

## 2021 Annual Benefits Enrollment Q&As

### Subject

401(k)	Question	<b>Regarding match vesting, if I am with the company for 10 years and then leave, will they deduct 100% of any contributions made in the last year, 67 % of contributions the prior year, and 34% of contributions the year before (based on anniversary date)? Or is it that since I've been with the company for over 3 years, 100% of the match is mine?</b>
		If you have 10 years of service and leave the Company, you are entitled to all of your Company Match since the vesting period is only three years.
	Answer	
	Question	<b>Was prior 401K contribution match up to 6% and now is up to 5% of salary?</b>
	Answer	Company Match under the XL America, Inc. Employee Savings Plan has been 200% of the first 5% since 1/1/16.
AD&D	Question	<b>AD&amp;D for children, could you please explain more ?</b>
	Answer	Accidental Death coverage for your eligible children. There are four levels of coverage up to \$10K on each child. See the 2021 Benefits Decision Guide on <a href="http://www.myaxaxlbenefits.com">www.myaxaxlbenefits.com</a> and myHR for more information.
Benefits Presentation	Question	<b>I am not seeing the 2021 us annual benefits enrollment presentation as you displayed in MyAXAXLBenefits.com website?</b>
	Answer	It is on the Resources page and should be the first document under Documents - Annual Benefits Enrollment.
Benefits Site	Question	<b>How do we get to the benefits page?</b>
	Answer	to get to the benefits site, go to <a href="http://www.myaxaxlbenefits.com">www.myaxaxlbenefits.com</a> . To get to the myHR enrollment page, access myHR via the Essential Links section on ONE
Catch Up Contributions	Question	<b>Do my existing catch up contributions roll over?</b>
	Answer	Your HSA contribution election will roll over from year to year if you don't change it and remain enrolled in an HSA medical plan. For 401(k), catch up contribution elections rollover unless you make a change at <a href="http://www.benefits.ml.com">www.benefits.ml.com</a> .
Commuter Benefits	Question	<b>If you have money left in your Commuter Benefits from MetroNorth due to COVID and WFH, do we get that money back?</b>
	Answer	You should be able to use those funds in the new year. They can't be refunded. Please be sure you have stopped your contributions on the <a href="http://www.payflex.com">www.payflex.com</a> site until you need to resume.
Contacts	Question	<b>Is there a Contacts page with all the contact numbers (i.e. Cigna One Guide, Health Advocate, etc...)</b>

	<b>Answer</b>	Yes, the Contact page is on our benefits site at <a href="http://www.myaxalbenefits.com">www.myaxalbenefits.com</a> . All of the phone numbers and websites are there. Currently, the 2021 contacts are at the back of the 2021 Benefits Decision Guide and will be updated on the benefits site at the beginning of January 2021.
<b>Dental/Vision Provider</b>	<b>Question</b>	<b>No more Delta Dental or VSP? Dental and vision now with Met Life?</b>
	<b>Answer</b>	Correct, dental and vision, as well as disability and life insurance moved to MetLife effective 1/1/20.
<b>Dependent Day Care FSA</b>	<b>Question</b>	<b>Is your sister in law considered as a sibling?</b>
	<b>Answer</b>	Siblings would typically be your brother and/or sister.
	<b>Question</b>	<b>Is your mother in law considered a parent?</b>
	<b>Answer</b>	Parents would typically be your mother and father.
<b>Election Requirements</b>	<b>Question</b>	<b>Do I need to do anything if I have not made any changes from 2020? Will I be auto enrolled?</b>
	<b>Answer</b>	We highly encourage you to review your benefits in myHR and if you have supplemental life and dependent life, you should review the MetLife GVUL system. Your benefits will carry over, except for any FSA election. Those must be re-elected each year in order to contribute.
	<b>Question</b>	<b>Do you have to participate in a medical plan in order to participate in dental and/or vision plans?</b>
	<b>Answer</b>	No, they are all separate plans with separate elections.
<b>Eligible Dependents</b>	<b>Question</b>	<b>Can a child stay on my benefits until age 26 regardless of their employment or marriage status?</b>
	<b>Answer</b>	Yes, as long as they do not elect their employer's benefits.
	<b>Question</b>	<b>Can you add your parents as a dependent in the 2021 coverage?</b>
	<b>Answer</b>	Parents are not eligible dependents for coverage.
<b>FSA</b>	<b>Question</b>	<b>Can you carry over FSA money?</b>
	<b>Answer:</b>	You may carry over up to \$500 of your Healthcare FSA or Limited Purpose FSA balance from one year to another.
	<b>Question</b>	<b>Do we get a card for FSA, same as for HSA? if not, how do we pay using FSA?</b>
	<b>Answer</b>	Yes, you will receive an FSA card from PayFlex if you enroll in the Healthcare or Limited Purpose FSA. You can also use paper claim forms or complete online.
	<b>Question</b>	<b>For the \$500 FSA carry over, does that automatically stay on your account/roll over, or do you need to take any action?</b>
	<b>Answer</b>	It will automatically carry over.
<b>FSA vs HSA</b>	<b>Question</b>	<b>What is the benefit difference comparing FSA vs. HSA?</b>

