



**XL Insurance
Reinsurance**

Staying well at AXA XL

Your guide to well-being



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It's your life. Live it well.

At AXA XL, we 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:

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

AXA Group's Healthy You Program promotes prevention, access to care and support for 121,000 AXA colleagues based in 57 countries. The U.S. programs described in this brochure meet the standards of care required by the Healthy You Program.

Build your foundation

Kick start your well-being journey with the biometric screening and health assessment to help you get a pulse on your current health — **and earn \$100 for completing each healthy action:**



Biometric screening

The biometric screening gives you a snapshot of your current health status and can help you identify areas of focus when determining your wellness goals. The screening measures your body mass index, or BMI, your cholesterol, blood glucose (sugar) level, and blood pressure.



— AND —



Health Assessment

The Health Assessment is an online, confidential questionnaire that will help you understand the many dimensions of your well-being including your mental, physical, emotional, and overall health. It takes just 15 minutes to complete and your answers will lead to recommended healthy actions you can take to maintain or improve your health.



To complete these healthy actions, log in to myCigna.com and click on "Wellness." From there, you can select "My Health Assessment" under "Tools." To receive a biometric screening, you can make an appointment with your doctor or with LabCorp. You'll find instructions on how you can submit your biometric screening results in "Incentive Awards."

Your biometric screening and health assessment results can help you determine your well-being goals for the year.

Your well-being goals





AXA XL's well-being programs and resources help empower you to take charge of your total well-being — not just the physical part. Use them as a guide for your personal journey to reach your 2023 goals.

To help make our programs easier to use, we've identified the following key well-being goals:

Skip to the goal that is most relevant to you, or review and act on all of them! We've also included a helpful well-being plan you can complete on [page 13](#), so you can identify the goal(s) you want to focus on, take inventory of your plan, and chart your progress over time.

Participate in the Healthy You eXpo this fall

Discover new ways to invest in yourself by participating in the AXA XL Healthy You eXpo. By attending an eXpo, you can:

-  Learn about the benefits and resources available to you
-  Get your biometric screening and flu vaccine
-  Participate in fun activities for a healthier you
-  Attend webinars about ways to enhance your physical, emotional, and financial health

Healthy You eXpos take place during the fall.



Be financially fit

You take care of your physical health, but what about your financial health? Maybe you're just beginning your career or retirement is right around the corner. Whatever your money priorities may be, AXA XL provides you with a variety of resources to help you **be financially fit**.

Maximize your 401(k) savings

How's your financial wellness? If you aren't sure, check your current 401(k) contribution rate. If you aren't contributing at least 5%, you're leaving free money on the table because AXA XL will **match 200%** of the first 5% of your eligible pre-tax and/or Roth 401(k) contributions combined, up to IRS limits.

In addition, when you contribute to the XL America Inc. Employee Savings Plan (401(k)), you have the opportunity to invest your account balance in a variety of ways. To view available funds, visit the Merrill website and select the "Investments" tab.

Need help managing your account? Access your account, see your balance, change your contributions, add your beneficiaries, and enroll in Advice Access for 24/7 investment support all on www.benefits.ml.com. Download the Benefits OnLine app so you can track your progress and stay on top of your 401(k) from your smartphone. If you need help, contact a Merrill registered representative at **888-352-2891**, Monday through Friday from 8 a.m. to 9 p.m. ET. The Interactive Voice System (IVR) is available 24 hours a day, seven days a week.

Discover the benefits of a Health Savings Account (HSA)

Looking for other ways to save? If you've elected the OAP HSA 1 or OAP HSA 2 plans for your medical coverage, you've got a tax-advantaged account at your disposal: the HSA. It's a special bank account you own in which you can save pre-tax dollars to help pay for current and future health care expenses. There are many advantages of an HSA:

- ✓ **Tax savings:** The money you contribute to your HSA reduces your taxable income. Your contributions go into your account tax-free, can be withdrawn tax-free, and earn interest tax-free.
- ✓ **Two ways to save:** You and AXA XL can make contributions to your account.
- ✓ **The money is yours forever:** You never need to worry about the "use it or lose it" rule. Your account balance rolls over to the next year and you can take the account with you when you leave or retire.
- ✓ **Tax-free interest potential:** Once your HSA balance reaches \$1,000 or more, you can invest your balance into stocks, bonds, and mutual funds, which means you'll have more savings to draw from for eligible medical and long-term care expenses during retirement.

