



**XL** Insurance  
Reinsurance

# Your 2025 AXA XL benefits

**Annual Benefits Enrollment**  
**October 28 – November 8, 2024**



## Our goal for AXA XL's US benefits program:

To provide a set of benefits that are:

- **Future-focused**—providing support in anticipation of your evolving needs
- **High quality**—giving you the resources you need to pursue your total well-being
- **Financially sustainable**—for both you and the Company
- **Market competitive**—comparing favorably with those of similar employers, and
- **Flexible**—responding to the varied needs of our diverse workforce

# Today's discussion

- ➔ What's new for 2025
- ➔ Your 2025 benefits
- ➔ Your enrollment information
- ➔ Other important information

This presentation is about your benefits with AXA XL that are available to you in 2025.

Benefits described in this presentation are subject to plan documents; plan documents govern. Plan benefits may be amended or terminated at any time.

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.



# What's new for 2025

# What's new for 2025

## Overview

As part of our strategy to provide comprehensive, competitive, and financially responsible benefits, we regularly examine our benefits program and consider changes that could better support you and your family across the entire spectrum of well-being. Among the changes for 2025, your recent survey feedback supported the addition of new chronic condition management services, and fast-tracked our efforts to streamline the myaxaxlbenefits.com website; making it easier to find answers to your benefit questions.

### **Minimal cost increases**

AXA XL is absorbing the majority of cost increases this year, keeping the increase in your costs to a minimum.

### **Enhancements to our dental coverage**

We're enhancing our dental plan to add coverage for more services, including coverage for nightguards and oral cancer screenings.

### **New solutions for preventing and treating chronic conditions**

We're expanding our partnerships so you can prevent and treat certain conditions with even more support.

Don't forget to redeem your 2024 rewards earned through Staying Well before December 31, 2024!

# What's new for 2025

## Other changes and enhancements

- **Higher HSA maximum.** The IRS has announced the maximum HSA contribution amounts for 2025: \$4,300 for individual coverage and \$8,550 for all other coverage levels. These are the total *combined* amounts both you and AXA XL can contribute to your account.
- **FSA contribution updates.** For 2025, the following contribution limits will be applicable to the Flexible Spending Accounts (FSAs):
  - **Health Care FSA (if you enroll in the OAP Plan or are enrolled in a non-high deductible plan outside of AXA XL):** \$3,200
  - **Limited Purpose FSA (available if you enroll in a qualified high deductible health plan, such as the AXA XL OAP HSA 1 or OAP HSA 2 or enrolled in high deductible plan outside of AXA XL):** \$3,200
  - **Dependent Day Care FSA:** \$5,000 for married couples filing taxes jointly and \$2,500 for couples filing individually.
- **Change to OAP HSA 1 deductible:** The OAP HSA 1 medical plan option will have the following deductibles: \$1,750 for individuals and \$3,500 for family coverage.

# **Your 2025 benefits**

# Your 2025 medical plan options

- **Open Access Plus (OAP)**
  - Higher per-paycheck contributions
  - Lower deductible and out-of-pocket maximum
- **OAP HSA 1 and 2**
  - Lower per-paycheck contributions
  - Higher deductible and out-of-pocket maximum
  - Health Savings Account (HSA) with company contribution

## Provider choice

All three medical plans give you the freedom to choose any provider you like for care. However, you'll pay less out of pocket when you use providers in the Cigna Open Access Plus network, and your costs will be **lowest of all** if you use Tier 1 providers.

For more information about the network and Tier 1 providers, visit [axaxl-quantum.com](https://axaxl-quantum.com) or call Quantum Health.



# Your 2025 medical plan options at a glance

	OAP Plan		OAP HSA 1 Plan		OAP HSA 2 Plan	
<i>All deductibles, copays, and coinsurance in chart reflect what you pay in-network*</i>	Tier 1 CCN In-Network	Non-Tier 1 In-Network	Tier 1 CCN In-Network	Non-Tier 1 In-Network	Tier 1 CCN In-Network	Non-Tier 1 In-Network
<b>Annual deductible</b>						
<b>Individual</b>	\$750		\$1,750		\$2,500	
<b>Family</b>	\$1,500		\$3,500		\$5,000	
<b>Out-of-pocket maximum</b>						
<b>Individual</b>	\$3,000		\$4,000		\$5,000	
<b>Family</b>	\$6,000		\$8,000		\$10,000	
<b>Preventive care</b>	\$0, no deductible		\$0, no deductible		\$0, no deductible	
<b>Plan coinsurance</b>	10%	20%	10%	20%	10%	20%
<b>Office visits (PCP/Specialist)</b>	\$10 / \$25	\$25 / \$50	10% after deductible	20% after deductible	10%, after deductible	20% after deductible
<b>Urgent care visits</b>	\$50	\$50	20% after deductible	20% after deductible	20% after deductible	20% after deductible
<b>Emergency room visits</b>	\$150		20% after deductible		20% after deductible	
<b>Inpatient hospital stays</b>	20% after deductible		20% after deductible		20% after deductible	

\*For out-of-network benefits, refer to the benefit summaries available on [myAXAXLbenefits.com](https://myAXAXLbenefits.com).



