



ASSURANT®

# 2025 NEW HIRE BENEFITS GUIDE

*Choose Well. Live Well.*



# YOU MUST ENROLL IN BENEFITS 15 DAYS FROM DATE OF HIRE

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This Guide constitutes a Notice of Summary of Material Modifications (SMM) to the Assurant Health and Welfare Benefit Plan (the Plan). The changes described in this document affect benefits under the Plan and should be kept with your benefits materials for future reference. Please refer to the Assurant Health and Welfare Plan Summary Plan Description (SPD) for more information regarding the benefits listed below. These changes described in this SMM provide further clarification of existing language in the SPD as available on [myassurantbenefits.com](http://myassurantbenefits.com).

While the company intends to continue these benefits described in this Guide, 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, the plan document will control.

# WELCOME TO ASSURANT



Assurant is committed to helping you live well by offering a wide array of benefits tools and resources that support your total wellbeing. Assurant pays most of the cost of our benefits. These programs are designed to be as diverse as our people and be there for you at every stage of life. Our comprehensive suite of benefits are aligned by our four wellbeing pillars – Physical, Emotional, Financial, and Social – and support you as a whole person, as well as the people you care about most.

We hope you'll take advantage of these programs and make your health and wellbeing a top priority. Please review the information in this guide and visit [myassurantbenefits.com](https://myassurantbenefits.com) for the most up-to-date information about your benefit options.

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

## Don't Delay – Make Your Elections Soon

You have 15 days from your date of hire to enroll in benefits. After that, you won't be able to make any changes to your elections for most programs until Open Enrollment in the fall, unless you have a qualified life change, such as marriage or the birth or adoption of a child.

## 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 ERIN is unable to answer your question, type “Request Assistance” directly within the tool and a member of the People Organization will contact you.

# Health Care

HEALTH PLAN | PRESCRIPTION DRUGS | SPECIALIZED MEDICAL PROGRAMS, SUPPORT, AND RESOURCES | DENTAL | VISION

## Health Plan

Assurant offers four health plan options administered by Anthem Blue Cross and Blue Shield (Anthem). They all cover the same medical services, prescription drugs, and health programs. They also all include free in-network [preventive care](#), such as annual exams and age-appropriate screenings. But there are differences in cost, provider networks, whether services are covered out-of-network, and in how the deductibles work.

1. **Purple** - This is an Exclusive Provider Organization (EPO) Plan, and all services must be received within the plan's network. **Except in the case of an emergency, out-of-network benefits will not be covered.** The provider network is different than the other plans and is based upon where you live and your ZIP code. Check if your providers are in the [Purple Plan network](#).
2. **Blue** - This is a Preferred Provider Organization (PPO) Plan and gives you the flexibility to use both in- and out-of-network providers. Generally, you will save money by using in-network providers as rates have been negotiated and are usually lower than out-of-network rates.
3. **Green** - This is a High Deductible Health Plan (HDHP). HDHPs typically have a higher deductible than other plans but lower paycheck contributions. They also offer the opportunity to save for health care expenses now or in the future with a Health Savings Account (HSA). If you enroll in the **Green** plan, Assurant will contribute \$500 for Individual Coverage or \$1,000 for Family Coverage. You must open an HSA to receive the Company contribution.

4. **Orange** - This is also an HDHP plan. It features a higher deductible than the **Green** plan and offers lower employee contributions. It also offers the opportunity to save for health care expenses with an HSA, and if you enroll in the **Orange** plan, Assurant will contribute \$500 for Individual Coverage or \$1,000 for Family Coverage. You must open an HSA account to receive the Company contribution.

[Click here](#) to view the medical precertification list for 2025.

### If You Enroll in Family Coverage

If you enroll in Family Coverage, you may need to meet an embedded annual deductible and/or out-of-pocket maximum.

The **Orange** plan has an embedded deductible.

- An **embedded annual deductible** includes both an Individual and Family deductible. This means that if someone in the family reaches the Individual deductible before the Family deductible is reached, benefits for just that family member will begin.

The **Purple**, **Green**, and **Orange** plans have an embedded out-of-pocket maximum.

- An **embedded out-of-pocket maximum** means that the Family out-of-pocket maximum includes the Individual out-of-pocket maximum. If someone in the family reaches the Individual out-of-pocket maximum before the Family out-of-pocket maximum is reached, covered benefits for just that family member will be paid at 100%.



### IN-NETWORK PROVIDERS

To find an in-network health care provider, visit the Health Plan Networks section (found under Benefits/Health Plan) on [myassurantbenefits.com](https://myassurantbenefits.com).

# Health Care

[HEALTH PLAN](#) | [PRESCRIPTION DRUGS](#) | [SPECIALIZED MEDICAL PROGRAMS, SUPPORT, AND RESOURCES](#) | [DENTAL](#) | [VISION](#)

## Overview of the Health Plan for In-Network Care

The table below reflects what you pay in out-of-pocket costs for each plan.

