



My benefits

XL Catlin’s (part of the AXA XL division) 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.

Benefit	Feature	Summary
401(k) Plan Immediately eligible	Matching Contributions	<ul style="list-style-type: none"> • Company matches 200% of the first 5% pre-tax and Roth 401k eligible contribution, combined (maximum match of 10%) • Match vests over three years (34% after year one, 67% after year two and 100% vested after three years of service)
	Participant Contributions	<ul style="list-style-type: none"> • Auto enrollment at 5% pre-tax • Opt out available during first 30 days. Changes available as soon as administratively possible • Defer up to 50% of eligible compensation up to IRS limits
Short term Incentive	Annual Cash Bonus Opportunity	<ul style="list-style-type: none"> • Rewards employees for individual and company performance
Health and Wellness Immediately eligible	Medical	<ul style="list-style-type: none"> • Three medical plan design options, including HSA options • Company pays the majority of the cost for coverage
	Prescription Drugs	<ul style="list-style-type: none"> • All medical plan participants receive prescription drug coverage if enrolled under the medical plan
	Dental	<ul style="list-style-type: none"> • Two dental plan options • All options cover routine, basic and major dentistry, subject to limits

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	Vision	<ul style="list-style-type: none"> Two vision plan options Vision plan covers well exams, eyeglasses and contact lenses, subject to limits
	Voluntary Insurance	<ul style="list-style-type: none"> Critical Illness Hospital Care Accidental Injury
	Wellness Program	<ul style="list-style-type: none"> Wellness initiative includes: eXpos, flu vaccinations, wellness tools, smoking cessation assistance, incentives Health club/fitness related subsidy is available
Flexible Spending Accounts Immediately eligible	<ul style="list-style-type: none"> Health Care Limited Purpose Dependent Day Care 	<ul style="list-style-type: none"> Flexible Spending Accounts offer the advantage of allowing you to pay for a wide range of eligible expenses on a pre-tax basis
Life Insurance Program Immediately eligible	<p>Company-paid insurance:</p> <ul style="list-style-type: none"> Basic Life Insurance Basic AD&D Business Travel <p>Employee-paid insurance:</p> <ul style="list-style-type: none"> Supplemental Life Supplemental AD&D <p>Dependent Life Insurance</p>	<ul style="list-style-type: none"> Three times your base annual salary in Basic Life and AD&D Insurance up to a maximum of \$750,000 each \$500,000 in Business Travel Accident Insurance May elect Supplemental Employee Life and/or Supplemental AD&D of an additional 1-5 times your base annual salary, up to a maximum of \$750,000 each Supplemental Employee Life amounts over \$300,000 will require approval from Insurance Company Provider Three levels of Dependent Life coverage for spouse and children available provided that you elect at least one times your base annual salary in Supplemental Employee Life Insurance

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Disability Plans Immediately eligible	Short-term and Long-term Disability	<ul style="list-style-type: none">• Company pays the full cost of the plan premiums• Short-term Disability (STD) continues all or part of your salary based on your length of service for up to 26 weeks.• Long-term Disability is designed to provide continuing income if disabled after 26 weeks of STD
Maternity Leave Immediately eligible	Paid Leave*	<ul style="list-style-type: none">• 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.
Adoption and Surrogacy Leaves Immediately eligible	Paid Leave*	<ul style="list-style-type: none">• The primary caregiver will be eligible for 12 weeks of 100% paid leave from the date the parent becomes legally responsible for the child.
Parental Leave Immediately eligible	Paid Leave*	<ul style="list-style-type: none">• Four weeks of 100% paid parental leave is available for both men and women to care for a new child for maternity, paternity, adoption and surrogacy. This is in addition to maternity, adoption and surrogacy leaves. This benefit will be available from date of hire and must be used within 12 months of the event.
Family Care Leave Immediately eligible	Paid Leave*	<ul style="list-style-type: none">• Ten days of paid Family Care Leave each calendar year to care for eligible family members. Spouses, domestic partners, children, parents and siblings are considered eligible family members.

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<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>		
Adoption and Surrogacy Assistance Immediately eligible	Adoption and Surrogacy Benefit Reimbursement	<ul style="list-style-type: none"> • Reimbursement for certain expenses including court fees, immigration fees, legal fees, transportation fees, etc. • Up to \$10,000 maximum reimbursement per child
Commuter Benefit Program Immediately eligible	Before-Tax and After-Tax Payroll Deductions	<ul style="list-style-type: none"> • Contribute pre-tax and after-tax dollars from your pay into a Transit and/or Parking account(s)
Employee Assistance Program Immediately eligible	Counseling and Referral Services	<ul style="list-style-type: none"> • Assistance is provided at no cost to you and your eligible dependents to maintain a work/life balance
Professional Development and Educational Assistance Immediately eligible	Provides educational support	<ul style="list-style-type: none"> • Long Term Degree • Self Study Certificate • Professional Designation Programs • Skill Development Courses • Continuing Education
Matching Gift Program Eligible after 90 days of employment	Encourages support for educational institutions and charitable organizations	<ul style="list-style-type: none"> • Our Matching Gifts and Funds Program enables colleagues to have their charitable donations or fundraising efforts matched by the company. Under the program, XL Catlin will match 100% of individual contributions, from a minimum of \$25 to a maximum of \$800 per individual, during a calendar year.
Travel Assistance Immediately eligible	Providing emergency medical and security assistance	<ul style="list-style-type: none"> • Benefits provided by International SOS (ISOS) for business travelers outside of their home country • AXA Travel Assistance Program for emergency medical and travel assistance while traveling at least 100 miles from home for business or leisure travel.

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	Discounts through a number of nationwide retailers	<ul style="list-style-type: none">• Liberty Mutual: home, auto, excess liability, Common Bond student loan refinancing, Hartville pet insurance and Forever Car service and warranty• AT&T• Verizon• XL Catlin Perks• GM car discounts• Movie tickets for Regal and Bow Tie Cinemas• Broadway Tickets through Plum Benefits

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