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Benefit Enrollment for US Colleagues

This document provides the guidance for enrolling for your benefits as a New Hire, at **annual enrollment** and for qualified life events during the year.

Choose your benefit elections carefully as these elections cannot be changed mid-year, unless you experience a Qualifying Life Event. If you experience a Qualifying Life Event, you must report the change by emailing the Benefits department at RMBenefitsAdministration@axaxl.com within 30 days of the Qualifying Life Event.

Your Benefits-eligible dependents are displayed under each section by expanding the section to elect appropriate coverage. Colleagues can clear the check box corresponding to the dependent to declare if the dependent should not be covered under that benefit. This will remove the dependent from coverage, but they will remain in the myHR contacts. This action, along with adding dependents is explained later in this guide.

1.1 Add / Modify People to Cover

In order to add a dependent during annual enrollment or during the year as part of a life event, the person must first be added as a person to cover in myHR. Please review your contacts to ensure the beneficiary or dependent is listed. If they are **not** listed, you will need to follow the steps to add them as a contact to myHR. Please only add contacts that are missing. Once added as a contact, they can be selected as a beneficiary and/ordependent in the benefits section.

This procedure applies to add / modify contacts.

- 1. Colleague clicks on the myHR link from ONE
- 2. Colleague clicks Company Sign In to log into myHR.*

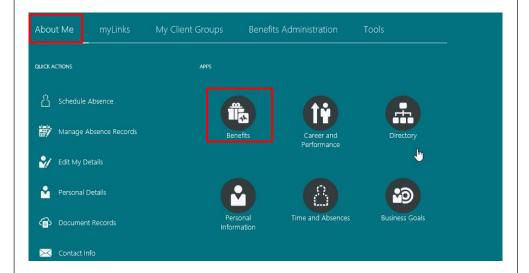


Note: myHR does not require an additional ID/password as it recognizes who you are from logging into your computer using your network ID and password. To protect your confidential information, please ensure that you lock your computer when you step away from your desk.

*AXA GO employees should sign in using username and password



Colleague clicks the **Benefits icon** (if this icon is not visible on the Homepage, please select the **"About Me"** icon which will be present. This will open a submenu where the Benefits icon can be accessed).



Review your benefits package and relevant info before you enroll.

Make Changes

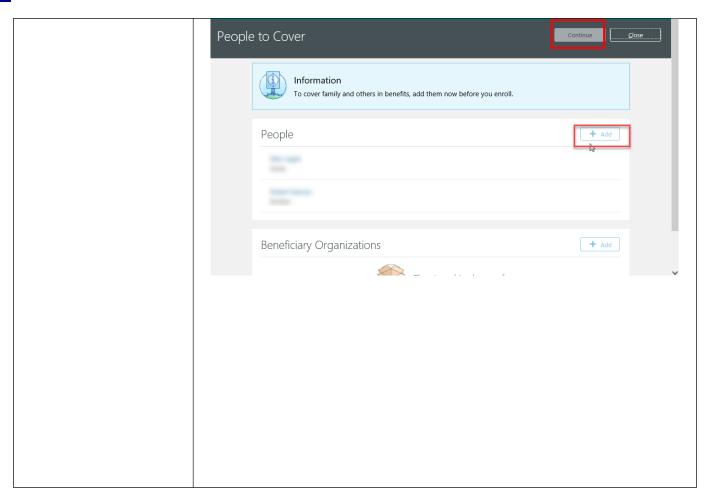
Click "Make Changes". Your current contacts will be listed. If a contact needs to be added as a new dependent or beneficiary, click on Add, Complete Required Fields, (For Annual Enrollment Only – please list current date as relationship start date, i.e. 10/30/23 thru 11/10/23 only) and then click Submit (For New Hires, add your contact as of your Hire Date. When adding a Spouse/Domestic Partner, please select "Spouse" as the relationship type.

Please do not use "Working Spouse" or "Non-Working Spouse".

Once you select the **Continue** button, all of your current data including potential dependents / beneficiaries is checked for eligibility and locked in. There is no additional process step. To be able to add contacts after this step would require Benefit Administrator to roll back the life event.

If all dependents and/or beneficiaries are listed, click on Continue to proceed with Benefits Enrollment.