[Click here](#) for details on out-of-network benefits for the **Blue**, **Green**, and **Orange** plans. Except in the case of an emergency, out-of-network benefits will not be covered under the **Purple** plan.

[Click here](#) to better understand health plan terminology.

	PURPLE	BLUE	GREEN	ORANGE
Annual Deductible <sup>1</sup>	\$500 Individual \$1,000 Family <sup>2</sup>	\$450 Individual \$900 Family <sup>2</sup>	\$1,700 Individual \$3,400 Family <sup>2</sup>	\$3,300 Individual \$6,600 Family <sup>2</sup>
Primary Care Physician	\$25 copay	20% coinsurance	20% coinsurance	10% coinsurance
Specialist	\$45 copay (includes Urgent Care)	20% coinsurance	20% coinsurance	10% coinsurance
Emergency Room	\$300 copay	20% coinsurance	20% coinsurance	10% coinsurance
Hospital Inpatient & Outpatient	Deductible + 20% coinsurance	20% coinsurance	20% coinsurance	10% coinsurance
Annual Out-of-Pocket Maximum <sup>1</sup>	\$4,000 Individual \$8,000 Family <sup>2</sup>	\$3,450 Individual \$6,900 Family <sup>2</sup>	\$4,200 Individual \$8,400 Family <sup>2</sup>	\$5,200 Individual \$10,400 Family <sup>2</sup>
Health Savings Account Company Contribution	N/A	N/A	\$500 Individual \$1,000 Family <sup>2</sup>	\$500 Individual \$1,000 Family <sup>2</sup>
Non-tobacco users will receive a separate Tobacco-Free Health Credit of \$18.46 per paycheck, lowering your total contribution.				
Employee Only	\$98.41	\$165.25	\$93.60	\$50.54
Employee + Spouse/ Domestic Partner	\$277.19	\$411.23	\$244.66	\$116.81
Employee + Child(ren)	\$254.98	\$372.04	\$221.82	\$109.56
Employee + Family	\$371.58	\$568.20	\$334.91	\$146.12

<sup>1</sup> Deductibles and out-of-pocket maximums for in- and out-of-network services must be met separately – they don't cross-accumulate.

<sup>2</sup> "Family" includes Employee & Spouse/Domestic Partner, Employee & Child(ren), and Employee & Family.

[Click here](#) for part-time employee health, dental, and vision rates.

# Health Care

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## WHICH PLAN IS RIGHT FOR YOU?

There are considerations you should think about when choosing a health plan, beyond the paycheck contributions and annual deductibles:



- **HOW MUCH CARE YOU NEED.** Are you a high, moderate, or low user of health care?
- **HOW YOU PREFER TO PAY FOR CARE.** Would you rather pay more out of your paycheck and less when you need care? Or would you prefer to pay less out of your paycheck contributions and more when you need care?
- **YOUR PREFERENCES.** Do you want the freedom to use out-of-network providers? Are you comfortable paying for coverage you may not use?
- **ASSURANT CONTRIBUTIONS AND PRETAX SAVINGS.** Are you comfortable with the Health Care FSA and not looking for additional tax savings or investment options? Do you want to save money for the short- or long-term, including retirement? Do you want to take advantage of Assurant's contribution to a Health Savings Account (HSA) and apply it to your health care costs?

Still not sure? Check out [ALEX](#), your enrollment Plan Comparison tool. Based on your responses to questions about yourself, any dependents you plan to cover, and expected health care use, ALEX offers suggestions on which health plan may be right for you. Assurant won't see your responses — your information is totally confidential.

For more information about Health Plans, go to [myassurantbenefits.com](https://myassurantbenefits.com).

# Health Care

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## Prescription Drugs

All Assurant health plan options through Anthem include coverage for prescription drugs through CVS Caremark. All plans share the same list of covered drugs and formulary. Contraceptives and some preventive prescriptions are covered at 100% with no deductible, copay, or coinsurance.

You can fill your prescriptions two ways:

- **Retail Pharmacy** - For medications taken for a short time (such as antibiotics), you can fill your prescription at any participating pharmacy, including chain pharmacies, independent pharmacies, and CVS Pharmacy locations – including those inside Target stores.
- **Mail Pharmacy** - For maintenance medications taken regularly, you can get a 90-day supply delivered to your door through the CVS Caremark Mail Service Pharmacy or pick them up at any CVS Pharmacy.

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** - 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 at right will apply. See the [Preventive Drug List](#).
- **Non-Preventive Drugs** - Under the **Blue**, **Green**, and **Orange** plans, you 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 to the right for all non-preventive prescription medications.

For more information about the Prescription Drug Program, go to [myassurantbenefits.com](https://myassurantbenefits.com).