**Answer** HSA's are only available to those enrolled in a high deductible health plan. HSA's have a higher contribution limit than the FSA. See the Benefits Decision Guide for contribution limits.

GVUL	<b>Question</b>	<b>If we currently have supplemental and dependent life insurance and we want to keep the same levels (no changes), do we have to take any action or will it transfer automatically at our current levels?</b>
	<b>Answer:</b>	Your coverage will transfer to GVUL but we highly encourage you to go onto the GVUL site and review your coverages and beneficiaries.
	<b>Question</b>	<b>I will enroll in MetLife GVUL for supplemental and dependent life insurance. This will still be deducted from payroll, 2x/month, correct?</b>
	<b>Answer:</b>	Correct, semi-monthly payroll deductions will continue
	<b>Question</b>	<b>If I did not receive the 10/26 email from MetLife re GVUL, is there a way to request that?</b>
	<b>Answer:</b>	If you were recently hired, you would receive a separate email about this enrollment. If not, please email RM Benefits Administration and we will look into it with MetLife.
	<b>Question</b>	<b>Do we need to directly enroll in the GVUL life insurance using the link in the email, or will we be automatically enrolled if we opt to continue the supplemental coverage that we already had?</b>
	<b>Answer</b>	If you currently have supplemental and dependent life insurance, it will transfer over to MetLife GVUL unless you go into their enrollment system and opt out. We encourage you to go to their system and review your coverage and your beneficiaries to be sure all is as you wish it to be.
	<b>Question</b>	<b>If I'm currently enrolled in the additional supplemental life insurance through Cigna, do I need to enroll in the MetLife plan or will it carry over?</b>
	<b>Answer</b>	If you are enrolled currently in supplemental life insurance, it is through MetLife. It will continue to be through MetLife but will transfer over to GVUL.
<b>Question</b>	<b>Is AXA XL paying any of the premium for GVUL?</b>	
<b>Answer</b>	No, it is an employee paid benefit. The company provides colleagues with basic life and basic AD&D insurance of 3x their base salary to max of \$750K each	
<b>Question</b>	<b>I do not need to enroll in GVUL if I am already enrolled as it will automatically transfer over. Correct?</b>	
<b>Answer</b>	Correct, but we highly encourage you to go on the MetLife site to review your coverage and beneficiaries.	

HSA	<b>Question</b>	<b>Is there a schedule of fees associated with the Bank of America HSA account? Investment/trading commissions, etc.</b>
	<b>Answer</b>	The following resources are available on the Bank of America site. <ul style="list-style-type: none"><li>• Investment options: <a href="https://healthaccounts.bankofamerica.com/assets/pdf/investment_menu_core_consumer.pdf">https://healthaccounts.bankofamerica.com/assets/pdf/investment_menu_core_consumer.pdf</a></li><li>• FAQs: <a href="https://healthaccounts.bankofamerica.com/investing-faq.shtml">https://healthaccounts.bankofamerica.com/investing-faq.shtml</a></li><li>• Use your HSA as an investment tool: <a href="https://healthaccounts.bankofamerica.com/use-hsa-as-investment-tool.shtml">https://healthaccounts.bankofamerica.com/use-hsa-as-investment-tool.shtml</a></li></ul>

