



# My benefits

AXA XL's Total Rewards programs form a comprehensive pay and benefits package that rewards you for both individual and company performance. This includes competitive cash compensation and access to a full range of benefit programs. The benefit programs also give you the opportunity to accumulate wealth and provide protection and well-being.

Benefit	Feature	Summary
401(k) Plan <b>Immediately eligible</b>	Matching Contributions	<ul style="list-style-type: none"> <li>• Company matches 200% of the first 5% pre-tax and Roth 401k eligible contribution (including catch-up contributions), combined (maximum match of 10%)</li> <li>• Match vests over three years (34% after year one, 67% after year two and 100% vested after three years of service)</li> </ul>
	Participant Contributions	<ul style="list-style-type: none"> <li>• Auto enrollment at 5% pre-tax</li> <li>• Opt out available during first 30 days. Changes available as soon as administratively possible</li> <li>• Defer up to 50% of eligible compensation up to IRS limits</li> </ul>
Health and Well-being <b>Immediately eligible</b>	Medical	<ul style="list-style-type: none"> <li>• Three medical plan tiered design options, including HSA options. All three plans include enhanced behavioral health benefits.</li> </ul>
	Prescription Drugs	<ul style="list-style-type: none"> <li>• All medical plan participants receive prescription drug coverage if enrolled under the medical plan</li> </ul>
	Dental	<ul style="list-style-type: none"> <li>• Two dental plan options</li> <li>• All options cover routine, basic and major dentistry, subject to limits</li> </ul>
	Vision	<ul style="list-style-type: none"> <li>• Two vision plan options</li> <li>• Vision plan covers well exams, eyeglasses and contact lenses, subject to limits</li> </ul>
	Well-being Program	<ul style="list-style-type: none"> <li>• Well-being initiative includes: eXpos, flu vaccinations, well-being tools, resources and incentives</li> <li>• Health club/fitness related reimbursement is available</li> </ul>



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Supplemental Health <b>Immediately eligible</b>	<ul style="list-style-type: none"><li>• Critical Illness</li><li>• Hospital Care</li><li>• Accidental Injury</li></ul>	<ul style="list-style-type: none"><li>• Optional coverage which provides additional benefits to colleagues experiencing an accident/illness, or other unexpected medical need</li></ul>
Flexible Spending Accounts <b>Immediately eligible</b>	<ul style="list-style-type: none"><li>• Health Care</li><li>• Limited Purpose</li><li>• Dependent Day Care</li></ul>	<ul style="list-style-type: none"><li>• Flexible Spending Accounts offer the advantage of allowing you to pay for a wide range of eligible expenses on a pre-tax basis</li></ul>
Life Insurance Program <b>Immediately eligible</b>	<p>Company-provided insurance:</p> <ul style="list-style-type: none"><li>• Basic Life Insurance</li><li>• Basic AD&amp;D</li><li>• Business Travel Accident</li></ul> <p>Employee-paid insurance:</p> <ul style="list-style-type: none"><li>• Supplemental Life</li><li>• Supplemental AD&amp;D</li></ul>	<ul style="list-style-type: none"><li>• Basic life and accidental death &amp; dismemberment (AD&amp;D) insurance at no cost. Coverage is equal to three times your annual base salary, up to a maximum of \$750,000 for each plan.</li><li>• You have access to Business Travel Accident Insurance benefits through AXA Assistance when you are traveling for business outside of your home country.</li><li>• May elect Supplemental Employee Life (GVUL) from 1 to 8 times your base annual salary up to a maximum of \$3,000,000</li><li>• Supplemental Employee Life elected amounts over guaranteed issue limit will require approval from Insurance Company provider</li><li>• Supplemental AD&amp;D of an additional 1 to 5 times your base annual salary, up to a maximum of \$750,000 each</li></ul>



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	<ul style="list-style-type: none"> <li>Dependent Life</li> <li>Dependent AD&amp;D</li> </ul>	<ul style="list-style-type: none"> <li>Spouse/Domestic Partner Life Insurance in \$5,000 increments up to \$250,000, not to exceed 100% of employee coverage amount.</li> <li>Child Life Insurance in \$2,000 increments up to \$10,000</li> <li>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.</li> <li>You may choose spouse AD&amp;D insurance in \$10,000 increments up to a maximum of \$100,000. You may also elect child AD&amp;D insurance in increments of \$2,500 up to a maximum of \$10,000 provided that you elect at least one times your base annual salary in Supplemental AD&amp;D Insurance.</li> </ul>
Disability Plans <b>Immediately eligible</b>	Short-term and Long-term Disability	<ul style="list-style-type: none"> <li>Company pays the full cost of the plan premiums</li> <li>Short-term Disability (STD) continues all or part of your salary based on your length of service for up to 26 weeks.</li> <li>Long-term Disability is designed to provide continuing income if disabled after 26 weeks of STD. Basic or Tax Choice options available.</li> </ul>
Time Off <b>Immediately eligible</b>	Vacation and other time off	<ul style="list-style-type: none"> <li>Vacation is based on bands and years of service; 15 to 25 days are available, with two personal days per year. Part-time colleagues receive prorated vacation and personal days</li> <li>10 company-paid holidays, including one floating holiday</li> <li>Early close days (closing at 2 p.m.) for some holidays</li> <li>Birthday Off: Colleagues can take off for their birthday</li> <li>Volunteer day – one day of paid leave per calendar year to volunteer with a registered charity</li> </ul>