For more information, visit myAXAXLBenefits.com to learn how to maximize your HSA savings.

Take advantage of Merrill's resources

Merrill can help you with more than preparing for retirement. Whether you are looking for 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 your other savings work together to create a total financial picture. Call **877-654-2427** for a free phone consultation to get started. Plus, you have access to additional resources to help you stay on track with your financial goals, including:

- Education Center at www.education.ml.com
- Better Money Habits at www.bettermoneyhabits.com
- 401(k) Account Access Guide at go.ml.com/accessguide
- Bank of America resources at Bank of America Direct HSA Access



Put your financial health first...and get rewarded!

Through MotivateMe, you can complete healthy actions related to your financial fitness journey, including:



Learn about financial wellness through the Explore Better Money Habits module



Enroll in or increase your 401(k) plan savings election and claim your reward



Learn about the benefits of the Health Savings Account

You can also complete the Financial Wellness Tracker at www.benefits.ml.com and earn a **\$50 award!** Discover how to get started and how to redeem awards on [page 12](#).



Contacts

401(k) savings

888-352-2891

www.benefits.ml.com

Merrill financial advisors

877-654-2427

www.benefits.ml.com

Bank of America (HSA)

888-352-2891

[Bank of America Direct HSA Access](#)



Manage your overall health

AXA XL offers a variety of resources for you to take charge of your health. And, when you **manage your health**, you can get rewarded through Staying Well at AXA XL on Cigna's MotivateMe platform.

Practice preventive care

If you're enrolled in an AXA XL medical and/or dental plan and you use an in-network provider, in most cases you pay nothing for preventive care services. If you're enrolled in the AXA XL vision plan, you pay \$10 for an annual vision exam. Use the following resources to find in-network care:



A primary care medical provider or specialist



www.myCigna.com



A dentist



www.metlife.com



An eye doctor



www.metlife.com

Getting preventive care is good for you—and your wallet. We've included examples of preventive care activities you can complete for awards below. Visit MotivateMe to see the complete list of activities!

- ✓ Annual physical
- ✓ Annual OB/GYN exam
- ✓ Mammogram
- ✓ Colon cancer screening
- ✓ Cervical cancer screening



Discover how to get started and how to redeem awards on [page 12](#).



Manage a condition

Take control with the Livongo Diabetes Management Program

The Livongo Diabetes Management Program gives you access to easy-to-use technology and expertise from Certified Diabetes Educators. If you and your family are enrolled in an AXA XL medical plan and you or a family member has diabetes, you can participate in the program, which offers three components:

- ✓ A connected glucose meter that transmits your blood glucose readings, features real-time support, and offers personalized tips
- ✓ Free and ongoing test strip supply delivered right to your door
- ✓ Virtual coaching from Certified Diabetes Educators

To get started, visit join.livongo.com/AXAXL/register or call **800-945-4355** and use registration code “AXA XL.”

NEW! Virtual physical therapy option

Tired of chronic pain or loss of mobility? We have you covered. All colleagues and their AXA XL medical plan-enrolled dependents ages 13 and up have another option for the treatment of muscle and joint problems: free virtual physical therapy through Sword.

Sword makes it easy to begin — and stick with — a physical therapy program right from the comfort of your home. To learn more about Sword or get started, visit enroll.swordhealth.com/axaxl.

Consider using a Cigna Center of Excellence (COE)

When you need specialty care, consider using a Cigna COE, which is a top-rated facility for surgical needs like orthopedic back surgery, orthopedic joint, cardiac, bariatric, fertility treatment, and inpatient transplant. Treatment from a Cigna COE typically leads to better outcomes and faster recovery times at a lower cost. Check with Cigna about COEs that may be available for these and other specialty areas. And, if you have your surgery at a Cigna COE, **you can earn \$200** through MotivateMe!

