly base salary depending on your length of service.

Long-Term Disability Coverage

If you remain disabled for more than 26 weeks, LTD provides a benefit equal to 60% of your monthly base salary, up to a \$25,000 maximum monthly benefit, if approved.

LTD Employee Tax Choice option is available during Annual Benefits Enrollment. With this option, you can pay taxes on the Company-paid insurance premiums now so that your net monthly benefit is tax-free and greater when you need it.

Work/life benefits

Legal services



- MetLife Legal Plans give you access to a network of expert attorneys at an affordable price.
 - Receive guidance for a broad range of personal legal concerns like buying or selling a home, starting a family, dealing with identity theft, or caring for aging parents
 - Convenient low monthly payments
 - You can enroll through myHR

Identity theft and fraud protection



- MetLife and Aura identity theft and fraud protection helps safeguard the things that matter to you most: your identity, money and assets, family, reputation, and privacy. MetLife and Aura Identity & Fraud Protection offers all-in-one proactive protection to help stop threats before they strike.
 - Gain access to group rates for this coverage

Work/life benefits

Commuter Benefits and Pet Insurance are offerings providing discounted or tax-incentivized benefits. These options can be elected at any point during the year directly on the vendor portal.

Commuter benefits



- Pre-tax dollars used to pay for qualified transit and parking expenses:
 - Transit: up to pre-tax monthly maximum - \$340*
 - Parking: up to pre-tax monthly maximum - \$340*
- Unlimited after-tax deductions
- Paid through payroll deduction
- Tolls, gas, and mileage are not covered
- Enroll via the Bank of America website

Pet insurance



- Pet Insurance 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.
- Enroll via the MetLife website

*Subject to change annually.



Your enrollment information

04

You must take action this year

What does this mean for you?

01

You **must take action** to ensure you have benefits for 2027. Any coverage you have today will end on December 31, 2026.

02

If you don't enroll, you will not have any of the following benefits for yourself or your currently covered dependents in 2027:

- Medical and prescription drug
 - Dental
 - Vision
 - Health Savings Account (HSA)
 - Flexible Spending Account (FSA)
-

03

As a reminder, in 2027, you may only elect benefits if you experience a life status change (also known as a qualifying life event), such as having a baby, gaining or losing coverage, etc. You must make those changes within 30 days of the life event

Have benefits questions?

Check out our HR Chatbot to help answer your routine questions on benefits!

Available through

<https://aichatbot.axaxl-cloud.com/>

For more information

Review the Annual Benefits Enrollment page on myAXAXLBenefits.com

Eligibility

01

If you are a regular full-time or part-time colleague working at least 20 hours per week, you may enroll yourself and your eligible dependents in AXA XL health and welfare benefits.

02

Your eligible dependents include:

- Legal spouse
- Dependent children up to the end of the calendar year in which they turn age 26, regardless of student status, marital status, residence, or access to other employer coverage
- Dependent children 26 and older if disabled and dependent on you for support
- Domestic partner
- Domestic partner child(ren) who are dependent upon you for support who otherwise qualify as dependents under the plan

Covering a Domestic Partner

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

Your enrollment information

How to enroll

01

You will elect your benefits through myHR. To access myHR, visit the Company intranet (ONE), and find the Essential Links section. See the “Benefits Enrollment for Colleagues” reference guide to assist you in navigating the enrollment system.

Note: Your Supplemental Employee and Dependent Life GVUL insurance elections will be made directly on the MetLife platform, via the link which can be accessed through myHR while making your other benefit elections.

02

If you plan to enroll dependents, you’ll need to first add them as a “contact” on myHR to ensure you are able to enroll and/or select them. Do not add them again if already listed.

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Available through

<https://aichatbot.axaxl-cloud.com/>

For more information

Review the Annual Benefits Enrollment page on myAXAXLBenefits.com



Other Important Information

05

Other important information

Contact information

ArchimedesRx (Specialty pharmacy)	888-419-0825	https://archimedesrx.com/
Allegiance (Medical) Group	844-460-2821	AXAXL-quantum.com
Bank of America (Savings and Spending Accounts)	888-352-2891	https://myhealth.bankofamerica.com
Bank of America (Commuter Accounts)	866-791-0250	https://myhealth.bankofamerica.com
EverNorth Care Solutions, through Cigna (EAP)	877-622-4327	www.mycigna.com Employer ID: xlamerica (for initial registration)
Express Scripts (Pharmacy)	855-738-1145	www.Express-Scripts.com/AXAXL
Quantum Health (Health Navigator)	844-460-2821	AXAXL-quantum.com
Legal notices	N/A	2026 Legal Notices
MDLIVE (Telehealth)	888-726-3171	MDLIVE.com/allegiance
Merrill (Savings Plan)	888-352-2891	www.benefits.ml.com
MetLife (Supplemental Health Benefits: Critical Illness, Accidental Injury, Hospital Care)	866-626-3705	https://mybenefits.metlife.com

Other important information

Contact information

MetLife (Basic life and AD&D insurance)	800-438-6388	https://online.metlife.com
MetLife (Dental)	800-438-6388	https://online.metlife.com
MetLife (Disability)	800-438-6388	https://online.metlife.com
MetLife (GVUL)	800-756-0124	https://mybenefits.metlife.com
MetLife (Legal Plans)	800-821-6400	www.members.legalplans.com
MetLife (Pet Insurance)	800-GET-MET8	www.metlife.com/getpetquote
MetLife (Vision)	855-638-3931	https://online.metlife.com
MetLife (Identity Theft)	844-931-2872	my.aura.com/start
Sword (Bloom, Thrive and Move)	888-492-1860	join.swordhealth.com/axaxl
Teladoc Diabetes Management, Teladoc Weight Management and Teladoc Expert Medical Services	800-835-2362	www.teladochealth.com
Travel assistance	800-454-3679	http://webcorp.axa-assistance.com Username: axa; password: travelassist

An aerial night photograph of an industrial complex, likely a power plant or refinery, with several tall smokestacks emitting light. The scene is overlaid with a glowing blue network of lines and nodes, suggesting a digital or technological theme. The text "Questions? Thank you!" is centered in white.

