



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 wellbeing.

Reward Category	Benefit	Description
(Immediately eligible unless indicated)		
My Health and Wellbeing	Medical	Three medical plan tiered design options, including Health Savings Account (HSA) options. All three plans include preventive care covered at 100% and enhanced behavioral health benefits.
	Prescription Drugs	All medical plan participants receive prescription drug coverage if enrolled under the medical plan
	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>

This document is a summary of benefits available to US employees under the AXA XL benefits programs. If there is any discrepancy between this document and the official plan documents setting forth such benefits, the plan documents will always govern. The Company reserves the right to change or terminate the Company’s employee benefit plans or their description herein, at any time. This document is in no way intended to constitute a contract of employment.

AXA XL is a division of AXA Group providing products and services through four business groups. AXA XL Insurance, AXA XL Reinsurance, AXA XL Art & Lifestyle and AXA XL Risk Consulting.



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	<b>Vision</b>	<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>
	<b>Supplemental Health</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>
	<b>Telehealth</b>	<ul style="list-style-type: none"> <li>If covered under the AXA XL medical plan, you have access to board-certified physicians 24/7 through video conference, telephone, or secure email via MDLive. 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.</li> <li>Virtual P/T: All colleagues and medical plan-enrolled family members age 13 and older can enroll in Sword for easy access to virtual physical therapy at no cost to you. Sign up by visiting <a href="https://join.swordhealth.com/AXAXL">join.swordhealth.com/AXAXL</a>. Note: You also have access to in-person physical therapy through the AXA XL medical plan.</li> <li>Sword offers different programs that can meet a variety of needs.</li> </ul>
	<b>Teladoc</b>	<ul style="list-style-type: none"> <li><b>Pre-diabetes, Diabetes, and Hypertension Management -</b></li> <li>If you and/or a family member are enrolled in an AXA XL medical plan and have pre-diabetes, diabetes, or hypertension, you can participate in</li> </ul>



		<p>this program at no additional cost. The program can help you to better manage your diabetes and build healthier habits with easy-to-use technology and live support from certified health coaches.</p> <ul style="list-style-type: none"><li>• <b>Teladoc Expert Medical Services</b></li><li>• This service 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.</li></ul>
	<b>Wellbeing Program</b>	<ul style="list-style-type: none"><li>• Wellbeing initiative includes: eXpos, flu vaccinations, wellbeing tools, resources and up to \$450 in annual earned incentives</li><li>• Health club/fitness related reimbursement is available</li></ul>



Reward Category	Benefit	Description
	<b>Healthy You Program</b> <ul style="list-style-type: none"> <li>Put our colleague's health and wellbeing at the forefront of our people strategy</li> <li>Provide fair and consistent treatment to all our colleagues across the globe</li> <li>Support our colleagues in protecting what matters</li> <li>Reassure our colleagues that their physical and mental health is a priority</li> </ul>	<ul style="list-style-type: none"> <li>At AXA XL, we are dedicated to providing top-quality, fair and consistent benefits to all our colleagues. As part of this commitment, AXA Group has launched the Healthy You Program, which promotes <b>prevention, access to care, and support for all of our colleagues across the globe.</b></li> <li>Our mission is to support our colleagues in putting their well-being first as a responsible and caring employer that positions itself as an international leader in health.</li> <li>AXA XL is committed to providing all colleagues with comprehensive support for their health needs. That's why we've established global standards of care through the Healthy You Program. While the US programs currently meet or exceed the global standards of care, AXA's commitment to health extends to all our colleagues across the globe. For more information, go to <a href="http://www.myaxaxlbenefits.com">www.myaxaxlbenefits.com</a></li> </ul>



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	<b>Employee Assistance Program</b> Counseling and Referral Services	Assistance is provided at no cost to you and your eligible dependents to maintain a work/life balance
<b>My Money</b> (Immediately Eligible)	<b>401(k) Plan</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>



Reward Category	Benefit	Description
	<b>Flexible Spending Accounts</b> <ul style="list-style-type: none"> <li>• Health Care</li> <li>• Limited Purpose</li> <li>• Dependent Day Care</li> </ul>	Flexible Spending Accounts offer the advantage of allowing you to pay for a wide range of eligible expenses on a pre-tax basis
	<b>Life Insurance Program</b> (Immediately Eligible)	
	<b>Company-provided insurance:</b> <ul style="list-style-type: none"> <li>• Basic Life Insurance</li> <li>• Basic AD&amp;D</li> <li>• Business Travel Accident</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> </ul>