To find a COE for your needs, call **800-CIGNA-24**.

Teladoc Expert Medical Opinion Services

Teladoc Expert Medical Opinion Services gives you access to world-renowned physicians who can help you better understand a diagnosis, treatment plan, and medical condition. All colleagues and covered dependents are eligible to use this benefit.

To access Teladoc Expert Medical Opinion Services, call 1-800-835-2362 and select option #2, visit www.teladoc.com/medicalexperts, or download the Teladoc app on the App Store or Google Play.

Online Health Coaching Programs Available

Through Cigna's MotivateMe, you have access to a variety of online health coaching to help you manage a chronic condition, like asthma, heart disease, and more. When you participate, you can **earn up to \$75 per activity**.

Quit tobacco for good



Quitting tobacco is rarely easy. Thankfully, you have the support you need to help you quit for good. Through Cigna's Tobacco Cessation Program, you'll be paired with a health coach who can help you develop a personal quit plan to become and remain tobacco-free. When you participate, you'll receive free over-the-counter nicotine replacement therapy, such as the nicotine patch or gum. You can use either online or telephone coaching, or both. When you complete the Tobacco Cessation healthy action on Cigna's MotivateMe, **you'll earn \$50!** In addition, when you complete the Quit Tobacco — 28 Day Program through My Health Assistant, **you can earn \$75.**

For more information, visit myCigna.com or call **855-246-1873.**



Take advantage of telehealth



Forming a relationship with a personal physician is important, but a telehealth service can treat everyday health care issues — any time, from anywhere — saving you time and money. With Cigna Telehealth Connection, you have 24/7 access to board-certified physicians for care when you're experiencing a non-emergency medical issue, like a cough or even a sprain; your doctor isn't available; you need to fill a prescription and can't reach your doctor; and more. In addition, when you register with Cigna's Telehealth Connection (MDLIVE) through MotivateMe, **you'll earn \$25.** When you record completion of a telehealth visit, **you can earn \$50!**

You must be enrolled in AXA XL's medical plan to be eligible for telehealth. Be sure to register ahead of time so Cigna Telehealth Connection is there when you need it most. For more information on Cigna Telehealth Connection, visit myAXAXLBenefits.com.

NEW FOR 2023 *You can earn the telehealth award by using Sword or Lyra!*



Get the support you need

Navigate health care with Health Advocate

Health Advocate supports you and your eligible family members with a variety of health and insurance-related issues **at no cost to you**, which includes:

- Answering questions about your medical, dental, vision, and disability benefits
- Helping you find a doctor or a Cigna COE
- Resolving insurance claims and billing issues
- Explaining how your benefits work, like copays and deductibles

Connect with Health Advocate at **866-695-8622** or email answers@HealthAdvocate.com.

What's more, when you learn more about Health Advocate resources through MotivateMe, **you'll earn \$25!**



Get medical support through Cigna One Guide

You have access to Cigna One Guide when you enroll in an AXA XL medical plan. Cigna One Guide provides the highest level of customer support for your medical plan needs. Whether you want to learn more about how your coverage works, find a Cigna Care Network provider, identify cost savings opportunities for care, or learn more about your incentives for healthy actions, your Cigna One Guide representative can help. Contact a Cigna One Guide team member by calling **800-CIGNA-24** or "click to chat" on myCigna.com or on the mobile app.



Invest in your physical health

Being active and physically fit is important for your overall health. In addition to lowering risks for heart disease, stroke, diabetes, and high blood pressure, being in good physical health can also help to lower the risk of many different cancers. That's why AXA XL offers you different programs to help you **invest in your physical health** and well-being goals, including:

Weight management through Cigna Lifestyle Programs

If you're looking to better manage your weight, a health coach can provide personalized support to help you:

- ✓ Learn to manage your weight using a non-diet, lifestyle-driven approach.
- ✓ Create a personal healthy-living plan that will build your confidence, encourage you to be more active, and choose to eat healthier.
- ✓ Get the additional support you need to stick with it.