# Your 2025 medical plan contributions

## Semi-monthly (per-paycheck) contributions

Plan/Coverage level	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
Base salary: < \$120,000			
Employee	\$69	\$32	\$20
Employee + spouse/domestic partner	\$200	\$124	\$79
Employee + child(ren)	\$181	\$110	\$67
Family	\$351	\$214	\$132
Base salary: ≥ \$120,000			
Employee	\$99	\$52	\$38
Employee + spouse/domestic partner	\$260	\$162	\$116
Employee + child(ren)	\$233	\$144	\$101
Family	\$460	\$277	\$203

\*These rates are for full-time colleagues and do not include tobacco or spousal surcharges. See the 2025 Part-time contributions at [myAXAXLBenefits.com](https://myAXAXLBenefits.com).

**Note:** A change in salary may mean a change in contributions.



# Your 2025 medical plan options

Surcharges may apply

## Tobacco user surcharge \$75-\$150 per month

- Applies to colleagues and their spouses/domestic partners who use tobacco or e-cigarette products and enroll in AXA XL medical coverage.
- Colleagues will be charged \$75 per month for their tobacco use, and an additional \$75 per month for use by their covered spouse/domestic partner.
- If you would like assistance quitting, you can complete a tobacco cessation program at no cost to you. By completing the program, you may receive a retroactive reimbursement of the surcharge.

## Working Spouse/Domestic Partner surcharge \$100 per month

- Applies to colleagues who cover their working spouse/domestic partner under AXA XL medical coverage when the spouse has access to coverage through another employer's medical plan.
- If you choose to cover your spouse under the AXA XL medical plan, you will pay an additional \$100 per month.

When you enroll for medical coverage on myHR, you must check the appropriate boxes related to the surcharges. Please review your elections to ensure they accurately reflect your status.

# Your health, powered by Quantum Health

## Overview



Quantum Health is your go-to for beginning your benefits journey at AXA XL. Here are just a few ways Quantum can help you.

- **Find in-network care:** Care Navigators can schedule appointments with in-network doctors, create a list of providers that match your preferences, and help you understand when you need to see a provider.
- **Direct you to the appropriate resources:** Have a health concern and not sure what to do? Quantum Health's team can point you in the direction of the appropriate benefits AXA XL offers you, or community resources to address your needs.
- **Understand and optimize your benefits:** Quantum Health can help you understand your medical bills so you can make informed decisions about your healthcare.
- **Advocate at your side:** Need help with a claim or assistance setting up an account? Care Navigators can work with vendors on your behalf to resolve questions, claims, and other outstanding issues.

**Learn more:** Visit [AXAXL-Quantum.com](https://AXAXL-Quantum.com), download the Quantum Health app via Google Play or the Apple Store, or call 844-460-2821.

# The HSA

If you elect the OAP HSA 1 or OAP HSA 2 for your medical coverage, an HSA will automatically be opened for you through Bank of America (also known as Merrill). There are many advantages of an HSA, including:

## Triple tax savings

Money is tax-free when it enters the account, grows tax-free with interest while it stays in the account, and stays tax-free when you use it to pay eligible expenses.

## No “use it or lose it” rule or risk of forfeiture

Money rolls over year after year and you can take the account with you if you leave AXA XL.

## Contributions from AXA XL

AXA XL contributes up to \$1,000 a year to your account—depending on the medical coverage level you elect.

## Investment options

For balances of \$1,000 or more, Bank of America offers investment options.

## Easy to use

A debit/ATM card is provided to pay for eligible healthcare expenses.

# The HSA (continued)

## HSA contributions

Coverage Level	2025 HSA Contribution Limit	AXA XL Contribution	Amount You Can Contribute*
Individual	\$4,300	\$500	\$3,800
Family	\$8,550	\$1,000	\$7,550

\*Those age 55+ during 2025 can contribute an additional \$1,000 for the year in “catch-up” contributions.

