



XL Insurance
Reinsurance

Welcome to XL Catlin

Your 2019 Benefits



Our goal: We strive to provide benefits that are valued by our colleagues, relevant to the local marketplace, competitive to our peers, and financially sustainable.

Today's Discussion

→ Your Benefits

- **My Health:** Medical, Health Savings Account (HSA), Prescription Drug, Dental, Vision, Flexible Spending Accounts (FSAs), Voluntary Insurance
- **My Money:** Life and Accidental Death & Dismemberment (AD&D), Disability, and XL America Employee Savings Plan
- **My Wellbeing:** Wellness Resources
- **My WorkLife:** Additional Benefits

→ Enrollment

→ Other Important Information

This presentation is about your benefits with XL Catlin (part of the AXA XL division) that are currently available to you in 2019.

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.



Your Benefits

Your Benefits

Enroll Within 30 Days of Hire

- Medical Benefits¹
- Prescription Benefits¹
- Dental Benefits¹
- Vision Benefits¹
- Flexible Spending Accounts
- Basic Life Insurance²
- Basic AD&D Insurance²
- Supplemental Life Insurance
- Supplemental AD&D Insurance
- Dependent Life Insurance
- Short-term Disability²
- Long-term Disability²

¹Shared cost by you and XL Catlin

²100% paid for by XL Catlin

Enroll or Access at Any Time

- Health Savings Account¹
- Consumer Medical Resources²
- Health Advocate Program (Health Benefit Assistance)²
- 401(k) Employee Savings Plan¹
- Life Assistance (Employee Assistance Program)²
- Business Travel Accident Insurance²
- ISOS Emergency Medical/Travel Assistance for Business Travelers²
- AXA Assistance – Emergency Travel Assistance²
- PayFlex – Commuter Benefit
- Adoption Assistance Program²
- Matching Gift Program
- Professional Development & Educational Assistance (PDEA)
- Wellness Program and Incentives²



My Health

My Health

Medical

➔ 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

Your medical benefits are administered by Cigna:

- **Group Number:** 3210548
- **Pre-enrollment website:** mycignaplans.com
- **Member website:** mycigna.com

My Health

Medical (cont'd)

Benefits at a Glance

	Cigna OAP	Cigna OAP HSA 1	Cigna OAP HSA 2
Preventive Care (in-network)	100%	100%	100%
Deductible (in-network, single/family)	\$750/\$1,500	\$1,500/\$3,000	\$2,500/\$5,000
Out-of-Pocket Max (in-network, single/family)	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000
Coinsurance (in-network)	20%	20%	20%
PCP Office Visits	\$25 copay	20% after deductible	20% after deductible
Specialist Office Visits	\$50 copay	20% after deductible	20% after deductible
Annual Company Contribution to HSA (single/family)	N/A	\$500/\$1,000	\$500/\$1,000
Flexible Spending Account	Yes, Health Care FSA and Dependent Day Care FSA	Yes, Limited Purpose FSA and Dependent Day Care FSA	Yes, Limited Purpose FSA and Dependent Day Care FSA

My Health

Medical (cont'd)

Semi-Monthly Contribution Rates

Coverage Level	Cigna OAP	Cigna OAP HSA 1	Cigna OAP HSA 2
Base Salary: ≥ \$120,000			
Employee	\$77	\$42	\$31
Employee + Spouse/Domestic Partner	\$202	\$129	\$90
Employee + Child(ren)	\$180	\$115	\$79
Family	\$355	\$221	\$156
Base Salary: < \$120,000			
Employee	\$57	\$27	\$16
Employee + Spouse/Domestic Partner	\$158	\$102	\$62
Employee + Child(ren)	\$143	\$90	\$53
Family	\$277	\$174	\$103

*For full-time colleagues. See the 2019 Rate Sheet for part-time rates on myXLCatlinBenefits.com. **Note:** A change in salary may mean a change in contributions.



My Health

Medical (cont'd)

Tobacco User Surcharge

- Applies to colleagues and their spouses/domestic partners who use tobacco or e-cigarette products and enroll in XL Catlin medical coverage.
- Colleagues will be charged \$75 per month for their tobacco use, and an additional \$75 per month for use by their covered spouses/domestic partners.
- If you would like assistance quitting, you can complete a tobacco cessation program and receive a retroactive reimbursement of the surcharge.

