



Choose.  
Use.  
Thrive.

# 2024 Open Enrollment

October 16 – November 3, 2023



ASSURANT®

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## Your Feedback in Action



We have opportunities to listen to employees each year through AssurantPulse, informal feedback sessions, and more. This year, we're pleased to offer:

- An HSA/HRA employer contribution increase
- Expanded choice with our dental plans
- New, more affordable virtual care and mental health access from Anthem
- New hearing aid benefit

We continue to evaluate and evolve our benefit and wellbeing programs so that you can continue making strides on your wellbeing journey to live well.



This guide is not intended to be a full description of all the plans in the Assurant Benefit Program. Complete descriptions of these plans are in the applicable plan documents and the Summary Plan Descriptions (the SPDs). The SPDs are available on [myassurantbenefits.com](https://myassurantbenefits.com).

While the company intends to continue these benefits, it reserves the right to change or terminate them in its sole discretion at any time. In the event of any discrepancy between the information contained in this guide and the plan document or SPDs, the plan document or SPDs will control.

# It's Your Journey. Live Well.

Assurant is committed to your overall wellbeing by providing plans, tools, and resources that support your physical, emotional, financial, and social wellbeing. These resources are designed to be as diverse as our people and to be there for you at every stage of life. Our comprehensive suite of benefits — and the coverage you select during Open Enrollment — supports not only you, but also the people you care about most.

## Welcome to Assurant's 2024 Open Enrollment

It's that time again: Open Enrollment is here! From **Monday, Oct. 16, through Friday, Nov. 3**, you have the opportunity to make your 2024 elections for health, dental, vision, life insurance, and more. In 2024, we're excited to bring you new offerings to assist you on your journey to live well.

Be sure to make the most of Open Enrollment by learning about your 2024 options and thinking about what changes you have experienced this past year. For example, has your health changed or do you have a new family member to cover? Consider whether your current benefits still meet your needs and decide if any of our new offerings might be appropriate for you.

If you don't take action in **MyHR by 10 p.m. ET on Nov. 3**, some of your current elections will continue. However, you'll need to choose from two new dental plan options, as well as make new elections for your Health Savings Account or Flexible Spending Accounts. See Default coverage on page [13](#). For most programs, you'll have to wait until the next Open Enrollment, unless you have a Qualified Life Event, such as marriage or the birth of a child.

## Five Things to Know for 2024 Open Enrollment

1

**How does more money in your HSA/HRA sound?** We're increasing HSA employer contributions to \$500 for individuals and \$1,000 for families in the Green and Orange plans, and the same for HRA employer credits under the Blue plan. See page [15](#).

2

**We're implementing two new, more affordable Anthem offerings:** Anthem Virtual Care will provide convenient access to care from the comfort of your home, and we're improving mental health coverage to lower costs and increase access to out-of-network providers. See page [6](#).

3

**Assurant is excited to offer two new dental plan choices.** You can now choose between a high plan that includes a higher annual maximum and orthodontics or the more affordable low plan that includes a lower annual maximum and excludes orthodontics. See page [10](#).

4

**Assurant is now offering a new hearing aid benefit** in alignment with the launch of our Abilities@Assurant employee resource group. See page [6](#).

5

**Submit your elections by 10 p.m. ET on Friday, Nov. 3.** If you don't, your benefits will be based on the default elections. See page [13](#).



## ALEX Can Help You Choose

You have the power to choose. During Open Enrollment, you can decide to keep the benefits you have or choose something new.

### Need help deciding the best or lowest-cost plan choice for you during Open Enrollment?

Remember to use **ALEX**, your Open Enrollment virtual assistant! ALEX will assist you in deciding, but the choice of plan enrollment is ultimately your personal decision. Talk to ALEX [here](#), scan the QR code, or visit [myassurantbenefits.com](https://myassurantbenefits.com).

It's important to have options when it comes to health care so you can choose the best plan to meet your own, individual needs. To make it easier to choose, we've given you access to ALEX, a fun, interactive online tool that provides you with personalized guidance that may cost you less money overall. ALEX will ask you questions about yourself, any dependents you plan to cover, and expected health care use. Assurant won't see your responses — your information is totally confidential.

## 2024 Open Enrollment October 16 – November 3





# WHAT'S NEW FOR 2024



## New Plans

### Keep That Smile Shining Bright With Two New Dental Plans

You told us you're looking for more affordability and choice when it comes to managing both ongoing and unexpected health care expenses, including any dental emergencies, or just biannual checkups you and your family need. That's why we're introducing two new dental plan choices with lower or higher coverage and rates. If you don't actively enroll and have dental coverage, then you will default into the low dental plan with existing dependents. If you elect the high dental plan, you will need to add your dependents. For more details, see page [10](#).