**Note:** The HSA is only available to colleagues who:

- Participate in the OAP HSA 1 or OAP HSA 2 medical plan;
- Are not covered by any other health plan that is not a high deductible health plan;
- Are not enrolled in Medicare Part A or Part B; and
- Are not claimed as a dependent on another person’s tax return.

Confirm with your tax advisor for details.

# Your 2025 prescription drug benefits (in-network)

Your non-specialty prescription drug benefit is administered by CVS Caremark. Review [www.caremark.com](http://www.caremark.com) for the current drug formulary. **Note:** Prescription deductibles and out-of-pocket maximums are combined with medical under the HSA 1 and HSA 2 plans, but are separate under the OAP plan.

<i>All deductibles, coinsurance, and copays, reflect what you pay</i>	OAP Plan	OAP HSA 1 Plan	OAP HSA 2 Plan
<b>Deductible</b>			
<b>Individual</b>	\$125	\$1,750	\$2,500
<b>Family</b>	\$250	\$3,500	\$5,000
<b>Out-of-Pocket Maximum</b>			
<b>Individual</b>	\$1,250	\$4,000	\$5,000
<b>Family</b>	\$2,500	\$8,000	\$10,000
<b>Coverage – 30-day supply</b>			
<b>Generic</b>	\$10 copay	20% after deductible	20% after deductible
<b>Brand Name Formulary</b>	30% after deductible	30% after deductible	30% after deductible
<b>Non-Formulary</b>	40% after deductible	40% after deductible	40% after deductible
<b>Coverage – 90-day supply</b>			
<b>Generic</b>	\$20 copay	20% after deductible	20% after deductible
<b>Brand Name Formulary</b>	30% after deductible	30% after deductible	30% after deductible
<b>Non-Formulary</b>	40% after deductible	40% after deductible	40% after deductible



# Your prescription drug benefits

## Tips to help you optimize your benefits

### Mandatory All Access Maintenance Choice Program

With the All Access Maintenance Choice Program, you receive 90-day refills and choose delivery by mail or pharmacy pick-up. Whether you choose delivery or pick-up, you can:

- **Save money:** You'll pay less for 90-day refills.
- **Get shipping at no extra cost:** 90-day refills are delivered in discreet packaging and can be tracked on line at [www.caremark.com](http://www.caremark.com).
- **Have peace of mind:** You'll have the medications you need, when you need them.

To get started, call the Customer Care number on your Prescription ID card or visit [www.caremark.com](http://www.caremark.com).

**Note:** If you do not switch to the All Access Maintenance Choice Program after one initial retail fill and one refill, your maintenance medication will no longer be covered under the prescription drug plan.

### Mandatory generics

When a generic is available but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name and generic medications plus the brand copay.



# Your prescription drug benefits (continued)

## Tips to help you optimize your benefits

### Preventive drugs

Certain in-network preventive generic medication are covered at 100%. See the Preventive Generics Drug List on [www.caremark.com](http://www.caremark.com) for details.

### Specialty drugs

Specialty pharmacy medications are managed by ArchimedesRx, the industry leader in specialty drug management solutions. Specialty medications are generally prescribed for people with complex or ongoing medical conditions such as multiple sclerosis, hemophilia, and rheumatoid arthritis. If you take a specialty medication, ArchimedesRx will contact you. CVS Caremark dispenses these medications.

# Your 2025 Flexible Spending Account (FSA) options

The medical plan you enroll in will determine which tax-advantaged FSA you may contribute to. **Note:** You must enroll every year to participate. Elections do not carry forward.

	Health Care FSA	Limited Purpose FSA	Dependent Day Care FSA
Who is eligible	Colleagues who: <ul style="list-style-type: none"> <li>• Enroll in the AXA XL OAP medical plan; or</li> <li>• Enroll in another employer’s non-high deductible medical plan; or</li> <li>• Waive coverage.</li> </ul>	Colleagues who: <ul style="list-style-type: none"> <li>• Enroll in either the AXA XL OAP HSA 1 or OAP HSA 2 medical plans; or</li> <li>• Enroll in another employer’s high deductible medical plan.</li> </ul>	All colleagues.
Your 2025 contribution limits	Up to \$3,200.	Up to \$3,200.	<ul style="list-style-type: none"> <li>• Up to \$5,000 if you are married and filing jointly; or</li> <li>• Up to \$2,500 if you are married and filing separately.</li> </ul>
Deadline to use funds	2025 expenses must be <i>incurred</i> by December 31, 2025 and 2025 claims must be <i>submitted</i> by March 31, 2026.		
Ability to carry over funds	Up to \$640 can be carried over into next year.		Rollovers not permitted; all unused funds will be forfeited at the end of the year.
Eligible expenses	Medical deductibles, copayments, vision and dental expenses, and more.	Out-of-pocket dental and vision care expenses only, such as coinsurance and deductibles.	Day care centers for dependent children or adults, nursery schools, after-school centers, babysitters, summer day camps (not overnight camp).