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Maternity Leave <b>Immediately eligible</b>	Paid Leave*	<ul style="list-style-type: none"> <li>12 weeks of 100% paid leave from date of birth of child. Should a colleague be medically required to go out on leave prior to delivery or extend beyond 12 weeks based on medical support and approval by Cigna, the Short-term Disability schedule will apply for the additional time off.</li> </ul>
Adoption and Surrogacy Leaves <b>Immediately eligible</b>	Paid Leave*	<ul style="list-style-type: none"> <li>The primary caregiver will be eligible for 12 weeks of 100% paid leave from the date the parent becomes legally responsible for the child.</li> </ul>
Parental Leave <b>Immediately eligible</b>	Paid Leave*	<ul style="list-style-type: none"> <li>Four weeks of 100% paid parental leave is available for all colleagues to care for a new child for maternity, paternity, adoption and surrogacy. This is in addition to maternity, adoption and surrogacy leaves. New grandparents are eligible for up to 5 days paid leave. This benefit will be available from date of hire and must be used within 12 months of the event.</li> </ul>
Family Care Leave <b>Immediately eligible</b>	Paid Leave*	<ul style="list-style-type: none"> <li>Ten days of paid Family Care Leave each calendar year to care for sick eligible family members. Spouses, domestic partners, children, parents and siblings are considered eligible members. Partner leave is included in this bucket and offers colleagues up to 5 days to support a partner undergoing fertility treatment or pregnancy.</li> </ul>
<p>*As always, the Company will continue to 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 will run concurrently with FMLA and such other state and local leave benefits.</p>		
Optional Legal Plan <b>Immediately eligible</b>	Legal experts for personal use	<ul style="list-style-type: none"> <li>Use a network attorney for a variety of covered matters for a monthly fee. There are no copays, deductibles or claim forms to complete</li> </ul>
Optional Pet Insurance <b>Immediately eligible</b>	Coverage for pet care	<ul style="list-style-type: none"> <li>Coverage offers protection for a variety of pet medical needs</li> </ul>
Commuter Benefit Program <b>Immediately eligible</b>	Before-Tax and After-Tax Payroll Deductions	<ul style="list-style-type: none"> <li>Contribute pre-tax and after-tax dollars from your pay into a Transit and/or Parking account(s)</li> </ul>



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Employee Assistance Program <b>Immediately eligible</b>	Counseling and Referral Services	<ul style="list-style-type: none"><li>• Assistance is provided at no cost to you and your eligible dependents to maintain a work/life balance</li></ul>
Adoption and Surrogacy Assistance <b>Immediately eligible</b>	Adoption and Surrogacy Benefit Reimbursement	<ul style="list-style-type: none"><li>• Reimbursement for certain expenses including court fees, immigration fees, legal fees, transportation fees, etc.</li><li>• Up to \$10,000 maximum reimbursement per child</li></ul>
Professional Development and Educational Assistance <b>Immediately eligible</b>	Provides educational support	<ul style="list-style-type: none"><li>• Long Term Degree</li><li>• Self Study Certificate</li><li>• Professional Designation Programs</li><li>• Skill Development Courses</li><li>• Continuing Education</li></ul>
Matching Gift Program <b>Eligible after 90 days of employment</b>	Encourages support for educational institutions and charitable organizations	<ul style="list-style-type: none"><li>• Our Matching Gifts and Funds Program enables colleagues to have their charitable donations or fundraising efforts matched by the company. Under the program, AXA XL will match 100% of individual contributions, from a minimum of \$25 to a maximum of \$800 per individual, during a calendar year.</li></ul>
Travel Assistance <b>Immediately eligible</b>	Providing emergency medical and security assistance	<ul style="list-style-type: none"><li>• Benefits provided by AXA Assistance for business travelers outside of their home country</li><li>• AXA Travel Assistance Program for emergency medical and travel assistance for you and dependent family members while traveling at least 100 miles from home for business or leisure travel.</li></ul>
Discounts <b>Immediately eligible</b>	Discounts through a number of nationwide retailers	<ul style="list-style-type: none"><li>• AT&amp;T</li><li>• Verizon</li><li>• AXA XL Perks</li><li>• GM car discounts</li><li>• Broadway Tickets through Plum Benefits</li><li>• myKlovr – virtual college counselor</li></ul>



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## Glossary

Primary Parent	Primary parent is determined by the colleague and relates to the parent (regardless of gender) who will take the primary responsibility for welcoming a child into the family.
Co Parent	Co parent is determined by the colleague and is the parent (regardless of gender) who will take primary responsibility for welcoming a child into the family but who is not pregnant and (in the case of adoption) is not taking the primary parent leave.
Family Members	Family members include spouse/domestic partner, dependent children, parents and siblings.
Dependent	Dependent refers to spouse/domestic partner and children including step and adoptive relations, up to the end of the calendar year in which they reach age 26. Dependent children who are permanently disabled and dependent on you for support may qualify for coverage beyond age 26.