## HSA

<b>Question</b>	<b>For the HSA, will a consent form be emailed to us/how do we obtain? and is there a grace period to use the old acct/card before incurring charges? Why is it not automatically moved?</b>
<b>Answer</b>	No, you will need to go into myHR during annual enrollment from 11/2-11/13/20 and give consent. If you leave it with HSABank, you would be responsible for the 2021 maintenance fees. It is not automatically transferring, you must consent.
<b>Question</b>	<b>The HSA company contributions were higher earlier, right?</b>
<b>Answer:</b>	No, the company contributions for 2021 are the same as 2020
<b>Question</b>	<b>No 'use it or lose it' works currently as well for OAP HSA2?</b>
<b>Answer</b>	There is no use it or lose it with the HSA and the HSA is available for HSA1 and HSA2 medical plans.
<b>Question</b>	<b>If you have an HSA, is it possible to get 2 debit / atm cards, one for you and one for your spouse?</b>
<b>Answer</b>	Yes, you can request an additional card from Bank of America.
<b>Question</b>	<b>Can you roll a HSA account that was from a previous employer over to the new Merrill account?</b>
<b>Answer</b>	Yes, you can roll another HSA into your active account with Bank of America. A rollover form will be available.
<b>Question</b>	<b>Will my HSA investments also move over to Bank of America/Merrill? They are held in TD Ameritrade.</b>
<b>Answer</b>	If you consent to transfer your balance from HSABank to Bank of America, you will need to liquidate your investments first. Once with Bank of America, you can choose to invest in the available funds, any balance over \$1,000.
<b>Question</b>	<b>Can please provide us a direct link to the HSA E-consent form for transferring to Bank of America.</b>
<b>Answer</b>	You must complete the consent form when you go into myHR between Nov. 2 and Nov. 13, 2020 during annual enrollment.
<b>Question</b>	<b>Are the HSA coinsurance rates for office visits the same as this year?</b>
<b>Answer</b>	Yes, no change to the coinsurance plan design for any of the health plans.
<b>Question</b>	<b>Does the OAP HSA 1 or 2 cover dental and vision expenses or do we need to enroll in the Limited Purpose FSA to get those expenses covered?</b>
<b>Answer</b>	Your HSA would allow you to submit eligible dental and vision expenses to it. If you would like to put away additional pre-tax dollars, you may do so through the Limited Purpose FSA and you can submit dental and vision expenses to that account.
<b>Question</b>	<b>Is there a minimum balance required before investing HSA funds at Bank of America/Merrill? I believe there's a \$1k minimum with the current provider</b>
<b>Answer</b>	The minimum balance to invest is \$1,000 with Bank of America. Anything over \$1,000 may be invested.
<b>Question</b>	<b>In the past years I have had an OAP HSA plan. If this year I switch to OAP plan, what happens to the HSA account? Do I have to move it to B of A or can it stay where it is?</b>
<b>Answer</b>	If you current have the HSA account with HSABank and you do not enroll in an HSA medical plan for 2021, your HSA account remains with HSABank and becomes a free agent account since you are not actively enrolled an HSA medical plan. You would be responsible for any maintenance fees. You may choose to move it out to another bank. You can still use the funds if now enrolled in the OAP plan, you just can't contribute to an HSA.

	<b>Question</b>	<b>Will we have an HSA card? If we leave the company, how can we bring the money in HSA?</b>
	<b>Answer</b>	Yes, you would receive an HSA card if you enroll in the HSA1 or HSA2 medical plan. If you leave the company, your HSA goes with you.

<b>Life Events</b>	<b>Question</b>	<b>Can your spouse switch to her employer's plan, mid of the year?</b>
	<b>Answer</b>	Yes, if she becomes eligible for coverage mid-year, you may remove her from your coverage within 30 days of the life event date.

<b>Life Insurance</b>	<b>Question</b>	<b>Does the benefit drop the year you turn 70 or at your birthday?</b>
	<b>Answer</b>	Coverage is based on age at January 1 of the plan year. If someone turns age 70 during the year, it would drop January 1 of the following year.

<b>Medical</b>	<b>Question</b>	<b>Non-Tier 1 = Out of Network ?</b>
	<b>Answer:</b>	Tier 1 and Non-Tier 1 (also known as Non-CCN) are both considered in-network. Tier 1 has a higher coinsurance and lower copays than Non-Tier 1 but both are in-network. Out-of-network benefits are also available and outlined on the benefit summaries.
	<b>Question</b>	<b>Is there an age limit on use of the infertility benefit?</b>
	<b>Answer:</b>	No, it would be based on medical necessity.
	<b>Question</b>	<b>How is OAP HSA 2 Plan different than OAP HSA 1? (other than the difference in deductible and out of pocket maximum)?</b>
	<b>Answer:</b>	Correct, the per pay premiums are lower for the HSA2 plan. The coverage on services is the same for both plans.
	<b>Question</b>	<b>What COVID care is covered?</b>
	<b>Answer</b>	COVID test to confirm diagnosis as well as treatment expenses are covered under the medical plan. Please see the Cigna COVID page on <a href="http://www.mycigna.com">www.mycigna.com</a> for details. We also have a Coronavirus page on our benefits site <a href="http://www.myaxalbenefits.com">www.myaxalbenefits.com</a> which has a link to the Cigna page.
	<b>Question</b>	<b>What are the changes to the employee premium payments? Are they increasing? By what percentages?</b>
	<b>Answer:</b>	Employee premiums are not increasing for 2021. Please see the premiums for all plans in the 2021 Benefits Decision Guide as well as in myHR on your enrollment page to see applicable premiums based on the plans you choose.
	<b>Question</b>	<b>This will be my first year enrolling in our Health insurance program. I was previously under my husbands insurance. He had a PPO program are any of these options similar to that? Thanks.</b>
	<b>Answer</b>	The OAP medical plan would be similar to the PPO plan.
	<b>Question</b>	<b>Is there a way to review my claim history to identify the most optimal plan?</b>
	<b>Answer</b>	Yes, you can go to <a href="http://www.mycigna.com">www.mycigna.com</a> and review all of your claims. You may use the Cigna Easy Choice tool to compare plan costs as well.

