



X^L Insurance

LGBTQ+ Benefit Guide

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Coverage Guide

AXA XL provides a wide offering of inclusive benefits to all colleagues. This guide serves as an outline of just some of the benefits we offer, in order to help you identify the health and wellbeing options that may be right for you: This guide includes the following:

- Transgender-Inclusive Healthcare
- Family Formation Benefits
- Medical Travel Coverage
- Other Benefits & Services
- Health Advocacy

Please note, AXA XL's benefits package includes much more than what is included here. If you have any questions on your benefits, please contact Quantum Health, via:

Website: www.axaxl-quantum.com

Phone: [844-460-2821](tel:844-460-2821)

Or via their Quantum Health app available on both android and iOS devices

Note: AXA XL will always comply with state and federal regulations, if at any point the information in this guide is not consistent with state or federal law, the state/federal rule will apply.

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Transgender Inclusive Healthcare

AXA XL offers a number of healthcare services and treatment options including:

- Mental health benefits
 - Virtual support available through Lyra and/or MDLive
 - In-Person providers available via the Allegiance medical plan
 - EAP services, including 5 free consulting sessions available through Cigna EAP
- Pharmaceutical coverage (hormone replacement therapies, including puberty blockers for youth)
- Coverage for medical visits and laboratory services
- Coverage for reconstructive surgical procedures related to gender reassignment (including reconstructive chest, breast, and genital procedures), when deemed medically necessary
- Unlimited sick time
- Short-term medical leave (as necessary- via Metlife)

For assistance with any of the medical plan or pharmaceutical offerings, contact your Quantum advocates via:

Website: www.axaxl-quantum.com

Phone: [844-460-2821](tel:844-460-2821)

Or via their Quantum Health app available on both android and iOS devices

Cigna EAP: [877-622-4327](tel:877-622-4327) (Employer id: xlamerica)

For questions on the AXA XL unlimited sick time or short-term disability policies, contact the US benefits team at:

RMBenefitsAdministration@AXAXL.com

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Family Formation Benefits

Under the AXA XL medical plan all family structures can take advantage of our family forming benefits, including:

- A \$40,000 lifetime limit (per individual) on fertility services (including IVF and other non-in-vitro services) with NO requirement of an infertility diagnosis (via Allegiance medical plan)
- Egg freezing coverage for a 5-year period with or without medical necessity (via Allegiance medical plan)
- 8 weeks of Primary Caregiver Leave for the birth or legal placement of a child
- 8 weeks of Parental Leave (primary caregivers receive a total of 16 weeks for the birth or legal placement of a child)
- 1 week of Partner leave to support a spouse/partner going through a traditional pregnancy or fertility treatment
- Up to \$10,000 reimbursement available (per child) to cover the costs associated with adoption/legal fees or surrogacy costs

For assistance with any of the medical plan offerings, contact your Quantum advocates via:

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Phone: [844-460-2821](tel:844-460-2821)

Or via their Quantum Health app available on both android and iOS devices

For assistance with any AXA XL Leave or Reimbursement offering, contact the US benefits team at:

RMBenefitsAdministration@AXAXL.com

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Medical Travel Coverage

Colleagues enrolled in an AXA XL medical plan and their covered dependents may be reimbursed for travel and lodging costs (airfare, tolls, hotel, taxi, etc.) to access in-network covered services when a provider is not available within a 100-mile radius. With respect to paid time off, colleagues are encouraged to first use their personal days; if none remain, sick time up to five days may be taken.

Coverage includes a \$10,000 lifetime maximum, with reimbursement available for transportation and lodging (lodging limits apply) to contracted in-network providers. Travel authorization must be approved in advance through Quantum.

For assistance with any of the medical travel plan offerings, contact your Quantum advocates via:

Website: www.axaxl-quantum.com

Phone: [844-460-2821](tel:844-460-2821)

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Other Benefits and Services

AXA XL offers a wide array of benefits and services beyond what is included in this guide, including:

- HIV treatment & prevention services (via the Allegiance medical plan and CVS pharmacy coverage)
- Pelvic health care (via Bloom)
- Expert Medical Opinion (via Teladoc)
- Voluntary benefits including Legal benefits and Hospital Indemnity coverage (via Metlife)
- Additional paid leave opportunities such as Family Care Leave and Personal Days
- Unpaid leave opportunities, and more

For assistance with any of the medical or pharmaceutical plan offerings, contact your Quantum advocates via:

Website: www.axaxl-quantum.com

Phone: [844-460-2821](tel:844-460-2821)

Or via their Quantum Health app available on both android and iOS devices

Bloom: <https://meet.swordhealth.com/bloom/AXAXL> (1-888-492-1860)

Teladoc: <https://www.teladochealth.com/expert-care/specialty-wellness/medical-experts> (1-800-835-2362)

MetLife: <https://online.metlife.com/edge/web/public/benefits> (1-800-438-6388)

For assistance with any AXA XL Leave or Reimbursement offering, contact the US benefits team at: RMBenefitsAdministration@AXAXL.com

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Health Advocacy

AXA XL has partnered with Quantum Health, as your advocates in navigating your health and wellbeing. Quantum is your one-stop shop for all of the benefits and services we offer. They can assist colleagues with:

- Finding a provider/specialist
- Understanding your coverage options, benefit allowances, and authorization requirements
- Billing issues
- Collecting documentation to support the authorization of treatment
- Claims processing issues
- Appeals
- Understanding and accessing all of the different vendors/solutions AXA XL offers

AXA XL wants all colleagues to feel supported. If at any time you feel you are not receiving the assistance you need from any of our vendors, please contact the US benefits team at: RMBenefitsAdministration@AXAXL.com

You may also choose to find support via our [PRIDE Business Resource Group](#)



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