# Your 2025 dental plan options

For 2025, we'll offer two dental plan options through MetLife.

<i>All deductibles, copays, and coinsurance in the chart reflect what you pay.</i>	<b>Basic Plan</b>	<b>Premium Plan</b>
<b>Annual deductible (Individual/Family)</b>	\$50/\$150	\$50/\$150
<b>Preventive and diagnostic</b>	100% covered	100% covered
Basic restorative	Up to 20%	Up to 20%
Major restorative	40%	40%
Orthodontia	Not covered	50%
<b>Orthodontia lifetime maximum</b>	Not covered	\$1,500 per covered individual
<b>Calendar year maximum</b>	\$1,000 per covered individual	\$2,000 per covered individual

## 2025 semi-monthly (per-paycheck) contributions

<b>Coverage level</b>	<b>Basic Plan</b>	<b>Premium Plan</b>
<b>Employee only</b>	\$10	\$14
<b>Employee + spouse/domestic partner</b>	\$22	\$31
<b>Employee + child(ren)</b>	\$23	\$34
<b>Family</b>	\$34	\$51

# Your 2025 vision plan options

You have a choice between two MetLife vision plan options—the Basic Plan or the Premium Plan—to help pay for well vision care.

<i>All deductibles, copays, and coinsurance in chart reflect what you pay.</i>	<b>Basic Plan</b>	<b>Premium Plan</b>
<b>Exam</b>	\$10 copay	\$10 copay
<b>Materials copay</b>	\$25 copay	\$25 copay
<b>Lenses</b>	\$0 after materials copay	\$0 after materials copay
Single vision		
Bifocal		
Trifocal		
<b>Frames allowance</b>	\$130	\$200
<b>Contact lenses (elective) allowance</b>	Up to \$130	\$200
<b>Schedule</b> (Exam/Lenses/Frames/Contact Lenses*)	12 months / 12 months / 24 months / 12 months	12 months / 12 months / 12 months / 12 months

## 2025 semi-monthly (per-paycheck) contributions

<b>Coverage level</b>	<b>Basic Plan</b>	<b>Premium Plan</b>
<b>Employee only</b>	\$2	\$5
<b>Employee + spouse/domestic partner</b>	\$2	\$9
<b>Employee + child(ren)</b>	\$3	\$9
<b>Family</b>	\$4	\$15



# Your 2025 supplemental health benefit options

	Accidental injury insurance	Critical illness insurance	Hospital care insurance
What it is	Covers the costs for off-the-job accidental injuries and out-of-pocket medical expenses.	Covers out-of-pocket costs related to a serious illness.	Covers out-of-pocket expenses related to hospital-related services.
What it covers	<ul style="list-style-type: none"> <li>• Hospitalization</li> <li>• Fractures</li> <li>• Dislocations</li> <li>• Surgical procedures</li> <li>• Physical therapy</li> <li>• Ambulance</li> <li>• And more.</li> </ul>	<ul style="list-style-type: none"> <li>• Some cancers</li> <li>• Heart attack</li> <li>• Stroke</li> <li>• Paralysis</li> <li>• Coma</li> <li>• Kidney failure</li> <li>• Major organ transplant</li> <li>• And more.</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital</li> <li>• Outpatient</li> <li>• Nursing</li> <li>• Transportation</li> <li>• Physician services.</li> </ul>
Benefit amount	Varies depending upon the nature of injuries and medical services needed.	<ul style="list-style-type: none"> <li>• For colleagues: \$10,000</li> <li>• For spouses/domestic partners: \$5,000</li> <li>• For dependent children: \$2,500 per child</li> </ul>	Varies depending upon the nature of injuries and medical services needed.
How it works	Lump-sum payment directly to you; you get to decide how to spend the benefit.		

For your 2025 supplemental health insurance rates, refer to your 2025 Benefits Decision Guide.

# Your 2025 well-being resources

## AXA Global Healthy You Program

- At AXA XL, we have a 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.