## Rate Changes

### Health Plan Rates

Health plan rates are affected by a number of factors, including year-over-year health care inflation, how employees use their health plan benefits, and actual health care usage in the plan.

Assurant will again pay the majority of health care costs, or an average of 80%, for our employees. This continues to be in line with or above the 75% to 80% that most large employers cover. Although Assurant will absorb the majority of the rising costs of health care, the average rate for the current health plans will increase by approximately \$7.86 per paycheck, which is lower than the expected national average employer health care.

Assurant continues to focus on ways to reduce premium increases, including negotiating with our vendors to manage administrative and other costs. To see the 2024 health plan rates, see page [7](#).

### Dental Plan Rates

Depending on the dental plan that you choose, your rate may decrease or increase. To see 2024 dental plan rates, see page [10](#).



## Other Plan Changes

### Great News! Assurant Is Putting More Money in your HSA or HRA.

Assurant understands the importance of health care affordability and predictability to our employees. To help reduce your out-of-pocket expenses for your health care, Assurant is pleased to share that it will increase its HSA employer contribution to \$500 for individual coverage or \$1,000 for family coverage annually under the Green and Orange plans.

Each year, the IRS determines the maximum amount individuals can contribute to a Health Savings Account (HSA). For 2024, the contribution limit is increasing. The annual IRS contribution limit includes both Assurant's contributions, as well as your own contributions. To have an HSA, you must be enrolled in the Green or Orange plan. For additional information, including a breakdown of IRS limits and contribution details, see page [15](#).

Assurant will also increase its HRA employer credits to \$500/\$1,000 annually under the Blue plan.





## WHAT'S NEW FOR 2024

### Orange Health Plan Deductible and Out-of-Pocket Maximum Change

In order to maintain HSA eligibility, we need to increase deductible and out-of-pocket maximums by an additional \$200 (individual) and \$400 (family). The 2024 amounts will be:

Deductible	In-Network	Out-of-Network
Single Coverage	\$3,200	\$4,200
Family Coverage	\$6,400	\$8,400
Out-of-Pocket Maximum		
Single Coverage	\$5,200	\$8,200
Family Coverage	\$10,400	\$16,400

### Anthem Virtual Primary Care

Making time for your health care needs can be challenging. That's why we're implementing Anthem Virtual Primary Care to provide convenient and more affordable access to urgent, routine/preventive, and chronic condition care through the Sydney Health mobile app. Virtual Primary Care enables you to see a provider with a video visit from the comfort of your home. With same-day appointments available, it's a powerful and easy-to-use new resource for you to take care of your health.

### Investing in Your Mental Health

On your journey to live well, it's important that you make yourself a priority so you can be your best for the people and things you care about. With that in mind, Assurant is taking an additional step to invest in your mental health and prevent barriers to access. In 2024, in-network professional visit coverage for out-of-network providers in the Blue, Green, and Orange plans will now be applied to your Mental Health, Behavioral Health, and teletherapy costs to ensure you can focus on your wellbeing.

As a reminder, when you receive covered services from an out-of-network provider, you may be responsible for paying any difference between the maximum allowed amount and the provider's actual charges. This amount can be significant so it's best to understand what charges will apply in advance.

### Hearing Aid Benefits

In alignment with the launch of our Abilities@Assurant employee resource group and overall commitment to diversity, equity, and inclusion, Assurant will now offer a hearing aid benefit of \$2,500 per ear every three years with a prescription.

Additionally, if you're experiencing mild to moderate hearing loss, Assurant will now offer over-the-counter (OTC) hearing aids with a prescription for a convenient, cost-effective, and user-friendly solution for improving and managing your hearing health. You'll have a wide range of options, including brands, styles, and features like Bluetooth, rechargeable batteries, and tinnitus reduction for phantom noises in your ears, like ringing. You can buy these devices online and in stores. In some cases, your audiologist may offer these devices as well.

### Prescription Drug Plan Changes (CVS Caremark)

For 2024, Assurant will continue to cover both retail pharmacy and mail pharmacy prescriptions at 50% for generic, preferred, and non-preferred brand drugs. However, there have been changes to the minimum and maximum amount ranges that apply. Details can be found in the chart on page [9](#).

# YOUR HEALTH CARE PLANS

Assurant's health plans provide comprehensive health coverage at different levels of payroll contributions and out-of-pocket costs. Regardless of which health plan you choose, Assurant pays the majority of the costs of your coverage.

