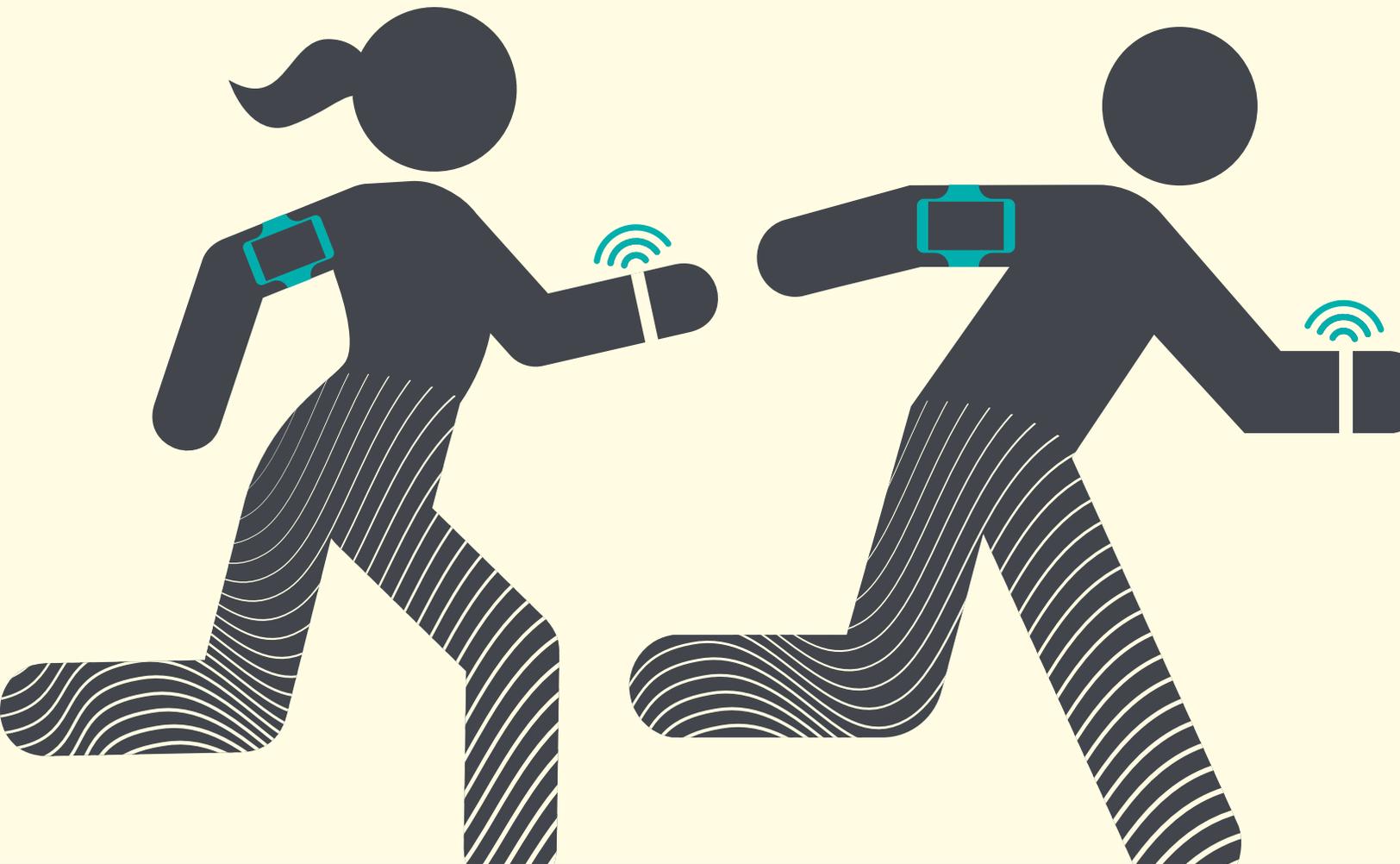


# At XL Catlin, your wellbeing matters.

## It's why we invest in you.

We want you to be able to bring your best self to everything you do — at work and at home. That's why we offer a variety of resources to help you invest in yourself.

Every day is a new opportunity to improve your health and wellbeing. Take time to review this brochure so you can make the most of your benefits this year.



[myXLCatlinBenefits.com](https://myXLCatlinBenefits.com) is your 24/7 benefits resource. Full plan details and all of our benefits and resources can be found here.

# Let's get started

Using your benefits well starts with knowing where to go. Review the chart below to see what resources are available to you based on your needs. Then, take a look inside to see how you can use these resources well.

## If you need...

## Then you should...



### Access

to a doctor for a non-emergency medical issue outside of normal working hours.

### Sign up

for telehealth, which provides 24/7 access to board-certified physicians via phone and web. Visit AmWell at [amwellforcigna.com](http://amwellforcigna.com) or MDLIVE at [mdlive.com](http://mdlive.com).



### Support

for coping with personal or work-related stress or relationship issues, and help finding care for your child or aging parent.

### Contact

the Employee Assistance Program (EAP) at **877-622-4327**, or visit [mycigna.com](http://mycigna.com) and enter ID: xlamerica.



### Help

with understanding your benefit features, navigating claims, or finding the best doctor to treat a certain condition.

### Call

Health Advocate at **866-695-8622** or email [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com).