**The U.S. programs discussed in this presentation meet the standards of care required by the AXA Global Healthy You Program.**

*"I think this perfectly shows how we are stronger when we care for each other, and when we act as One AXA" - Thomas Buberl, AXA CEO*

# Your 2025 well-being resources

## Telehealth Connection

- You must be enrolled in an AXA XL medical plan to take advantage of the following telehealth resources:
  - **MDLive:** You have access to board-certified physicians 24/7 through video conference, telephone, or secure email. 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.
  - **Access:** Visit [MDLIVE.com/allegiance](https://MDLIVE.com/allegiance).

## Quantum

- All colleagues are able to use Quantum Health, regardless of enrollment status:
  - **Not sure how to get help?** Quantum Health connects AXA XL colleagues and dependents with a specialized care coordinator who can provide guidance on comprehending your benefits, help to determine the care you require, and assist you in effectively navigating your healthcare journey.
  - **Access:** Visit [AXAXL-quantum.com](https://AXAXL-quantum.com) or download the **Quantum Health app** via Google Play or the App Store.

# Your 2025 well-being resources

## Mental/behavioral health resources

You must be enrolled in an AXA XL medical plan to take advantage of the following resources:

- **Lyra:** AXA XL has partnered with Lyra to offer an expanded behavioral health network. With Lyra, colleagues enrolled in an AXA XL medical plan can make appointments online and get preferred scheduling with in-person or virtual mental health providers. Lyra also offers self-directed or customized coaching depending on a colleague's needs. Learn more at [axaxl.lyrahealth.com](https://axaxl.lyrahealth.com).
- **Behavioral virtual care visits:** With Evernorth Care Solutions Behavioral Health, you have access to convenient, affordable virtual access to licensed psychiatrists, psychologists, clinical social workers, counselors, and therapists. To find an Evernorth Behavioral Health network provider, visit [www.mycigna.com](https://www.mycigna.com), go to “Find Care & Costs” and enter “Virtual counselor” under Doctor by Type.
- For all colleagues and any family members living within their household, regardless of whether they are enrolled in an AXA XL medical plan:
  - **EAP services:** Through the Evernorth Care Solutions Employee Assistance Program (EAP), colleagues have access to an advocate who can assist with emotional and mental health concerns, including support in scheduling appointments with providers. The EAP can also assist with legal/financial issues, help you find child and elder care services and much more. Access via [www.mycigna.com](https://www.mycigna.com) with employer ID: xlamerica



# Your 2025 well-being resources

## Sword

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 [join.Swordhealth.com/AXAXL](https://join.Swordhealth.com/AXAXL). Note: You also have access to in-person physical therapy through the AXAXL medical plan.

Sword offers different programs that can meet a variety of needs:

### Move

Move is a digital-based movement plan solution that helps you address low levels of pain before it gets worse. Through the program, you'll meet with a real Physical Health Specialist, and receive a custom goal and activity plan and activity tracker.

### Thrive

In pain? Thrive offers a tailored physical therapy plan designed to help you overcome injuries and active pain. You'll receive wearable sensors and a treatment plan that can help you maintain an active, healthy lifestyle.

### Bloom

Bloom is a solution intended to address pelvic health disorders for those with female anatomy. Featuring a unique, FDA-listed intravaginal device, the Bloom Pod, and a smartphone based app, Bloom combines tailored physical therapy with digital tracking and education.

# Your 2025 well-being resources

## Teladoc Pre-diabetes, Diabetes, and Hypertension Management

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 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.

## Teladoc Expert Medical Services

Teladoc Expert Medical 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:
  - Call **800-835-2362**
  - Visit **[www.teladohealth.com](http://www.teladohealth.com)**
  - Download the Teladoc app on the App Store or Google Play

Find information on all of the resources at **[myAXAXLBenefits.com](http://myAXAXLBenefits.com)**.

# Your 2025 income protection benefits

## Company-provided Life and Accidental Death & Dismemberment (AD&D) Insurance

MetLife's Life and AD&D insurance benefits offer financial protection for you and your family in the event of your death or accidental death or dismemberment.

- **Basic Life and AD&D:** AXA XL provides basic life and accidental death & dismemberment (AD&D) insurance to you at no cost. Coverage is equal to three times your annual base salary, up to a maximum of \$750,000 for each plan.

Your Basic Life insurance coverage includes the following value-added services:

- Online will preparation
  - Funeral planning services and discounts
  - Digital legacy
  - Transition solutions
  - Travel assistance
  - Face-to-face grief counseling
  - Funeral assistance
  - Beneficiary claim assistance
- **Business Travel Accident:** AXA XL provides Business Travel Accident Insurance benefits through AXA Assistance.