Health Plans	Purple (In-Network Only)	Blue (With Health Reimbursement Account)	Green (With Health Savings Account)	Orange (With Health Savings Account)
In-Network Preventive Care (See list of <a href="#">Preventive Services</a> )	100% Covered			
Health Plan Account	N/A	Health Reimbursement Account	Health Savings Account	
Assurant's Annual Contribution to Your HRA or HSA (Individual/Family) <sup>1</sup>	N/A	\$500/\$1,000		
Lifetime Maximum <sup>2</sup>	Unlimited			
Annual Deductible (Individual/Family) <sup>2,4</sup>				
Embedded <sup>3</sup>	No	No	No	Yes
In-Network	\$500/\$1,000	\$950/\$1,900	\$1,700/\$3,400	\$3,200/\$6,400
Out-of-Network	N/A	\$1,950/\$3,900	\$2,700/\$5,400	\$4,200/\$8,400
Flexible Spending Account Eligibility	Health Care FSA		Limited Purpose FSA	
What You Pay: In-Network/Out-of-Network Coinsurance or Copay				
Primary Care Physician	\$25 copay	20%/40%		10%/30%
Specialist	\$45 copay (includes urgent care)	20%/40%		10%/30%
Emergency Room	\$300 copay	20%/40%		10%/30%
Hospital Inpatient and Outpatient	<ul style="list-style-type: none"> <li>Deductible +20% in-network</li> <li>100% out-of-network</li> </ul>	20%/40%		10%/30%
Annual Out-of-Pocket Maximum (Individual/Family) <sup>2,4</sup>				
Embedded <sup>3</sup>	Yes	No	Yes	Yes
In-Network	\$4,000/\$8,000	\$3,450/\$6,900	\$4,200/\$8,400	\$5,200/\$10,400
Out-of-Network	N/A	\$6,450/\$12,900	\$7,200/\$14,400	\$8,200/\$16,400
Per-Paycheck Employee Contribution (Full-Time)				
Non-tobacco users will receive a separate tobacco-free health credit of \$18.46 per paycheck, lowering your total contribution.				
Employee Only	\$96.08	\$160.98	\$91.41	\$49.61
Employee & Spouse/Domestic Partner	\$269.65	\$399.79	\$238.08	\$113.94
Employee & Child(ren)	\$248.09	\$361.74	\$215.89	\$106.91
Employee & Family	\$361.29	\$552.19	\$325.69	\$142.40

<sup>1</sup> "Family" includes Employee & Spouse/Domestic Partner, Employee & Child(ren), and Employee & Family.

<sup>2</sup> There's a combined \$30,000 medical and prescription drug lifetime maximum benefit for infertility treatment. Precertification is required to receive this benefit.

<sup>3</sup> An embedded deductible means that the Family deductible includes an Individual deductible. If an individual in the family reaches the Individual deductible before the Family deductible is reached, benefits for that family member will begin. An embedded out-of-pocket maximum means that the Family out-of-pocket maximum includes an Individual out-of-pocket maximum. If an individual in the family reaches the Individual out-of-pocket maximum before the Family out-of-pocket maximum is reached, covered benefits for that family member will be paid at 100%.

<sup>4</sup> Deductibles and out-of-pocket maximums for in- and out-of-network services must be met separately — they don't cross-accumulate.





## The Importance of the Health Care Network

The health care provider network is based on where you live and your health plan. Depending on which plan you choose, you may have no coverage at all for providers outside the network or it may be more expensive to use out-of-network providers. To find a health care network provider, visit the Health Plan Networks section (found under Benefits/Health Plan) on [myassurantbenefits.com](https://myassurantbenefits.com).

### Is Your Doctor in the Purple Plan's Network? Check Before You Enroll.

While the **Purple** plan is also offered through Anthem Blue Cross Blue Shield, this network is different from the network you have under other Assurant health plans and is based upon where you live and your ZIP code.

**The Purple plan doesn't cover out-of-network providers unless it's for urgent or emergency care. Before enrolling in the Purple plan, check if your providers are in the Purple plan network. It's important to note that, if you cover a family member who lives outside of your network area, this plan may not be for you.**

### Use In-Network Providers to Save Money.

While the **Purple** plan only provides coverage for in-network providers (except for urgent or emergency care), the **Blue**, **Green**, and **Orange** health plans provide coverage for both in- and out-of-network care. You save money, however, by using in-network providers because:

- The plan pays higher reimbursements for in-network care and has lower out-of-pocket limits.
- In-network providers accept negotiated rates, which are usually lower than out-of-network provider rates.







# PRESCRIPTION DRUG COVERAGE

The amount you pay for prescription drugs will depend on which health plan you're enrolled in and whether the prescriptions are for preventive or non-preventive drugs.