You can use either online, telephone coaching or both, for your support needs. For more information, visit myCigna.com or call **855-246-1873**.

Fitness related reimbursement program

AXA XL will reimburse you for up to 50% of your gym/fitness related programs, for up to **a total annual reimbursement of \$200**. Note: Reimbursements for the current year will be processed and included with the February payroll of the following year.



Put your physical health first ...and get rewarded!

We've included the Online Health Coaching activities you can complete for awards below. Visit *MotivateMe* to see the complete list of activities!

- ✓ "Balance Your Diet"
- ✓ "Enjoy Exercise"
- ✓ "Lose Weight"



Discover how to get started and how to redeem awards on [page 12](#).





Be resilient

Your well-being transcends your physical and financial health. It includes your emotional health, too. If you need help balancing work and life, or simply want to stress less, you can find a solution to help you **be resilient** through AXA XL's help.



Get connected to confidential support that fits your needs through Lyra's expanded behavioral health network

AXA XL has partnered with Lyra to give you greater access to convenient, affordable, and personalized in-network mental health care. Lyra's diverse network of top providers offers a broad range of clinical expertise. You have the flexibility to choose to meet with a provider either in-person or over video, making it easy to find care that fits your schedule and preferences. You can also access Lyra's library of research-based wellness content and self-care exercises for even more support.

Call Lyra at **877-225-6668** or visit axaxl.lyrahealth.com to learn more and create your account.

Please note: You must be enrolled in an AXA XL medical plan through Cigna in order to use Lyra's network of providers.



Access the Employee Assistance Program (EAP)

Think you need help but not sure where to begin? The EAP is available to all US benefits-eligible colleagues and anyone who lives within their household, regardless of whether they are enrolled in an AXA XL medical plan. You'll receive five free confidential face-to-face counseling sessions per eligible person, per issue, per year.

EAP specialists will work with you and your eligible dependent family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community, and more.

Contact the EAP at **877-622-4327** today.



Put your emotional health first...and get rewarded!

We've included examples of emotional well-being activities you can complete for awards below. Visit MotivateMe to see the complete list of activities!

- ✓ Keep stress in check
- ✓ Cope with the blues

\$75
PER ACTIVITY

- ✓ Learn about work-life balance tips via a Cigna EAP webinar
- ✓ Record completion of a telehealth visit with Lyra, Sword, or MDLIVE

EARN UP TO
\$50
PER ACTIVITY

- ✓ Try a mindfulness app to manage stress
- ✓ Register for MDLIVE for behavioral virtual care visits

\$25
PER ACTIVITY

Discover how to get started and how to redeem awards on [page 12](#).





Use telehealth for more than medical care

Telehealth services, through Evernorth Behavioral Health and MDLIVE, can help with more than everyday medical issues. Your telemedicine benefit through Evernorth Behavioral Health and MDLIVE includes 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.

You can receive access to virtual counseling through MDLIVE or Cigna's network of behavioral health providers.

- To schedule an appointment through MDLIVE, go to myCigna.com or call **888-726-3171**.
- 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.