# Your 2025 income protection benefits (continued)

## Life and Accidental Death & Dismemberment (AD&D) Insurance

### Employee-paid coverage: Group Variable Universal Life insurance\*

You may elect GVUL insurance for yourself and dependents as follows:

- **Supplemental life coverage (for you):** 1x – 8x your annual base salary, up to a maximum of \$3,000,000.
- **Spouse/domestic partner coverage:** \$5,000 increments up to \$250,000, not to exceed 100% of employee coverage amount.
- **Dependent child coverage:** \$2,000 increments up to \$10,000.
  - 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.

If you elect Supplemental Employee Life insurance (GVUL), you will also be able to receive one-on-one will preparation services in-person or over the phone and your beneficiaries will have access to face-to-face estate resolution services.

\*Evidence of Insurability may be required

# Your 2025 income protection benefits (continued)

## Life and Accidental Death & Dismemberment (AD&D) Insurance

### Employee-paid coverage: AD&D insurance

- **Supplemental AD&D insurance (for you):** 1 – 5x your annual base salary, up to a maximum of \$750,000.
- **Dependent AD&D Insurance:** Includes coverage for your spouse/domestic partner and/or your dependent children.
  - To elect Dependent AD&D insurance, you must elect at least 1x your annual base salary in Supplemental AD&D for yourself.
  - You may elect spouse AD&D insurance in \$10,000 increments up to \$100,000 maximum.
  - You may elect child AD&D insurance in increments of \$2,500 up to \$10,000 maximum.
- EOI is not required for dependent or supplemental AD&D coverage.

**Note:** Basic life and AD&D reduce to 50% at age 70 and to 25% at age 75. There are no age reductions on GVUL (Supplemental Employee and Dependent Life) and Supplemental AD&D and Dependent AD&D benefits.

# Your 2025 income protection benefits (continued)

Type of benefit	Coverage provided
Short-term Disability (STD)*	For up to 26 weeks, continues either 100% or 70% of your weekly base salary depending on your length of service.
Long-term Disability (LTD)*	<p>If you remain disabled for more than 26 weeks, LTD provides a benefit equal to 60% of your monthly base salary, up to a \$25,000 maximum monthly benefit, if approved.</p> <p>Employee Tax Choice option is available</p>
Sick time & family care leave	<ul style="list-style-type: none"> <li>• There is no annual limit on the number of sick days available to you. However, if you are out sick for more than five consecutive business days, you must be approved for STD to continue receiving payment.</li> <li>• You may take up to 10 days of paid leave per year to care for an eligible dependent, including your spouse, domestic partner, children, parents and siblings.</li> <li>• If you require travel for medical care, you may use sick time to cover the necessary time off.</li> <li>• If you are undergoing fertility care, you may take paid fertility leave of up to 10 days (pro rata) per 12-month period. Medical documentation is required.</li> <li>• If your partner is undergoing fertility treatment or pregnancy, you may take paid partner leave of up to 5 days (pro rata) per 12-month period.</li> </ul>

\*Company-paid premiums



# Your time away from work

Type of leave	Policy
<b>Primary Leave / Adoption / Surrogacy</b>	<ul style="list-style-type: none"><li>For primary caregivers, or those who have added a child through adoption or surrogacy you are eligible for 8 weeks of leave. Note this time may be partially offset by STD, if applicable. For birth parents, if the employee is still medically disabled after the first eight weeks, STD benefits would continue until no longer disabled.</li></ul>
<b>Parental Leave / Grandparent Leave</b>	<ul style="list-style-type: none"><li>AXA XL provides a minimum of eight weeks paid at 100% to any new parent in addition to primary/adoption/surrogacy.</li><li>Grandparent Leave: Up to 5 days paid leave to grandparents welcoming a grandchild (to be used within one year of their grandchild's birth or placement).</li></ul>
<b>Leave of Absence</b>	<ul style="list-style-type: none"><li>As always, the Company will 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, under maternity/parental leave section, will run concurrently with FMLA and such other state and local leave benefits.</li></ul>

# Your time away from work (continued)

Type of leave	Policy
<b>Vacation</b>	<ul style="list-style-type: none"><li>• Full-time colleagues: From 15 – 25 days per year, depending on year of service, with two personal days per year.</li><li>• Part-time colleagues: Prorated based on work schedule.</li><li>• Carry-over: Up to five days per year (must be used by April 30 of following year).</li></ul>
<b>Holidays and Other Paid Time Off</b>	<ul style="list-style-type: none"><li>• 10 per year, including one floating</li><li>• Early closing (2 p.m. local time) one day prior to some holidays.</li><li>• Birthday: One day paid time off to be taken on the birthday or the business day immediately preceding or following, if the birthday falls on a weekend or other paid holiday.</li><li>• Volunteer day: One day of paid time off per calendar year to volunteer with a registered charity; may be taken in one-hour increments.</li></ul>
<b>Service awards</b>	<ul style="list-style-type: none"><li>• Awarded for every five years of service.</li><li>• Eligible colleagues select the award from a vendor-provided catalog.</li></ul>