## Preventive Drugs

Preventive drugs can keep you healthy and prevent more serious conditions in the future. Generic preventive drugs are covered at 100%, regardless of plan. Brand-name preventive drugs are covered before the deductible is met, which means the coinsurance amounts in the chart below will apply. [See the Preventive Drug List.](#)

## Non-Preventive Drugs

Under the **Blue**, **Green**, and **Orange** health plans, you first must meet the deductible before the plan pays the benefits outlined in the chart for non-preventive drugs. Under the **Purple** plan, prescriptions are not subject to the deductible, so you pay the coinsurance amounts indicated below for all non-preventive prescription medications.

Visit [myassurantbenefits.com](https://myassurantbenefits.com) for savings opportunities on prescriptions drugs through [RX Savings Solutions.](#)

Non-Preventive Drug Type	Retail Pharmacy <sup>5</sup> (Up to 30-Day Supply)	Mail Pharmacy (Up to 90-Day Supply)
Tier 1: Generic <sup>6</sup>	50%, up to \$50 per prescription	50%, up to \$125 per prescription
Tier 2: Preferred Brand (Drugs listed on the CVS Caremark Formulary Drug List)	50% \$15 minimum to \$100 maximum	50% \$30 minimum to \$200 maximum
Tier 3: Non-Preferred Brand (Drugs not listed on the CVS Caremark Formulary Drug List)	50% \$40 minimum to \$150 maximum	50% \$80 minimum to \$300 maximum
Fill Limit for Long-Term Medications	Two fills on long-term maintenance medicines only	None

<sup>5</sup> For long-term maintenance medications, the plan allows two 30-day fills of maintenance medications at any pharmacy in the CVS Caremark network. After that, the plan will cover maintenance medications only if you have 90-day supplies filled through CVS Caremark mail-order or at a CVS Caremark Pharmacy. Specialty medication supply is limited to 30 days.

<sup>6</sup> Generic preventive prescriptions are covered at 100%. Brand name preventive prescriptions are not subject to the plan's deductible. All non-preventive prescriptions are subject to the plan's deductible, except under the Purple plan. Caremark periodically reviews their formulary. The prior authorization list may change, and certain formulary medications may be excluded. For 2024, all medications will be covered by the Advanced Control Formulary and may be periodically revised.



## ADDITIONAL BENEFITS

### Additional Benefits to Consider During Open Enrollment

In addition to the health plans summarized on page 7, Assurant offers the following coverage to help support your health.



#### Dental — Choose From Two New Plans

Oral health is an important part of overall health. That's why keeping your teeth and gums healthy through regular preventive and diagnostic dental care is covered at 100% through the MetLife Dental plan. In 2024, we're offering two new dental plans that provide more affordability and choice. These two plans will replace the current dental plan.

**Active employees and any dependents currently enrolled in the dental plan will default to the Dental Plan - Low Option for 2024 if no action is taken.**

	Dental Plan - Low (No Orthodontic Services)	Dental Plan - High (With Orthodontic Services)
<b>Deductible (In-Network)</b>		
Individual	\$50	\$50
Family	\$100	\$100
Annual Maximum Benefit	\$1,000/Person per Year	\$2,000/Person per Year
<b>Orthodontic Services</b>		
Covered for Adults and Children	N/A	Yes
Lifetime Maximum Benefit Amount	N/A	\$1,000/Person per Lifetime
<b>Per-Paycheck Employee Contribution (Full-Time)</b>		
Employee Only	\$4.52	\$7.86
Employee & Spouse/Domestic Partner	\$8.94	\$15.56
Employee & Child(ren)	\$11.13	\$19.38
Employee & Family	\$15.81	\$27.52





## ADDITIONAL BENEFITS



### Vision

Whether or not you enroll in health plan coverage through Assurant, you can enroll in the Anthem Blue View Vision Insight plan. You pay the premium through pretax payroll deductions and receive benefits for eye exams, prescription glasses, and contacts.



### Accident Insurance

Receive a lump-sum payment when you have a covered accident. Choose from the high plan or low plan options. The high plan costs a little more in payroll contributions but provides a higher benefit.

For more details about the Accident Insurance plan, please see the [Accident Insurance brochure](#) for an overview of how the plan works, or the [Schedule of Covered Benefits](#) for specific coverage details of the low and high plan options.

### Check Your Designated Beneficiaries!

A beneficiary is a designated individual who would receive specific benefits if something were to happen to you. As such, naming beneficiaries is an important step for your Assurant benefits and voluntary programs. Open Enrollment is a perfect opportunity to review your beneficiary elections and confirm both your beneficiaries and their personal information are correct.