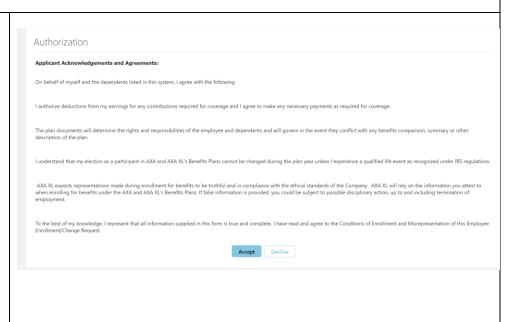




Enrollment Process

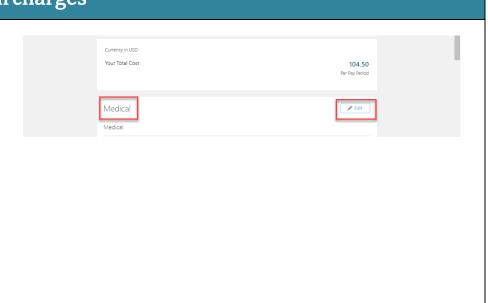
Enrollment Process

You will then view the Acknowledgements and Agreements. Click the Accept button to proceed with enrollment.



Medical Plan and Surcharges

Select the desired options for Medical Plan and Tobacco and Spouse Surcharge by selecting the Edit box and then corresponding select boxes. If dependents are to be selected, these are selected on the drop-down box — see screen on right





Select Medical Plan and coverage level and click dependents to be covered, then click **Ok** to complete the Surcharge questions.

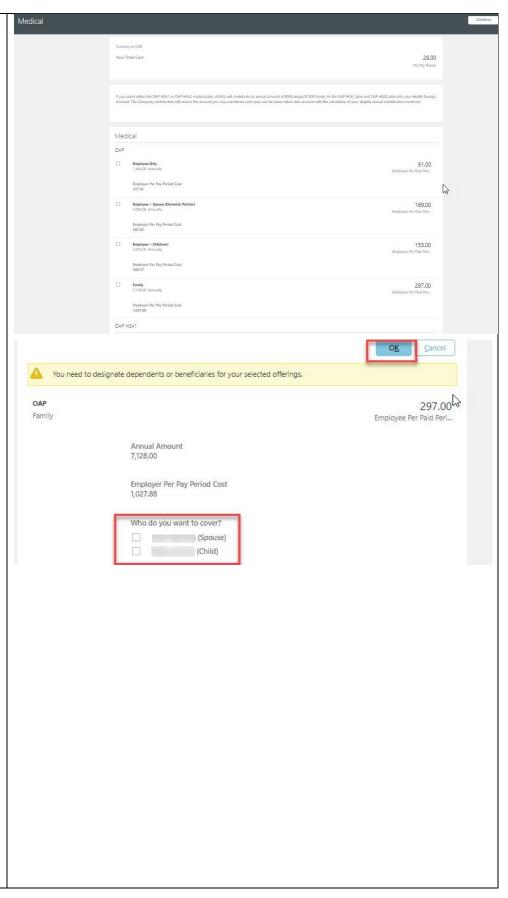
Answer Tobacco Surcharge question(s) by checking appropriate User/Non-User boxes.

If covering a spouse/domestic partner, answer questions about "non-working spouse/domestic partner" and "working spouse/domestic partner with access to employer sponsored medical coverage". Please note that by checking off "non-working spouse/domestic partner", you are confirming that while your spouse may work, they do not have employer benefits available to them. Please go to myAXAXLBenefits.com for details regarding these

After completing Surcharge questions, click Continue to proceed to Other Medical Benefits

possible surcharges.

*Please note premium rates shown throughout this guide are examples only and not the actual rates.





	cco Surcharge
₩	Employee Non-Tobacco Product User 0.00 Annually
	Employee Tobacco Product User 900.00 Annually
Spouse	e Tobacco Surcharge
	Spouse Non-Tobacco Product User 0.00 Annually
	Spouse Tobacco Product User 900.00 Annually
	use Surcharge e Surcharge
	Working Spouse / Domestic Partner with Access to Other Employer Medical Coverage 1,200.00 Annually
✓	Non-working Spouse 0.00 Annually



Other Medical Benefits (Supplemental Health Benefits)

Other Medical

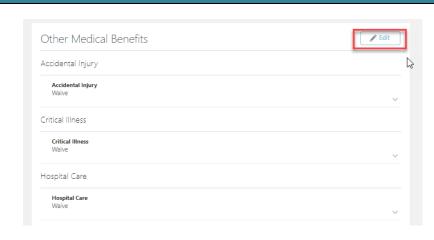
Benefits

(Supplemental Health

Benefits)

Select the desired options for **Other Medical Benefits** by selecting the **Edit** box and then corresponding select boxes. If dependents are to be selected, these are selected on the drop-down box –

To return to Main Page to proceed with other benefit elections, click the **Continue** button.