# Your retirement plan

- The XL America Inc. Employee Savings Plan is a 401(k) plan administered by Merrill.
- **Employee contributions:**
  - You can elect to make pre-tax, Roth 401(k), and traditional after-tax contributions of up to 50% of your eligible compensation combined, subject to the annual IRS limit for 2025.
  - If you are age 50 and over, you can make additional catch-up contributions, amount to be determined.
  - You are always 100% vested in your contributions.
- **Company contribution:**
  - The Company matches 200% of the first 5% you contribute on a pre-tax and/or Roth basis (including catch-up contributions) combined on base salary and annual merit bonus (maximum of 10% of total eligible compensation).
  - You become vested in Company matching contributions over a three-year period; 34% is vested after you complete one year of service; 67% after two, and 100% after three.

# Your retirement plan (continued)

## Savings Plan enrollment

- You are immediately eligible to participate in the Employee Savings Plan.
- An enrollment package will be mailed to you by Merrill within two weeks of your hire date.
- **Auto enrollment:**
  - After 30 days, you will be automatically enrolled in the plan unless you choose to opt out. Contributions begin as soon as administratively possible thereafter.
  - 5% of your eligible compensation will be deducted from your paycheck on a pre-tax basis.
- To enroll sooner or make changes to the auto enrollment, go to **www.benefits.ml.com** starting the Tuesday of the week following your hire date to create an account and enroll.

# Your work/life benefits

## Employee Assistance Program (EAP)

- Our EAP, offered through Evernorth Care Solutions, is a Company-paid benefit that offers support for:
  - Financial planning
  - Stress, anxiety, and depression
  - Managing people
  - Midlife and retirement planning
  - Parenting and childcare
  - Eldercare
  - Pet care
  - And more!

## AXA Travel Assistance Program

- This program offers you and your eligible dependents emergency medical assistance services if you are traveling at least 100 miles from home for leisure or business.

# Your work/life benefits (continued)

## Commuter benefits

- Pre-tax dollars used to pay for qualified transit and parking expenses:
  - Transit: up to pre-tax monthly maximum - \$315\*
  - Parking: up to pre-tax monthly maximum - \$315\*
- Unlimited after-tax deductions
- Paid through payroll deduction
- Tolls, gas, and mileage are not covered
- Enroll via the Inspira Financial website at **InspiraFinancial.com**.

\*Subject to change annually.

## Adoption and surrogacy assistance

- Maximum of \$10,000 per child
- Covered expenses include court fees, transportation fees, immigration fees, and attorney fees

## Matching gift program

- Encourages support for educational institutions and charitable organizations
- Annual Minimum Company Match = \$25
- Annual Maximum Company Match = \$800
- The allowance year runs from November 1st to October 31st
- For more information about the Matching Gift Program, please see the Matching Gift policy on ONE or contact the Sustainability team.

# Additional benefits

MetLife

## Pet insurance

- Pet Insurance can help you keep your pet healthy by helping to pay vet bills for such expenses as accidental injuries, illnesses, exam fees, surgeries, medications, and more.
  - Benefit runs on a month-to-month basis, so you can enroll or drop coverage at any time in 2025

## Legal services

- MetLife Legal Plans give you access to a network of expert attorneys at an affordable price.
  - Receive guidance for a broad range of personal legal concerns; like buying or selling a home, starting a family, dealing with identity theft or caring for aging parents
  - Convenient low monthly payments
  - You can enroll through myHR

You must enroll in a MetLife Legal Plan when you enroll in benefits (or if you experience a qualifying life event) if you wish to have coverage in 2025.

# **Your enrollment information**

# Eligibility

- If you are a regular full-time or part-time colleague working at least 20 hours per week, you may enroll yourself and your eligible dependents in AXA XL health and welfare benefits.
- Your eligible dependents include:
  - Legal spouse
  - Dependent children up to the end of the calendar year in which they turn age 26, regardless of student status, marital status, residence, or access to other employer coverage
  - Dependent children 26 and older if disabled and dependent on you for support
  - Domestic partner
  - Domestic partner child(ren) who are dependent upon you for support who otherwise qualify as dependents under the plan

## Covering a Domestic Partner

If you plan to cover a domestic partner, it is important to note that you must submit a domestic partner affidavit and domestic partner tax status form, which are both located on **myAXAXLBenefits.com**.