### A second opinion

on a medical diagnosis, including guidance in understanding alternate treatment options and things to consider.

### Contact

ConsumerMedical at **888-361-3944** or visit [myconsumermedical.com](http://myconsumermedical.com).



### Access

to a team of health care experts focused on providing quality, cost-effective care for a chronic condition or injury.

### Consider

Cigna Collaborative Care. Visit [mycigna.com](http://mycigna.com) to learn more.

# See how you can make the most of XL Catlin's resources

Living well looks different to everyone. It may be about finding the right provider to get the care you need, or putting away more money for future expenses. Whatever living well means to you, consider how the following hypothetical colleagues use their XL Catlin resources well so they can live their best lives.



For each colleague's full story, be sure to go to **myXLCatlinBenefits.com**.

## Meet Taylor

### More about Taylor

- Currently covered by their parents' medical plan (not under XL Catlin coverage)
- Developing behavioral health issues



Taylor wants to effectively treat anxiety but doesn't know where to begin.



Taylor heard about the Employee Assistance Program (EAP) at the 2017 Wellbeing eXpos, and decided to give them a call.



Through the EAP, Taylor participated in five free in-person counseling sessions, which helped.



Per the provider's advice, Taylor is incorporating more physical activity into everyday life and now earns rewards through the Staying Well program on MotivateMe.



### RESOURCE SPOTLIGHT

Did you know you can complete actions related to your health and wellbeing, like online health coaching to manage your stress, and earn incentives? For more information, visit the **Staying Well Program Overview page** on [myXLCatlinBenefits.com](https://myXLCatlinBenefits.com).

# Meet Pat

## More about Pat

- Enrolled in the OAP HSA 2 Plan (single coverage)
- Engaged and looking to start a family soon



Pat went to the ER after falling off a bike on the way to work, and received a larger bill than was anticipated.



After the ER incident, Pat went to a nearby urgent care center to get the stitches cleaned up, instead of going back to the ER.



When thinking of other ways to save, Pat remembered that participants can contribute up to \$3,450 in the HSA this year (less the XL Catlin contribution).



Pat intends to save and invest the HSA balance, once the account balance reaches \$2,000, for future medical expenses.



## RESOURCE SPOTLIGHT

Make your money work for you. If you have an HSA through HSA Bank, you will be able to invest your account balance, like Pat will, once it reaches \$2,000. Visit [mycigna.com](https://mycigna.com) and click on "Visit your HSA Bank to manage your account" to view your current balance. *Keep in mind that you can change your allocation at any time throughout the year by emailing [RMXLAmericaBenefitsAdministration@xlcatlin.com](mailto:RMXLAmericaBenefitsAdministration@xlcatlin.com).*

# Meet Lee

## More about Lee

- Married with two children (family coverage)
- Enrolled in the OAP HSA 1 Plan
- Lee's son has Autism Spectrum Disorder (ASD)



While at the doctor for a well-person exam, Lee learned about value-based care offered through Cigna Collaborative Care.



Now Lee's son Brian has access to a team focused on providing quality, cost-effective care for ASD, and additional benefits through Cigna, like speech therapy.



And even though Lee hasn't met the annual medical plan deductible yet, Lee is using the HSA to cover any visit that isn't considered preventive.



## RESOURCE SPOTLIGHT

Cigna Collaborative Care is a patient-centered program that focuses on coordinating all aspects of an individual's medical care, providing a better care experience, and helping you save money. Care coordinators can help you schedule appointments, provide health education, and refer you to Cigna's clinical support programs that may be available as part of the XL Catlin medical plan.

# Meet Sydney

## More about Sydney

- Divorced with one child on the OAP Plan
- Has moderate health problems
- Getting to an age when focusing on health matters more than ever



Sydney has been experiencing chronic back pain for many years, with no end in sight.



When scrolling through [myXLCatlinBenefits.com](https://myXLCatlinBenefits.com), Sydney learned about Health Advocate and emailed them to find out what the options are for this condition.



Health Advocate promptly called Sydney back and recommended a Center of Excellence (COE) for treatment.



Sydney attended several appointments at a COE near home, and the treatment helped relieve the pain.



## RESOURCE SPOTLIGHT

Need help understanding a medical claim or just want more information on a health condition after a diagnosis? Health Advocate can assist you and your eligible family members in navigating the healthcare system at no cost to you.

# Meet Jo

## More about Jo

- Single
- Enrolled in the OAP Plan
- Is faced with a decision to have surgery



While on [myXLCatlinBenefits.com](https://myXLCatlinBenefits.com), Jo learned about the ConsumerMedical Surgery Support Program, when considering knee surgery.



Instead of immediately moving forward with the procedure, Jo called ConsumerMedical, and they gave Jo more information about the procedure the doctor recommended.



ConsumerMedical also helped Jo identify a different orthopedist at a Center of Excellence (COE) who specializes in knee surgery.



## RESOURCE SPOTLIGHT

Looking to get the best care at the best value? COEs are top-rated facilities for bariatric, cardiac, musculoskeletal, or transplant services. Treatment from a COE typically leads to faster recovery times and better outcomes at a lower cost. Check with [Cigna](https://www.cigna.com) about COEs that may be available for other specialty areas. And, if you have your surgery at a COE, you can earn a \$100 gift card through the Staying Well Program!