### Critical Illness Insurance<sup>7</sup>

Receive a lump-sum payment when you're diagnosed with a covered condition. Choose from the high plan or low plan options. The high plan costs a little more in payroll contributions but provides a higher benefit.

For more details about the Critical Illness insurance plan, please see the [Critical Illness Insurance brochure](#) for an overview of how the plan works, or the [Schedule of Covered Benefits](#) for specific coverage details of the low and high plan option.

<sup>7</sup> By enrolling for Critical Illness Insurance, if I am a resident of Arkansas, Connecticut, Idaho, New Hampshire, or Utah, I declare that no person proposed for Critical Illness coverage is covered under any Title XIX program (Medicaid or any similarly named program).

## Important Information About the Accident and Critical Illness Insurance Plans

Both plans are considered voluntary benefits, which means they're available to supplement Assurant core benefit offerings, and Assurant doesn't sponsor these or contribute to their cost. You can take advantage of group rates and, for a relatively low premium, receive a lump-sum cash benefit in the event of a covered accident or illness.

In addition to competitive group rates, the advantages of selecting the Accident Insurance and Critical Illness Insurance coverages as voluntary benefits through Assurant include:

- Guaranteed acceptance
- No medical exam required
- Paid through convenient payroll deductions
- Portable coverage you can take with you
- \$50 reward under each plan when you get a health screening

Use your lump-sum cash benefit — paid directly to you — as you see fit. Use it to pay expenses to meet your deductible, copays for doctors and specialists, coinsurance, and additional help you may need at home during your recovery.







## ADDITIONAL BENEFITS



### Life & Accidental Death & Dismemberment

Do you have enough life insurance to protect those who depend on you? Assurant automatically provides Basic Life and Basic Accidental Death & Dismemberment (AD&D) insurance through MetLife at no cost to you. You can purchase additional life and AD&D insurance coverage for yourself and your dependents. You may be required to provide evidence of good health (also known as evidence of insurability or EOI). If your election requires EOI, a direct link to MetLife's online Statement of Health Form will appear in the External Links section of your MyHR Benefits worklet once the Open Enrollment period ends. You must complete the Statement of Health Form no later than December 31, 2023, and it must be approved by MetLife before your coverage takes effect.



### Long-Term Disability Buy-Up

Assurant automatically provides you with a Core Long-Term Disability (LTD) benefit of 50% of your monthly Plan Pay, up to \$15,000 per month at no cost to you. For an LTD benefit of 60% of your monthly Plan Pay, up to \$15,000 per month, you can elect to enroll in the LTD Core Plus 10% Buy-Up option. Your current coverage election automatically carries over into 2024. If you previously waived coverage under the LTD Buy-Up option and wish to enroll for 2024, you'll

need to provide Evidence of Insurability to Lincoln Financial for their approval before additional coverage goes into effect. If applicable, Lincoln Financial will send you an email with instructions after Open Enrollment ends.



### Legal Assistance Plan

Get access to professional attorneys and financial counselors for assistance with a variety of legal and financial matters, such as identity theft, credit record corrections, coverage for minor traffic offenses, and more. Read more about this coverage, offered through [LegalEASE](#).



### Health Care Flexible Spending Accounts (FSAs)

When you contribute to an FSA, your money is deposited before it's taxed. That gives you an automatic savings, depending on your federal tax rate. Whether you can enroll in a general purpose or limited purpose FSA depends on which health plan you choose. You must use your FSA balance during the plan year. Any balance remaining in your account at the end of the plan year will be forfeited. Visit [myassurantbenefits.com](#) to learn about [FSA tax savings and contribution limits](#).



### Dependent Day Care FSA

If you incur eligible expenses during the year for child or elder care, you can reimburse yourself for those expenses through a Dependent Day Care FSA. In 2024, you can contribute \$5,000, or \$2,500 if married and filing separately. Depending on your compensation, your maximum contribution may be reduced to comply with federal law. This account is strictly for expenses associated with providing care for your child or elder while you work, not for health care expenses.

#### For More Information About the FSAs

- Read more about Assurant's [FSAs](#).
- See [myassurantbenefits.com](#) about using an FSA, including examples of eligible expenses that can be reimbursed through a Limited Purpose or General Purpose Health Care FSA, or a Dependent Day Care FSA.