Questions?
Thank you!



The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation.

No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details. This summary does not constitute an offer, solicitation or advertisement in any jurisdiction, nor is it intended as a description of any products or services of AXA XL.

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Appendix

Benefits Not Elected During
Open Enrollment

05

Your well-being resources

AXA Global Healthy You Program

At AXA XL, we have a focus on providing colleagues with competitive, high-quality benefits, including a comprehensive set of health and well-being programs. As a responsible and caring employer that positions itself as an international leader in health, we must:

- 01 Reinforce our commitment to our colleagues that their physical and mental health is a top priority.
- 02 Act for human progress by protecting what matters: caring for our colleagues.
- 03 Provide a consistent approach to all our colleagues across the globe.

The U.S. programs discussed in this presentation meet the standards of care required by the AXA Global Healthy You Program.

"I think this perfectly shows how we are stronger when we care for each other, and when we act as One AXA"

— Thomas Buberl, AXA CEO

Your time away from work

Type of benefit	Coverage provided
Short-term Disability (STD)*	For up to 26 weeks, continues either 100% or 70% of your weekly base salary depending on your length of service.
Long-term Disability (LTD)*	If you remain disabled for more than 26 weeks, LTD provides a benefit equal to 60% of your monthly base salary, up to a \$25,000 maximum monthly benefit, if approved. Employee Tax Choice option is available
Sick time & caregiver leave	• There is no annual limit on the number of sick days available to you. However, if you are out sick for more than five consecutive business days, you must be approved for STD to continue receiving payment. • You may take up to 10 days of paid leave per year to care for an eligible dependent, including your spouse, domestic partner, children, parents and siblings. • If you require travel for medical care, you may use sick time to cover the necessary time off. • If you are undergoing fertility care, you may take paid fertility leave of up to 10 days (pro rata) per 12-month period. Medical documentation is required. • If your partner is undergoing fertility treatment or pregnancy, you may take paid partner leave of up to 5 days (pro rata) per 12-month period.

*Company-paid premiums

Your time away from work (continued)

Type of leave	Policy
Primary Leave / Adoption / Surrogacy	For primary caregivers, or those who have added a child through adoption or surrogacy you are eligible for 8 weeks of leave. Note this time may be partially offset by STD, if applicable. For birth parents, if the employee is still medically disabled after the first eight weeks, STD benefits would continue until no longer disabled.
Parental Leave / Grandparent Leave	• AXA XL provides a minimum of eight weeks paid at 100% to any new parent in addition to primary/adoption/surrogacy. • Grandparent Leave: Up to 5 days paid leave to grandparents welcoming a grandchild (to be used within one year of their grandchild's birth or placement).
Leave of Absence	As always, the Company will comply with federal, state and local Family and Medical Leave laws which apply for eligible colleagues who meet the criteria for FMLA job-protected unpaid leave. Where applicable, the benefits listed above, under maternity/parental leave section, will run concurrently with FMLA and such other state and local leave benefits.

Your time away from work (continued)

Type of leave	Policy
Vacation	• Full-time colleagues: From 15 – 25 days per year, depending on year of service, with two personal days per year. • Part-time colleagues: Prorated based on work schedule. • Carry-over: Up to five days per year (must be used by April 30 of following year).
Holidays and Other Paid Time Off	• 11 per year, plus one floating • Early closing (2 p.m. local time) one day prior to some holidays. • Birthday: One day paid time off to be taken on the birthday or the business day immediately preceding or following, if the birthday falls on a weekend or other paid holiday. • Volunteer day: One day of paid time off per calendar year to volunteer with a registered charity; may be taken in one-hour increments.

Your retirement plan

The XL America Inc. Employee Savings Plan is a 401(k) plan administered by Merrill.

Employee contributions



- You can elect to make pre-tax, Roth 401(k), and traditional after-tax contributions of up to 50% of your eligible compensation combined, subject to the annual IRS limit for 2027.
- If you are age 50 and over, you can make additional catch-up contributions, subject to change each year and reflected on the Merrill site at **www.benefits.ml.com**.
- You are always 100% vested in your contributions.

Company contribution



- The Company matches 200% of the first 5% you contribute on a pre-tax and/or Roth basis (including catch-up contributions) combined on base salary and annual merit bonus (maximum of 10% of total eligible compensation).
- You become fully vested in Company matching contributions after a three-year period.

Additional benefits



Adoption and surrogacy assistance

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



Matching Gifts Program

- Encourages support for educational institutions and charitable organizations
- Annual Minimum Company Match = \$25
- Annual Maximum Company Match = \$800
- The allowance year runs from November 1 to October 31
- For more information about the Matching Gift Program, please see the Matching Gift policy on ONE or contact the Sustainability team



AXA Travel Assistance Program

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