Working Spouse/Domestic Partner Surcharge

- Applies to colleagues who cover their working spouse/domestic partner under XL Catlin medical coverage and he or she has access to his or her employer's medical plan.
- You will pay \$100 per month if you choose to cover your working spouse/domestic partner under the XL Catlin medical plan.

When you enroll for medical coverage in myHR, you must check the appropriate boxes related to the Surcharge.

My Health

The HSA

- ➔ **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
- ➔ **Double contributions:** Both you and XL Catlin may contribute to the account
- ➔ **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 XL Catlin
- ➔ **Investment options:** For balances of \$2,000 or more, HSA Bank offers investment options
- ➔ **Easy to use:** Debit/ATM card to pay for eligible health care expenses

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.

My Health

The HSA (cont'd)

HSA Contributions

Coverage Level	2019 HSA Contribution Limit	XL Catlin Contribution ¹		Amount You Can Contribute ²	
		OAP HSA 1	OAP HSA 2	OAP HSA 1	OAP HSA 2
Individual	\$3,500	\$500		\$3,000	
Family	\$7,000	\$1,000		\$6,000	

¹Annual amount is prorated based on the number of months you are enrolled in the plan.

²Those 55+ during 2019 can contribute an additional \$1,000 a year in “catch-up” contributions.

My Health

Prescription Drug

Your prescription drug benefit is administered by CVS Caremark

	OAP	OAP HSA 1	OAP HSA 2
Rx Deductible (Single/Family)	\$125/\$250	\$1,500/\$3,000*	\$2,500/\$5,000*
Rx Out-of-Pocket Maximum (Single/Family)	\$1,250/\$2,500	\$4,000/\$8,000*	\$5,000/\$10,000*
Retail (in-network, up to 30 day supply)			
Generic	\$10 for one 30-day supply	20% for one 30-day supply	20% for one 30-day supply
Preferred Brand	30% for one 30-day supply	30% for one 30-day supply	30% for one 30-day supply
Non-Preferred Brand	40% for one 30-day supply	40% for one 30-day supply	40% for one 30-day supply
Specialty Medications	Follow plan coinsurance		

*OAP HSA 1 and HSA 2 pharmacy benefits follow medical plan deductibles and out-of-pocket maximums.

Continued >



My Health

Prescription Drug (cont'd)

Mail Order (in-network, 90-day supply)

	OAP	OAP HSA 1*	OAP HSA 2*
Generic	\$20	20%	20%
Preferred Brand	30%	30%	30%
Non-Preferred Brand	40%	40%	40%

*OAP HSA 1 and HSA 2 pharmacy benefits follow medical plan deductibles and out-of-pocket maximums.

- ➔ Certain in-network preventive generic medication are covered at 100%. See the Prescription Drug section of **myXLCatlinBenefits.com** for how to access the generic medications list.
- ➔ When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you'll pay the difference between the brand-name medication and the generic plus the brand copayment. The difference does not apply to the deductible or out-of-pocket maximum.

My Health

Prescription Drug (cont'd)

Mandatory All Access Maintenance Choice Program

- ➔ With the All Access Maintenance Choice Program, you have the ability to 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 **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 **caremark.com**.

Note: For easy access, download the CVS Caremark app for your digital ID card once enrolled. Refer to **myXLCatlinBenefits.com** to learn more.

My Health

Dental

Dental	Premium Plan	Basic Plan
In-Network Benefits*		
Deductible		
Single	\$50	\$50
Family	\$150	\$150
Plan Maximums		
Annual	\$2,000	\$1,000
Lifetime - Orthodontia	\$1,500	N/A
Orthodontic Service Eligibility		
Adults & Children	Yes	N/A
Services Covered		
Implants	Yes	No
Treatment of TMJ	Yes	Yes

- ➔ Preventive dental services do not contribute toward your annual benefit maximum, so you can stretch your dental coverage even further should you require basic or major dental services.