Personal Days	Question	<b>I did not see personal days mentioned. We previously had 2, were they taken away?</b> Full-time colleagues continue to be eligible for two personal days and part-time colleagues (at least 20 hours per week) continue to be eligible for one personal day per year. Personal days do not carry over year to year. If not used, they are forfeited at year end.
	Answers	
Pharmacy	Question	<b>Is a new Caremark card issued on yearly basis? If not, can we get a new card?</b>
	Answer	They are only reissued if you change plans. You can always call CVS Caremark to request a new card.
	Question	<b>Is Mandatory All Access RX Program required now or new for 2021?</b>
	Answer	Yes, it has been in place for the past couple of years.
	Question	<b>Do immunotherapy infusions count as Specialty drugs?</b>
	Answer	It would be best to contact CVS Caremark to confirm. However, if you are currently taking a specialty drug, PrudentRx will reach out to you to sign up for the copay card assistance program.
	Question	<b>What if you fail generics, do you still have to pay the difference for brand prescriptions?</b>
	Answer	If you are unable to take a generic and your doctor provides medical necessity, CVS Caremark may approve you to receive the brand name without a penalty.
	Question	<b>If I get 90 days supply from CVS/Caremark right now, do I still have to call Customer Car Program??</b>
	Answer	If you are already on the all access maintenance program, you do not have to sign up again for the same medication.
	Question	<b>What is new advanced control formulary for prescription drug coverage?</b>
	Answer	You can view the Advance Control Formulary at <a href="http://www.caremark.com">www.caremark.com</a> . If you are taking a medication affected by the change, you will hear from CVS Caremark some time in December.
	Question	<b>What does enrollment into PrudentRx copay card assistance program cost?</b>
	Answer	There is no cost to enroll in the program.
Premiums	Question	<b>What premiums pre or post tax?</b>
	Answer:	See myHR for pre and post tax premiums.
	Question	<b>You mentioned that the cost has not changed. OAP plan for employee is \$82 when it was \$61. This looks like it increased.</b>
	Answer	It's important to remember that medical rates are based on base salary. If your salary has changed, your premium may have changed.
Salary Bands	Question	<b>Where can I find general information on employee's bands</b>
	Answer	Speak with your HR Manager regard salary bands.

<b>Surcharges</b>	<b>Question</b>	<b>What if both husband and wife work for AXA XL; does that \$100 monthly fee get waived?</b>
	<b>Answer</b>	Yes, if you both work for the company, you do not have to pay the working spouse surcharge.
<b>Vacation Carryover</b>	<b>Question</b>	<b>Due to COVID, are we able to rollover more than 5 vacation days?</b>
	<b>Answer</b>	Carryover vacation days remain at 5 days. You may use them up through June 30, 2021.
	<b>Question</b>	<b>Just to clarify, you only have until 6/2021 to use your 5 carryover vacation days?</b>
	<b>Answer</b>	Correct, you have until 6/30/21 to use the 2020 carryover days.
<b>Vision</b>	<b>Question</b>	<b>Who is our vision provider?</b>
	<b>Answer</b>	MetLife
<b>Voluntary Benefits</b>	<b>Question</b>	<b>How do you access the Voluntary Insurance if participated in? Can you go back to 2019?</b>
	<b>Answer</b>	The plan summaries as well as the contact information is on <a href="http://www.myaxaxlbenefits.com">www.myaxaxlbenefits.com</a> under the Voluntary Insurance section. There may be a time limit on claim submission. Call Cigna to confirm.
	<b>Question</b>	<b>Is visit to hospital triage room covered under Hospital care insurance?</b>
	<b>Answer</b>	The Cigna benefits summary for Hospital Care Insurance would include details regarding eligible expenses. The summaries are on the benefits site <a href="http://www.myaxaxlbenefits.com">www.myaxaxlbenefits.com</a> under the Voluntary Benefits section