**Remember that, if you want to contribute to any of the FSAs, you must enroll each year. The IRS doesn't allow payroll contributions to carry over from the prior year.**

**Enroll: Oct. 16 – Nov. 3**



## DEFAULT COVERAGE

### If You Don't Enroll by Nov. 3, You'll Receive This Default Coverage:

Your personal contributions will be set to \$0 for:

- Health Savings Account (HSA)<sup>8</sup>
- Flexible Spending Account (FSA) — both Health Care (General Purpose and Limited Purpose) and Dependent Day Care

<sup>8</sup>If you're a participant in the Green or Orange health plan, you're required to enroll in the HSA in order to complete the enrollment process; however, you're not required to make personal contributions and you'll receive the company contribution.

You'll have the same coverage in 2024 as you did in 2023 for these plans and programs, including the same enrolled dependents:

- Health (including your prior tobacco use attestation)
- Dental – Low Plan (you must actively enroll to elect the Dental – High Plan, and you will need to add your dependents)
- Vision
- Supplemental Life insurance
- Supplemental AD&D insurance
- Dependent (Spouse/Domestic Partner and Child Life insurance)
- Long-Term Disability 10% Buy-Up
- Legal Assistance Plan
- Critical Illness Insurance
- Accident Insurance

You'll continue to have coverage in these core benefits (no election is required):

- Basic Life
- Basic Accidental Death & Dismemberment
- Short-Term Disability
- Core Long-Term Disability
- Business Travel Accident
- Employee Assistance Program
- Live Well wellbeing resources and family-friendly benefits



## HOW TO ENROLL

### Using MyHR to Enroll in or Waive Coverage

- Go to Connect and click on the MyHR icon from the dashboard.
- Check your MyHR inbox and click on the task “Open Enrollment.”
- Complete your tobacco use attestation, make your benefit elections, and review/add beneficiaries. You can make changes to your submitted elections at any time during the **Open Enrollment period, through 10 p.m. ET Nov. 3, 2023**. Simply select your Benefits worklet in MyHR, then “Change Open Enrollment.” Don’t forget to resubmit your elections if you make changes.
- After the enrollment period ends, you’ll find a summary of your 2024 elections in your Benefits worklet.
- Refer to the [job aid](#) on the MyHR Resources site via your Quick Links worklet.

### Changes to Dependents or Insurance Elections

- If you add a new dependent for 2024 coverage, you’ll need to provide documentation. Mercer, Assurant’s benefits eligibility administrator, will contact you directly with instructions for dependent eligibility verification.
- If you elect coverage that requires evidence of insurability, instructions will be provided during the enrollment process.

### Open Enrollment Checklist



#### 1. Get Ready

- ✓ Review this guide to find out what’s new and what to consider before making your elections.
- ✓ Use [ALEX](#), a fun and engaging tool that can give you personalized support to help you choose the plan that may best fit your needs. You can also find ALEX at [myassurantbenefits.com](https://myassurantbenefits.com).

#### 2. Enroll

- ✓ **Between Oct. 16 and Nov. 3**, visit [MyHR](#) to choose your benefits or waive coverage.
- ✓ See the [job aid](#) for enrollment features.
- ✓ Review and/or update your dependent/beneficiary information, if necessary.
- ✓ Be sure to save and submit your elections. You can make changes through **10 p.m. ET Nov. 3**.

#### 3. After You Enroll

- ✓ Review your Benefit Elections summary in MyHR.





## Make the Most of Your Health Savings Account (HSA)

Are you enrolled in the **Green** or **Orange** health plans? If so, you have a great opportunity to take advantage of the triple-tax-free benefit with your HSA while saving for health care expenses now or in the future:

1. Contributions come out of your pay before taxes, reducing your taxable income.
2. Any investment growth is tax-free.
3. Qualified withdrawals from your HSA are tax-free.

Assurant also contributes to your account each year: \$500 for Individual coverage and \$1,000 for Family coverage.

### How Much You Can Contribute to Your HSA in 2024

The IRS determines the maximum amount you can contribute to an HSA each year. This is a combined limit, which includes the amount Assurant contributes on your behalf.

### For More Information

Read more details about the HSA and see the Tax Savings module on [ALEX](#).

	Individual Coverage	Family Coverage
2024 IRS Limit	\$4,150	\$8,300
Assurant's 2024 Contribution	-\$500	-\$1,000
Amount You Can Contribute Pretax in 2024	\$3,650	\$7,300
Additional Amount You Can Contribute if You'll Be 55 or Older by the End of 2024	+\$1,000	+\$1,000

In January 2024, we'll deposit \$250 (Individual) or \$500 (Family) to your HSA/HRA account and an additional \$250 (Individual) or \$500 (Family) will be distributed evenly throughout the year to your health plan account on a biweekly basis. Please note that the total annual HSA contribution that's calculated and reflected in MyHR doesn't include the January lump sum portion of the company contribution.