My Health

Dental (cont'd)

Semi-Monthly Contributions

Dental	Premium	Basic
Employee	\$10	\$9
Employee + Spouse/Domestic Partner	\$22	\$19
Employee + Child(ren)	\$24	\$20
Family	\$36	\$31



My Health

Vision

Basic and Premium Plans

Vision	VSP	
	In-Network	Out-of-Network Reimbursement
Exam Copay	\$20 copay	N/A
Materials Copay	\$25 copay	N/A
Eye Exam	100% after copay, every 12 months	Up to \$50
Lenses Single Vision Bifocal Trifocal	100% after copay, every 12 months	\$50 - \$100 depending on type of lenses
Frames	\$120 allowance, plus 20% savings over allowance every 24 months	Up to \$70
Contact Lenses (in lieu of lenses & frames)*	\$120 allowance every 12 months	Up to \$105 every 12 months

*See the VSP Plan document on myXLCatlinBenefits.com for any restrictions.



My Health

Vision (cont'd)

Vision Premium Plan

In addition to the benefits listed on the previous slide, you and your dependents can choose to sign up for frames every 12 months with these options available:

- ➔ An additional \$130 frame allowance, **or**
- ➔ An additional \$80 contact lens allowance, **or**
- ➔ Fully covered progressive lenses, **or**
- ➔ Fully covered anti-reflective coatings, **or**
- ➔ Fully covered photochromic adaptive lenses

These additional options are available when you are receiving services from a VSP in-network provider.

My Health

Vision

Semi-Monthly Contributions

Vision	Premium	Basic
Employee	\$4	\$1
Employee + Spouse/Domestic Partner	\$6	\$2
Employee + Child(ren)	\$7	\$2
Family	\$11	\$4



My Health

Flexible Spending Accounts (FSAs)

	Health Care FSA	Limited Purpose FSA	Dependent Day Care FSA
Eligibility	Only available to those who enroll in the OAP medical plan or non-high deductible health plans offered by another employer.	Only available to those who enroll in the OAP HSA 1 and OAP HSA 2 medical plans or high deductible health plans offered by another employer.	Available to all colleagues who qualify.
Contribution Limits	For 2019, you may contribute up to \$2,650.	For 2019, you may contribute up to \$2,650.	For 2019, you may contribute up to \$5,000 if you are married and filing jointly, or \$2,500 if you are married and filing separately.
Year to Year	2019 expenses must be incurred by December 31, 2019 and 2019 claims must be submitted by March 31, 2020.		
	Up to \$500 can be carried over into next year.		Any money left over after you submit all eligible expenses for the year, incurred by December 31, 2019 will be forfeited.
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).

My Health

Voluntary Insurance

You may enroll in voluntary insurance options that are designed to protect your physical—and financial—health. They provide additional benefits to supplement your medical plan coverage.

- ➔ Critical illness insurance
- ➔ Accidental injury insurance
- ➔ Hospital care insurance

My Health

Voluntary Insurance (cont'd)

Critical Illness Insurance

- **Critical Illness Insurance** pays a lump-sum benefit of \$10,000 in the event you and your family are faced with a covered critical illness like cancer, heart attack or stroke.
- The benefit is paid upon the diagnosis of a covered condition. What you do with the payment is up to you. It can be used for expenses beyond direct medical costs, including:
 - Travel, room and board for medical treatment
 - Childcare
 - Treatment options not covered by traditional insurance
 - Everyday household bills
- Covered conditions may include:
 - Invasive cancer
 - Heart attack
 - Stroke
 - Paralysis
 - Renal (kidney) failure
 - Major organ transplant
 - ALS (Lou Gehrig's disease)
 - Blindness

My Health

Voluntary Insurance (cont'd)

Accidental Injury Insurance

➔ **Accidental Injury Insurance** helps pay for expenses associated with a covered accident or injury that happens off-the-job.

➔ Covered injuries may include*:

- ➔ Broken bones
- ➔ Burns
- ➔ Torn ligaments
- ➔ Concussions
- ➔ Eye injuries
- ➔ Ruptured discs
- ➔ Cuts requiring stitches

Benefits may be payable for*:

- ➔ Initial treatment
- ➔ Emergency room visit
- ➔ Hospitalization (admission and confinement)
- ➔ Follow-up care

*These are examples only. Refer to the plan materials on myXLCatlinBenefits.com for specific details of your plan.