Reward Category	Benefit	Description
	<b>Employee-paid insurance:</b> <ul style="list-style-type: none"> <li>Supplemental Life</li> <li>Supplemental AD&amp;D</li> </ul>	<ul style="list-style-type: none"> <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>
	<ul style="list-style-type: none"> <li>Dependent Life</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> </ul>



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	<ul style="list-style-type: none"> <li>Dependent AD&amp;D</li> </ul>	<ul style="list-style-type: none"> <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>
<b>My Leave</b> (Immediately Eligible)	<b>Disability Plans</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>
	<b>Primary Caregiver Leave</b>	<ul style="list-style-type: none"> <li>8 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 8 weeks based on medical support and approval by MetLife, the Short-term Disability schedule will apply for the additional time off.</li> </ul>



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	<b>Adoption and Surrogacy Leaves</b>	<ul style="list-style-type: none"> <li>The primary caregiver will be eligible for 8 weeks of 100% paid leave from the date the parent becomes legally responsible for the child.</li> </ul>
	<b>Parental Leave</b>	<ul style="list-style-type: none"> <li>Eight 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 primary caregiver, adoption and surrogacy leaves.</li> <li>New grandparents are eligible for up to 5 days paid leave.</li> <li>This benefit will be available from date of hire and must be used within 12 months of the event.</li> </ul>
	<b>Family Care Leave</b>	<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.</li> <li>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>
	<b>Bereavement Leave</b>	<ul style="list-style-type: none"> <li>Up to 10 days paid leave for the death of parents, spouse/domestic partner, child(ren), or pregnancy loss.</li> <li>Up to 5 days paid leave for the loss of other “immediate family members” including siblings, son/daughter-in-law, grandparents, grandchildren, and spouse/domestic partner’s parents and siblings.</li> </ul>



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	<b>Vacation and other time off</b>	<ul style="list-style-type: none"> <li>• Vacation is based on bands and years of service; 15 to 25 days are available. Part-time colleagues receive prorated vacation and personal days.</li> <li>• 2 company-paid personal days per year</li> <li>• Birthday Off: Colleagues can take off for their birthday</li> <li>• Volunteer days – opportunity to take paid leave to volunteer with a registered charity</li> <li>• 11 company-paid holidays, plus one floating holiday, with early close (closing at 2 p.m.) for some holidays</li> <li>• Unlimited sick time</li> </ul>
<b>My Lifestyle</b>	<b>Legal Plan</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>
	<b>Pet Insurance</b> Coverage for pet care	<ul style="list-style-type: none"> <li>• Coverage offers protection for a variety of pet medical needs</li> </ul>
	<b>Identity Theft</b> Coverage for ID Theft	<ul style="list-style-type: none"> <li>• Provides coverage for an identity theft and fraud protection benefit to help you avoid the financial burden, time commitment and stress that often comes with recovering from fraud.</li> </ul>
	<b>Commuter Benefit Program</b> Before-Tax and After-Tax Payroll Deductions	Contribute pre-tax and after-tax dollars from your pay into a Transit and/or Parking account(s)



My Lifestyle



My Health &  
Wellbeing



My Money



My Leave



Reward Category	Benefit	Description
	<b>Adoption and Surrogacy Assistance</b> 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>
	<b>Professional Development and Educational Assistance</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>
	<b>Matching Gift Program</b> Eligible after 90 days of employment	<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>

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.



Reward Category	Benefit	Description
	<b>Travel Assistance</b> Providing emergency medical and security assistance	<ul style="list-style-type: none"> <li>• Benefits provided by AXA Assistance for business travelers.</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>
	<b>Discounts</b>	<ul style="list-style-type: none"> <li>• AXA XL Perks</li> <li>• GM car discounts</li> <li>• Broadway Tickets through Plum Benefits</li> </ul>
Glossary		
	<b>Primary Caregiver</b>	Primary Caregiver 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.



Glossary		
	<b>Co Parent</b>	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.
	<b>Family Member</b>	Family members include spouse/domestic partner, dependent children, parents and siblings.
	<b>Dependent</b>	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.