### IMPORTANT REMINDER

You **must** enroll in the HSA and/or FSA each year you want to contribute. While your health plan coverage carries over into the next year, your HSA and FSA payroll contributions don't. You may start, stop, or change your HSA contributions at any time during the year through MyHR.

## Be Health Smart

How you use your health plan affects how much you pay out of your own pocket, as well as how much the plan pays, which has an impact on future rates. Following these tips will not only stretch your health care dollars, but also help us keep the plans as affordable as possible.

- **Take care of your health:** Stay up to date on your annual physicals and other preventative screenings, which are covered in-network at 100%. Contributions come out of your pay before taxes, reducing your taxable income.
- **Save money on prescription drugs:** Use generics when medically appropriate and register for Rx Savings Solutions for other possible savings opportunities. Generic preventive drugs are covered at 100%.
- **Get the right care in the right place:** Save the emergency room for actual medical emergencies and explore options like the new Anthem Virtual Primary Care option for virtual visits or urgent care for non-emergencies.

For more detailed tips on saving money on your health care expenses, read [Be Health Smart](#).

### Questions?

Review [myassurantbenefits.com](https://myassurantbenefits.com) for details or simply [begin a chat](#) with ERIN — our Employee Resource and Information Network — and ask your question. If this is a sensitive matter or if ERIN is unable to answer your question, “Request Assistance” directly within the tool and a member of the People Organization will contact you directly.



## It's your journey. Live well.

You give so much to Assurant every day to help us be successful. Your [wellbeing resources](#) are just one of the ways we give back to you. Focusing on your wellbeing and making yourself a priority will help you do your best and be at your best for the people and things you care about.

It's important to remember that wellbeing isn't just about your physical or mental health. We support you as a whole person. And, no matter your background, who you are, where you're from, where you are in life or what you need, we have resources to support you. Through our four pillars, we help you live well in several different areas of your life.

- **Physical:** your body and physical environment
- **Emotional:** your mind and balance
- **Financial:** your current financial obligations and preparedness for your financial future
- **Social:** your involvement with other people and your communities around you

All four pillars are an important part of your wellbeing and will support your needs and priorities as they shift over time.



## Introducing Virgin Pulse: Your New Global Wellbeing Platform



With so much going on, it can be hard to make time to focus on your wellbeing. We're excited to introduce Virgin Pulse, a wellbeing platform (and app!) that gives you a database of wellbeing resources right at your fingertips, available 24/7.

### Why Virgin Pulse?

In Virgin Pulse, you get a personalized and secure experience (in your native language) based on your goals. No matter what you want to focus on, there are tools, daily tips, and challenges to keep you engaged and accountable as you build positive habits. And — great news — you can now access the Headspace app through Virgin Pulse! Here are some other Virgin Pulse highlights:

- **Easy to Use:** You can set up your new Virgin Pulse account in just minutes, choose your preferences, and start exploring healthy topics that interest you.
- **Personalize Your Experience:** Your journey is unique to you. Virgin Pulse offers tools and resources to help every step of the way.
- **Add Friends and Family:** Invite your spouse/partner to join Virgin Pulse, as well as other family and friends who will have limited access to some platform features.
- **Build Community:** Engage in some healthy competition with co-workers and connect with friends and family for encouragement and support with your wellbeing goals.
- **Track Automatically:** Get credit for the healthy activities you're already doing. You can also easily sync to other fitness/activity apps to track your activity.
- **Employees Earn Rewards:** In 2023, you can earn up to \$50 in rewards and, separately, in 2024, you can earn up to \$200 in rewards for participating in your wellbeing journey with Virgin Pulse.
- **Take Virgin Pulse With You Wherever You Go:** With Virgin Pulse, you'll have 24/7 access via your mobile device (you can also use on your desktop, if that's what you prefer).
- **Secure Data:** Virgin Pulse is required by law to maintain the privacy and security of your personally identifiable health information.

**Once you complete your 2024 benefits elections, make sure you sign up with Virgin Pulse!**





# It's *Your* Journey. **Live Well.**

Assurant offers a diverse range of benefits under four Live Well pillars: **Physical**, **Emotional**, **Financial**, and **Social**. Join [Virgin Pulse](#), a free, confidential app and platform to help you reach your personal wellbeing goals.



## **Physical. Your body and physical environment.**

Find resources on [myassurantbenefits.com/live-well/physical](https://myassurantbenefits.com/live-well/physical).