My Health

Voluntary Insurance (cont'd)

Hospital Care Insurance

- ➔ **Hospital Care Insurance** pays benefits for a covered hospital stay resulting from a covered injury or illness. Coverage continues after the first hospital stay so you have additional protection for future hospital stays.
- ➔ You can use the money however you'd like. For example, it can help you pay for expenses related to:
 - ➔ Medical bills not covered by your health plan
 - ➔ Childcare
 - ➔ Travel
 - ➔ Other out-of-pocket expenses
- ➔ Note: There are no copays, deductibles, coinsurance or network requirements.

The average inpatient hospital stay in the U.S.:

Costs **\$2,157** per day
Lasts **4.8** days

My Health

Voluntary Insurance (cont'd)

Critical illness insurance semi-monthly rates (after-tax)

Attained Age	Employee	Employee + Spouse/Domestic Partner	Employee + Child(ren)	Family
0 – 29	\$1.69	\$2.60	\$1.82	\$2.74
30 – 39	\$3.35	\$5.20	\$3.49	\$5.33
40 – 49	\$7.02	\$11.13	\$7.15	\$11.27
50 – 59	\$14.60	\$22.99	\$14.74	\$23.13
60 – 69	\$24.79	\$38.66	\$24.92	\$38.80
70 – 79	\$45.17	\$69.92	\$45.31	\$70.05
80+	\$71.12	\$102.49	\$71.26	\$102.62

Accidental injury insurance semi-monthly rates (after-tax)

	Employee	Employee + Spouse/Domestic Partner	Employee + Child(ren)	Family
Accidental injury	\$5.63	\$9.60	\$9.77	\$13.18

Hospital care insurance semi-monthly rates (after-tax)

	Employee	Employee + Spouse/Domestic Partner	Employee + Child(ren)	Family
Hospital care	\$8.99	\$18.66	\$15.77	\$25.44



My Money

My Money

Life and Accidental Death & Dismemberment (AD&D)

Company-Provided Coverage

- ➔ **Basic Life Insurance and Basic Accidental Death & Dismemberment (AD&D) Insurance:** XL Catlin provides coverage equal to 3x annual base salary, maximum of \$750,000 each
- ➔ **Business Travel Accident Insurance:** XL Catlin provides \$500,000 in coverage

Employee-Paid Coverage

- ➔ **Supplemental Employee Life and AD&D Insurance:** 1 to 5x your annual base salary, maximum of \$750,000 each. **Note:** Supplemental Life Insurance in excess of \$300,000 will require Evidence of Insurability (EOI).
- ➔ **Dependent Life Insurance:** Three levels of coverage for spouse and two for your children. To elect dependent life insurance, you must choose at least 1x your annual base salary in Supplemental Employee Life Insurance.

Your Life Insurance benefits are administered by Prudential. Your AD&D coverage is administered by XL Catlin.

Refer to the 2019 XL Catlin Benefit Rates Sheet on myXLCatlinBenefits.com for financial protection rates.

My Money

Disability and Sick Time

Short-term Disability (STD)

- Company-paid premium
- You are eligible for up to 26 weeks of Short-term Disability on your date of hire - your pay will continue at 100% and then at 70% based on your length of service with the Company
- STD approval is required once you are absent from work for more than five consecutive business days

Long-term Disability (LTD)

- Company-paid premium
- You are eligible on your date of hire
- If you are approved, benefits will begin after you are no longer eligible for STD payments
- 60% base salary with \$25K monthly maximum benefit
- Employee tax choice option available

Sick Time

- Unlimited sick days are available. However, if you are out sick for more than five consecutive business days, you must be approved for STD to continue receiving payment
- Ten days for dependent care (eligible family members include spouse, domestic partner, children, parents and siblings)

My Money

Retirement

- ➔ You can elect to make pre-tax, Roth 401(k) and traditional after-tax contributions.
- ➔ Company matches 200% of your first 5% pre-tax and Roth 401(k) contributions combined on base salary and annual merit bonus (maximum of 10% of total eligible compensation).
- ➔ Vesting on Company match is over three years of service (34% vested after year one, 67% vested after year two, 100% vested after year three).