Manage your stress with Cigna's help

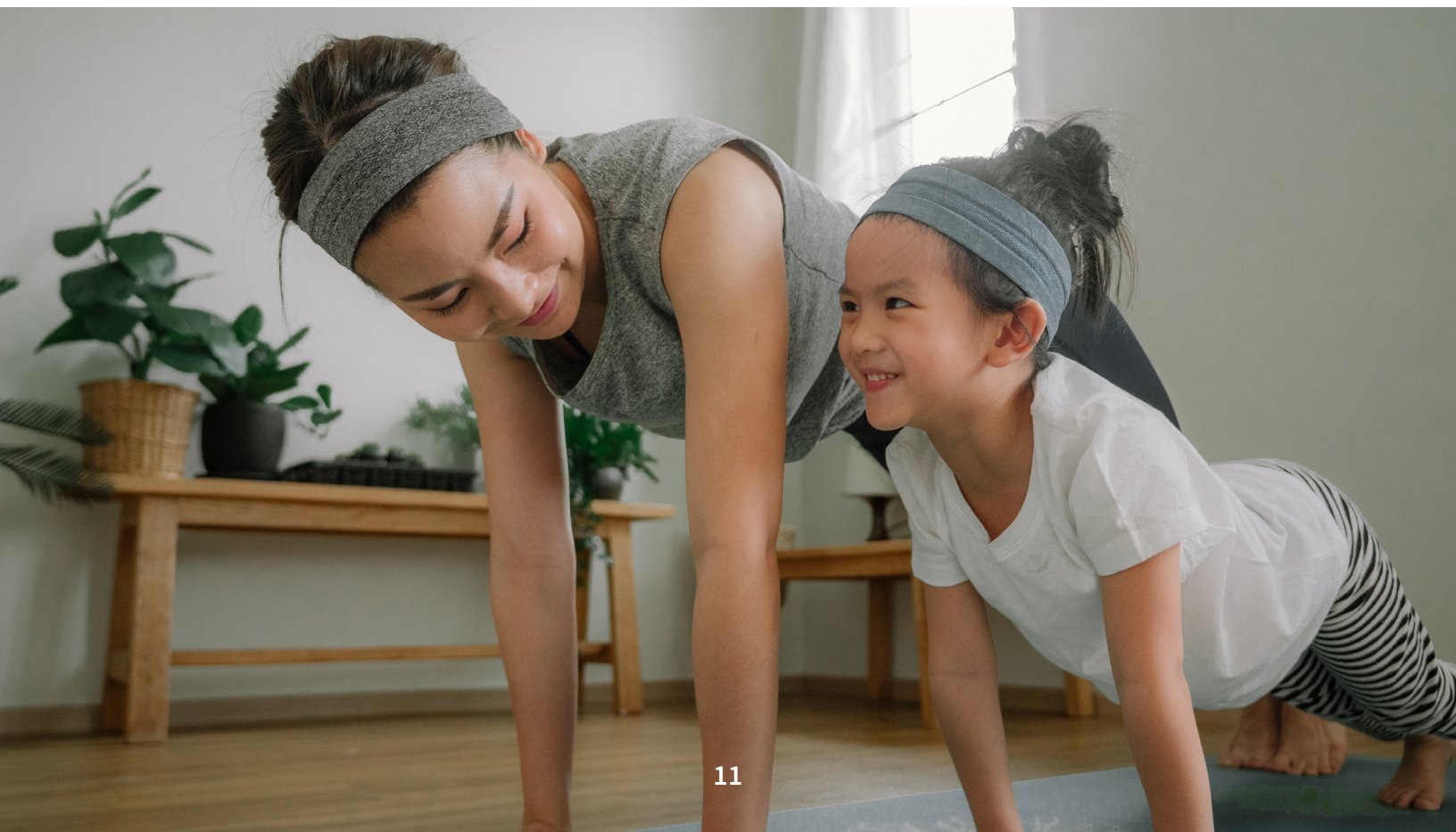
If you're looking for new ways to help manage stress, a Cigna health coach can help you understand the sources of your stress, and learn to use coping techniques to better manage stress both on and off the job. They'll also give you the additional support you may need to cope with stressful situations.

Access health coaching by phone or by web. For more information, visit myCigna.com or call **855-246-1873**.

Attend a free monthly seminar

Attend or watch an on-demand replay of Cigna's free monthly seminars, including:

- EAP National Wellness Seminars on topics that apply to real-life concerns. Watch live or on-demand at www.Cigna.com/EAPWebCasts.
- Behavioral health awareness seminars on autism, eating disorders, substance use and children's behavioral health issues. For more information, visit: www.cigna.com/individuals-families/health-wellness/topic-mental-health/.



How to get started with MotivateMe and redeem your awards

As an AXA XL colleague, you are eligible to participate in the Staying Well at AXA XL Program powered by Cigna's MotivateMe, whether or not you are enrolled in an AXA XL medical plan. Your spouse/domestic partner is eligible to participate and earn awards, too, if they are enrolled in an AXA XL medical plan.