### **High-quality preventive and general health care**

- Free in-network preventive care<sup>1</sup>
- 24/7 NurseLine for general medical care and advice<sup>1</sup>
- 24/7 virtual care through the Sydney Health App<sup>1</sup>
- Vision benefits<sup>1</sup>
- Dental benefits<sup>2</sup>

### **Care for unique conditions or situations**

- 24/7 personalized care management support for chronic conditions<sup>1</sup>
- Blue Distinction facilities specializing in complex medical needs<sup>1</sup>
- AIM financial assistance for complex tests and treatments<sup>1</sup>
- Customized care for families with members on the Autism spectrum<sup>1</sup>
- Livongo diabetes coaching and resources<sup>1</sup>

### **Expert help to get the best care and the most from your benefits**

- Health Guides to help you navigate your care and benefits<sup>1</sup>
- My Medical Ally (ConsumerMedical) experts to help make informed decisions<sup>1</sup>

### **Resources for hopeful, expecting, or new parents**

- Lactation consulting through LiveHealth Online
- Building Healthy Families support through the Sydney Health App<sup>1</sup>
- WINFertility family planning support<sup>1</sup>

### **Subsidized weight management and healthy eating resources**

- Weight Watchers



## **Emotional. Your mind and balance.**

Find resources on [myassurantbenefits.com/live-well/emotional](https://myassurantbenefits.com/live-well/emotional).

### **General mental health and work-life support**

- Mental health and substance abuse benefits<sup>1</sup>
- 24/7 access to free virtual counseling through our Employee Assistance Program
- Video therapy through LiveHealth Online

### **Digital tools to build self-awareness and mindfulness**

- Headspace App for meditation and mindfulness
- Learn to Live, Cognitive Behavioral Therapy (CBT) online program to work on thought and behavior patterns that affect your wellbeing<sup>1</sup>

### **Support for more severe mental health conditions**

- Behavioral Health Resource Care Management, on-demand and long-term virtual mental health support for things like depression, anxiety, and substance abuse<sup>1</sup>

### **Sleep support**

- Sleep testing and sleep therapy<sup>1</sup>

<sup>1</sup>Anthem plan enrollment required | <sup>2</sup>MetLife plan enrollment required



## **Financial.** Your money: your current financial obligations and preparedness for your financial future.

Find resources on [myassurantbenefits.com/live-well/financial](https://myassurantbenefits.com/live-well/financial).

### **Resources for saving, investing, and financial planning**

- Traditional or Roth 401(k) and company match through Vanguard
- Competitive rates on savings accounts and loans through Alliant Credit Union
- Assurant stock at a 10% discount (Employee Stock Purchase Plan)
- Health Plan Accounts for out-of-pocket health care expenses<sup>1</sup>
- Flexible Spending Accounts to pay for health care and dependent day care costs<sup>1</sup>
- MyTotalRewards personalized online snapshot of your total rewards

### **Resources to help save on health care costs**

- ALEX online support to help you understand your benefits options
- Vision discounts for frames, lenses, or contacts<sup>1,2</sup>
- Anthem Care Finder to compare costs for common health care services<sup>1</sup>
- Rx Savings Solutions to save money on prescriptions

### **Savings on everyday expenses**

- Variety of Assurant Employee Discounts
- Commuter Benefits Program pretax account for public transit

### **Planning for the unexpected**

- Short- and Long-Term Disability income replacement while on leave
- Critical Illness and Accident Insurance<sup>2</sup>
- Legal Assistance Plan for prepaid legal services and resources<sup>3</sup>

### **Assistance for parents and caretakers**

- Financial assistance for adoption or surrogacy
- Bright Horizons subsidized backup care and virtual tutoring for dependents

### **Continuing education and aid**

- Tuition reimbursement
- Courses in MyLearning to support your financial wellbeing
- Student loan debt support through Vanguard and Candidly



## **Social.** Your involvement with other people and communities around you.

Find resources on [myassurantbenefits.com/live-well/social](https://myassurantbenefits.com/live-well/social).

### **Volunteering and donations**

- Assurant Cares volunteer opportunities and charitable donation matching
- Emergency financial assistance through the Assurant Cares Employee Support Fund (ACES)
- Up to eight hours of paid volunteer time per year

### **Engagement with Assurant colleagues**

- Local Engagement Champion Teams to support employee engagement
- Employee resource groups to build community and inclusion
- Viva Engage internal social networking platform

### **Personal time**

- Holidays, paid time off, and unpaid time off to relax and rejuvenate

<sup>1</sup>Anthem plan enrollment required | <sup>2</sup>MetLife plan enrollment required | <sup>3</sup>LegalEASE plan enrollment required



Visit [Virgin Pulse](#): a customizable tool to build positive habits, stay accountable, track progress in one place, and reach your wellbeing goals in all four pillars.

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