My Money

Voluntary Benefit Discounts through Liberty Mutual

Auto and home insurance

You have access to auto and home discounts, claims assistance, accident forgiveness, better car replacement and more.

Excess liability discounts

You have access to additional liability coverage over the limits of your auto, home, or recreational vehicle policy.

CommonBond

CommonBond helps you and your family find a way to refinance student loans to qualify for lower interest rates, take out a new student loan to help pay for graduate degrees or a child's education, and earn a welcome cash bonus of \$200!

Pet Insurance

Pet insurance covers a wide range of medical problems and conditions related to accidents or illnesses (even cancer) for dogs, cats, birds, ferrets, rabbits, and reptiles and other exotic pets.

ForeverCar

ForeverCar's Vehicle Service Plan benefit features include:

- Using the repair facility of your choice
- Convenient low monthly payments
- Repair concierge team available to offer their expertise every step of the way

Visit myXLCatlinBenefits.com > My WorkLife for details on these discounts.



My Wellbeing

My Wellbeing

Wellness Resources

Health Advocate

- ➔ Health Advocate can assist you and your eligible family members – spouse, domestic partner, dependent children, parents, parents-in-law – in navigating the healthcare system at no cost to you.
- ➔ Contact Health Advocate at **866-695-8622** or email **answers@HealthAdvocate.com** for assistance.

Consumer Medical Resources

- ➔ You can work with a physician-led team and receive objective personalized treatment and surgery decision support and information, either online or through the mail, at no cost. CMR is available to colleagues and to XL Catlin medical plan covered dependents.

My Wellbeing

Wellness Resources (cont'd)

Cigna Telehealth Connection

- ➔ You must be enrolled in an XL Catlin medical plan to take advantage of the following telehealth resources:
- ➔ In addition, you have access to the Cigna Behavioral Health network of providers for telehealth visits, which cost the same as an in-office visit.

Telehealth Resource	Service
MDLIVE	You have access to board-certified physicians 24/7 through video conference, telephone, or secure email. Get care for minor conditions anytime, from wherever you are, with both resources.
AmWell	

My Wellbeing

Wellness Resources (cont'd)

Staying Well Program

- ➔ You and your eligible family members have access to information and resources that can help you live healthier and become a more informed healthcare consumer – and earn rewards for doing so!
- ➔ You and your XL Catlin medical plan covered spouse or domestic partner can earn up to \$450 by completing healthy actions, including biometric screenings, health assessment and much more.
- ➔ Go to **mycigna.com** and click on “My Health” to sign up and get started.



My WorkLife

My WorkLife

Additional Benefits

CIGNA Life Assistance

CIGNA Life Assistance 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!

International SOS

If you are traveling on Company business outside of your home country and experience an emergency, you have access to International SOS (ISOS) travel assistance program, which provides you with emergency medical and security assistance. Visit **myXLCatlinBenefits.com** to print your membership card and www.internationalsos.com to learn 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.

My WorkLife

Additional Benefits

Commuter Benefits

- Pre-tax dollars used to pay for qualified transit and parking expenses:
 - Transit: up to pre-tax monthly maximum - \$265
 - Parking: up to pre-tax monthly maximum - \$265
- Unlimited after-tax deductions
- Paid through payroll deduction
- Tolls, gas, and mileage are not covered

Enroll via the PayFlex website at **payflex.com**.

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

My WorkLife

Time Away From Work

Type of Leave	Policy
Working Hours	<ul style="list-style-type: none">• Weekly schedule of 37.5 hours
Vacation	<ul style="list-style-type: none">• 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• Up to five vacation days remaining after December 31 will be considered for carryover and must be taken by April 30 of the following calendar year
Holidays	<ul style="list-style-type: none">• 10 holidays• Early close days (closing at 2 p.m.) for some holidays• Birthday Off: Colleagues can take off for their birthday; when it falls on a weekend or public holiday, another day in the week immediately preceding or following the birthday can be taken• Volunteer day – one day of paid leave per calendar year to volunteer with a registered charity (can be taken as one full day, two half days or by the hour).