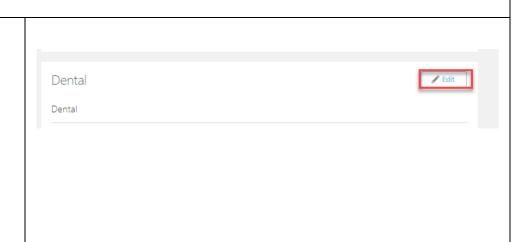


Dental

Dental

Select the desired options for **Dental** by selecting the **Edit** box and then corresponding select boxes. If dependents are to be selected, these are selected on the drop-down box —

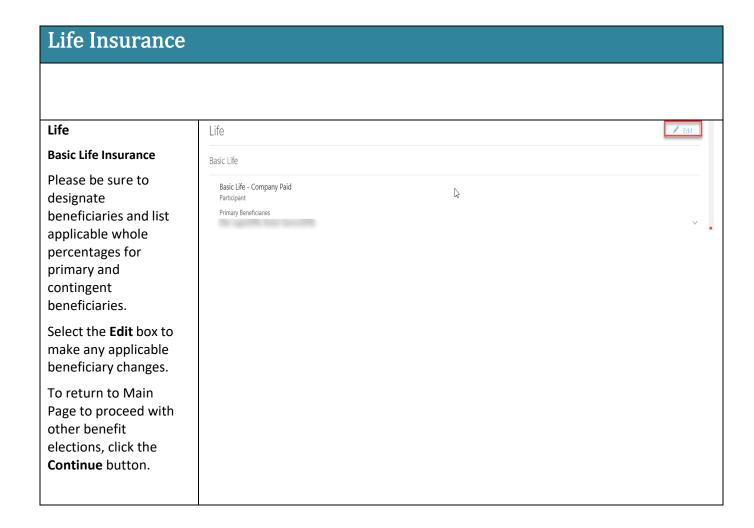
To return to Main Page to proceed with other benefit elections, click the **Continue** button.





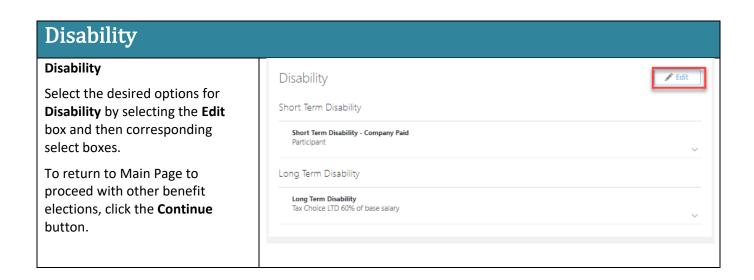
Vision Select the desired options for Vision by selecting the Edit box and then corresponding select boxes. If dependents are to be selected, these are selected on the drop-down box — To return to Main Page to proceed with other benefit elections, click the Continue button.







AD&D AD& D AD and D Basic AD&D, Supplemental AD&D Basic Accidental Death and Dismemberment Insurance and Dependent AD&D Basic Accidental Death and Dismemberment - Company Paid Select the desired options for Primary Beneficiaries AD&D by selecting the Edit box and then corresponding select Supplemental AD&D boxes. Please be sure to Supplemental AD&D Waive designate beneficiaries and list applicable whole percentages Dependent AD&D for primary and contingent beneficiaries. Dependent AD&D To return to Main Page to proceed with other benefit elections, click the Continue button.



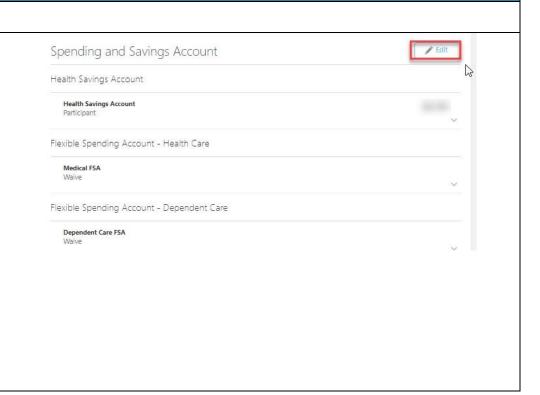


Spending and Savings Account

Spending and Savings Accounts

Select the desired options for **Spending and Savings Accounts** by selecting the **Edit** box and then corresponding select boxes, **Adding Annual Election** amount and click **Ok.**

To return to Main Page to proceed with other benefit elections, click the **Continue** button.



Legal Plan Select the desired options for Legal Plan by selecting the Editbox and then corresponding select boxes. To return to Main Page to proceed with other benefit elections, click the Continue button. Additional Benefits Legal Plan Legal Plan Waive



Review and Submit Elections Review the XL Health and Welfare summary of current elections, covered dependent(s) (if applicable) and beneficiaries and then click **Submit** at top of Page. Scroll to view the selections and covered dependents and possible pending action items.





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