Note: Participation is voluntary. However, you must participate in order to earn awards. If you're enrolled in an AXA XL medical plan and you're utilizing in-network providers, you may be already earning awards automatically simply by taking certain healthy actions, like receiving your annual physical and having your claims processed.



**Earn awards
your way**



Get started

Go to myCigna.com to see a full list of healthy actions, from receiving your annual physical to managing a chronic condition, improving your financial and emotional wellness, and much more to earn up to **\$450** in wellness incentives by **December 31, 2023**.

Whether you're just getting started or you're continuing your well-being journey, log in to myCigna.com and click on "Wellness." From there, you can select "Wellness and Incentives."



Don't forget to redeem your awards!

Once you've put in all the work to become a healthier you, be sure to reap the awards and treat yourself to something nice! You can cash in your awards when you reach \$450 or redeem them for smaller amounts along the way.

On myCigna.com, you can keep track of the awards you've earned and redeem them for gift cards to popular retailers or you can request a debit card. Be sure to check in frequently so you don't lose sight of your award earnings. You may be earning awards without even realizing it!

Remember, the value of the gift cards you receive through Staying Well is considered taxable compensation by the IRS, which means the total gift card value you and your spouse/domestic partner redeem in 2023 will be included on your 2023 W-2.



Your plan to live better in 2023

Challenge yourself to live better this year by using the four well-being goals as a guide to reach your destination. Set goals. Make a plan. And be your best self in 2023 and beyond!

Use the guide below to think about how you can use AXA XL's well-being programs and resources to enhance your overall well-being. Fill in the activities you'll complete and check the boxes that apply to the rewards you'll earn.

Well-being goal	Your activities	I earned this		
Build your foundation 	Biometric screening	\$100		
	Health Assessment	\$100		
Be financially fit 		\$25	\$50	
		\$25	\$50	
		\$25	\$50	
		\$25	\$50	
Manage your overall health 		\$25	\$50	\$75
		\$25	\$50	\$75
		\$25	\$50	\$100
		\$25	\$50	\$100
		\$25	\$50	
Invest in your physical health 		\$25	\$50	
		\$25	\$50	
		\$25	\$75	
Be resilient 		\$25	\$50	
		\$25	\$50	
		\$25	\$75	
		\$25	\$75	
Total amount of awards earned through Cigna's MotivateMe program				

Get inspired all year long

Not sure where to get started? Use this calendar as a source of inspiration for what to focus on this year.



January

Quit Tobacco

Start the year tobacco-free. See [page 8](#) for more information on the Tobacco Cessation Program.



February

Heart Health

Make a plan to exercise more (strive for three times or more per week) and eat well.



March

National Nutrition Month

Create a personal healthy living plan to improve your nutrition. See how Cigna can help on [page 9](#).



July

Sleep Health

Focus on giving your brain the rest it deserves. A good night's sleep is essential to your overall well-being.



August

Preventive Care

Haven't gotten your annual check-up yet? Make it a priority this month. If you're enrolled in an AXA XL medical plan, it's free in-network!



September

Pain Awareness Month

Know the signs of musculoskeletal pain and when to seek treatment. See [page 7](#) for AXA XL resources that can help.





April

Financial Literacy Month

Take a pulse on your financial health and see how you can take steps toward achieving your goals on **pages 4 and 5**.



May

Mental Health Awareness Month

It's okay to not be okay. See how AXA XL supports your emotional well-being on **pages 10 and 11**.



June

National Safety Month

Find ways to be safer at work and at home every week of June.



October

Breast Cancer Awareness Month

The best protection is early detection — take advantage of preventive care and get rewarded. See how on **page 6**.



November

American Diabetes Month

Beat diabetes and take control of your health. Learn more about the Teladoc Diabetes Management Program on **page 7**.



December

Reduce Holiday Stress

Holidays can be stressful, but support is here if you need it. Call the EAP for help. It's free and confidential.