My WorkLife

Time Away From Work (cont'd)

Type of Leave	Policy
Maternity / Parental Leave / Adoption / Surrogacy / Family Care Leave	<ul style="list-style-type: none">• 12 weeks of full pay for birth, adoption, surrogacy. In the event colleague is medically approved to go out on leave prior to delivery, Maternity leave covered under STD schedule for any approved time out prior to delivery or extending beyond the 12 weeks of leave. Available to primary caregiver only in the case of adoption and surrogacy• Paid parental leave of four weeks• Colleagues are eligible for 10 days of Family Care Leave each calendar year for all eligible family members combined. This leave allows colleagues to take paid time off to care for eligible family members. Eligible family members include spouse, domestic partner, children, parents and siblings.
Leave of Absence	<ul style="list-style-type: none">• 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, under maternity/parental leave section, will run concurrently with FMLA and such other state and local leave benefits.



Your Enrollment Information

Your Enrollment Information

Dependents include:

- Legal spouse
- Dependent children up to the end of the calendar year in which they reach age 26, regardless of student status, marital status, residence, or access to other employer coverage
- Dependent children beyond age 26 if mentally or physically handicapped and dependent on you for support
- Domestic partner
- Domestic partner's child(ren) dependent upon you for support who qualify as dependents under the plan as indicated above

You'll access myHR via XL Catlin's intranet, The Pen. See the "Benefits Enrollment for US Colleagues" reference guide on myXLCatlinBenefits.com to assist you in navigating the enrollment system.



Other Important Information

Other Important Information

Learn more about XL Catlin

- ➔ Spend time getting familiar with our Company intranet, The Pen
- ➔ Familiarize yourself with all the sites on the Services tab, as well as the relevant documents under Services > Human Resources.
- ➔ Populate your Employee Profile while on The Pen (“My Profile” – upper right corner)

Visit **myXLCatlinBenefits.com**, your source for benefits information, including:

- Resources, a wealth of content about your benefits, and videos
- Documents, including medical plan summaries and legal notices

Other Important Information

What Human Resources Needs From You

- I-9 Employment Eligibility Verification with appropriate identification documents
- W-4 tax withholding
- Direct deposit
- Human Resources Global Address List Contacts
- RM XL America Benefits Administration
- RM Entertainment (for discount movie tickets: Regal and Bowtie)
- RM XL America Payroll
- US HR Operations

Payroll Information

For Payroll related information, go to The Pen and navigate to **Services > Human Resources > Payroll**

This page includes information regarding:

- Direct deposit
- Completing federal and state tax forms
- The 2019 payroll schedule
- The Electronic Timesheet Database (for non-exempt colleagues)

If you have questions, contact **xlapayroll@axaxl.com**

Other Important Information

Contact Information

CIGNA Group #3210548	All Medical Plans and Mental Health: 800-244-6224	www.mycigna.com
CIGNA	Disability/FMLA: 888-842-4462	
CIGNA	Voluntary Benefits (Critical Illness, Accidental Injury, Hospital Care): 800- 754-3207	
CIGNA	EAP (Work/Life): 877-622-4327	www.mycigna.com Employer ID: xlamerica (for initial registration)
CVS Caremark (Pharmacy)	844-462-0196	www.caremark.com
Delta Dental of NJ (Dental Plans) Group #4621	800-452-9310	www.deltadentalnj.com
Health Advocate (Health Benefit Assistance)	866-695-8622	www.healthadvocate.com
PayFlex (Commuter Benefits)	800-284-4885	www.payflex.com
PayFlex (FSA Claims)	800-284-4885	www.payflex.com

Other Important Information

Contact Information

International SOS (Business Travel Assistance Abroad)	(see ISOS card)	www.internationalsos.com
Legal Notices	N/A	2019 Legal Notices
Liberty Mutual	800-699-4378	www.LibertyMutual.com/XL
Merrill Lynch (Savings Plan)	800-228-4015	www.benefits.ml.com
MDLIVE	888-726-3171	MDLIVE.com/XLAmerica
AmWell	855-667-9722	AmWellforCigna.com
Travel Assist (AXA)	800-565-9320	www.axa-assistance.us
VSP (Vision Plan) Group #04111032	800-877-7195	www.vsp.com
CommonBond	800-975-7812	cbpartner.co/xlcatlin
ForeverCar	866-674-5813	www.forevercar.com/xlcatlin



Thank you