# Your enrollment information

## How to enroll

- If you do not elect or change your coverage by **November 8, 2024**, your 2024 elections will carry over into 2025 with the exception of your FSA contributions, which must be re-elected each year. As a reminder, changes to your elections will require that you select your eligible dependents again in order for them to be covered; otherwise, their coverage will terminate on benefit vendor systems. Be sure to **review your summary** when you are making elections for any pending action items.
- You will elect your benefits through myHR. To access myHR, visit the company intranet (ONE), and find the Essential Links section. See the “Benefits Enrollment for Colleagues” reference guide to assist you in navigating the enrollment system. **Note:** Your Supplemental Employee and Dependent Life GVUL insurance elections will be made directly on the MetLife platform, via the link which can be accessed through myHR while making your other benefit elections.
- If you plan to enroll dependents, you’ll need to first add them as a “contact” on myHR to ensure you are able to enroll and/or select them. Use your hire date as the effective date for their record. Do not add them again if already listed.

### For More Information

For additional information, review your 2025 Benefits Decision Guide on [myAXAXLBenefits.com](https://myAXAXLBenefits.com).





# Other important information

# Other important information

## Contact information

ArchimedesRx (Specialty pharmacy)	888-419-0825	<a href="https://archimedesrx.com/">https://archimedesrx.com/</a>
Bank of America (HSA)	888-352-2891	<a href="https://myhealth.bankofamerica.com/Login.aspx?ReturnUrl=/">https://myhealth.bankofamerica.com/Login.aspx?ReturnUrl=/</a>
Allegiance (Medical) Group	844-460-2821	<a href="https://AXAXL-quantum.com">AXAXL-quantum.com</a>
EverNorth Care Solutions, through Cigna (EAP)	877-622-4327	<a href="https://www.mycigna.com">www.mycigna.com</a> Employer ID: xlamerica (for initial registration)
CVS Caremark (Pharmacy)	844-462-0196	<a href="https://www.caremark.com">www.caremark.com</a>
Quantum Health (Health Navigator)	844-460-2821	<a href="https://AXAXL-quantum.com">AXAXL-quantum.com</a>
Legal notices	N/A	<a href="#">2025 Legal Notices</a>
Lyra (Behavioral health)	1-877-225-6668	<a href="https://axaxl.lyrahealth.com">axaxl.lyrahealth.com</a>
MDLIVE (Telehealth)	888-726-3171	<a href="https://MDLIVE.com/allegiance">MDLIVE.com/allegiance</a>
Merrill (Savings Plan)	888-352-2891	<a href="https://www.benefits.ml.com">www.benefits.ml.com</a>
MetLife (Supplemental Health Benefits: Critical Illness, Accidental Injury, Hospital Care)	866-626-3705	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a>

# Other important information

## Contact information

MetLife (Basic life and AD&D insurance)	800-438-6388	<a href="https://online.metlife.com">https://online.metlife.com</a>
MetLife (Dental)	800-438-6388	<a href="https://online.metlife.com">https://online.metlife.com</a>
MetLife (Disability)	800-438-6388	<a href="https://online.metlife.com">https://online.metlife.com</a>
MetLife (GVUL)	800-756-0124	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a>
MetLife (Legal Plans)	800-821-6400	<a href="http://www.members.legalplans.com">www.members.legalplans.com</a>
MetLife (Pet Insurance)	800-GET-MET8	<a href="http://www.metlife.com/getpetquote">www.metlife.com/getpetquote</a>
MetLife (Vision)	855-638-3931	<a href="https://online.metlife.com">https://online.metlife.com</a>
Inspira Financial (Commuter Benefits)	800-284-4885	<a href="http://www.inspirafinancial.com">www.inspirafinancial.com</a>
Inspira Financial (FSA Claims)	800-284-4885	<a href="http://www.inspirafinancial.com">www.inspirafinancial.com</a>
Sword (Bloom, Thrive and Move)	800-492-1860	<a href="http://join.swordhealth.com/axaxl">join.swordhealth.com/axaxl</a>
Teladoc Diabetes Management and Teladoc Expert Medical Services	800-835-2362	<a href="http://www.teladochealth.com">www.teladochealth.com</a>
Travel assistance	800-454-3679	<a href="http://webcorp.axa-assistance.com">http://webcorp.axa-assistance.com</a> Username: axa; password: travelassist





**Questions?**

Thank you!



**Know You Can**