### Overview of Prescription Drug Benefits

TYPE OF MEDICATION	RETAIL PHARMACY <sup>3</sup> (UP TO 30-DAY SUPPLY)	MAIL PHARMACY (UP TO 90-DAY SUPPLY)
<b>Tier 1: Generic<sup>4</sup></b>	50%, up to \$50 per prescription	50%, up to \$125 per prescription
<b>Tier 2: Preferred Brand</b> (Drugs listed on the CVS Caremark Formulary Drug List)	50% \$15 minimum to \$100 maximum	50% \$30 minimum to \$200 maximum
<b>Tier 3: Non-Preferred Brand</b> (Drugs not listed on the CVS Caremark Formulary Drug List)	50% \$40 minimum to \$150 maximum	50% \$80 minimum to \$300 maximum
<b>Fill Limit for Long-Term Medications</b>	Two fills on long-term maintenance medicines only	None

<sup>3</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 (this may vary by state). Specialty medication supply is limited to 30 days.

<sup>4</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.

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## Extra Ways to Save on Your Prescription Drug Costs

### MORE PATHS TO SAVINGS WITH RX SAVINGS SOLUTIONS

Rx Savings Solutions (RxSS) is a simple, confidential online tool that helps you identify ways to save money on your prescription medications. Using your mobile device or online portal, RxSS will automatically alert you or your covered dependents with an email or text if you are paying too much for your prescriptions and tell you how to get the same treatment for less money.

RxSS is available at no cost to all employees enrolled in an Assurant health plan.

#### How RxSS Works

- If you have regular prescriptions, RxSS will notify you automatically if there is an opportunity to save money.
- RxSS identifies different medications that perform the same as your current or prescribed medications, but with lower out-of-pocket costs.
- Anytime you get a new prescription, you can use the online tool or mobile app to look for savings.
- Savings can come in many forms, including generics, different forms of the same medication (like switching from a capsule to a tablet), and different medications that treat the same condition but cost less.
- With the information RxSS provides, you can speak to your doctor about making any changes to your medications. Or, RxSS can do the work for you by providing access to certified pharmacy technicians for assistance.

Learn more about [RxSS](#) and how to save money on current and future prescriptions.

### CAREMARK COST SAVER TO EASILY SAVE ON SOME GENERIC DRUGS

Looking for an easy way to save on the cost of your prescription drugs? All you have to do is show your Anthem CVS Caremark ID card when you pick up your prescriptions at a retail pharmacy.

#### How Cost Saver Works

Cost Saver makes sure you get the lowest available cost for your prescription medications by automatically applying the lowest available discount price. Powered by GoodRx, Cost Saver benefits include:

- Providing you with the lowest available prices for many commonly prescribed, non-specialty generic drugs.
- Automatically applying your out-of-pocket costs to your deductible and out-of-pocket maximum.
- Saving you time spent shopping around for the lowest available price.

To get started, just show your Anthem CVS Caremark ID card to your pharmacist and Caremark Cost Saver will take it from there.

Learn more about [Caremark Cost Saver](#) and how it can lower your costs.

### VIRTUAL PREP CARE

This CVS Caremark program provides convenient, no-cost access to HIV preventive treatment support. Through Nurx, a telemedicine provider, you can access expert PrEP care for HIV prevention from the comfort of your home. PrEP reduces the risk of getting HIV by about 99%. PrEP is for HIV-negative people of any gender or sexual orientation at risk of contracting HIV. Nurx makes it easy to get and stay on PrEP with virtual care and testing costs fully covered by Assurant.

For more information click [here](#).



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## Specialized Medical Programs, Support, and Resources

The Assurant health plan options through Anthem include additional programs – at no cost to you – that can help you manage aches and pains, chronic conditions, and more so that you can feel your best.

### Digital Physical Therapy Through Sword Health

Thrive is a no-cost digital physical therapy program designed to help you overcome joint, back, and muscle pain—all from home. Combining licensed physical therapists (PTs) with easy-to-use technology.

#### HOW THRIVE WORKS

You'll pick your PT, who will create a program that is customized to you, your goals, and abilities. You will receive a Thrive kit that comes with a tablet and will provide you and your PT with real-time feedback. You can chat one-on-one with your PT anytime via the tablet or by phone. They'll check in, monitor your progress, and adjust your program as needed. You can complete your exercise sessions whenever it's most convenient for you and put an end to your pain.

Learn more about how [Thrive](#) can support your wellbeing.






### Digital Pelvic Therapy Through Sword Health

Bloom is a no-cost, digital pelvic health benefit for people with vaginal anatomy. Developed by Sword Health, this easy-to-use, at-home pelvic therapy solution can give you relief from bladder issues, bowel dysfunction, and pelvic pain.

#### HOW BLOOM WORKS

When you sign up for Bloom, you'll perform short pelvic-therapy sessions from home, using a safe, intravaginal pod that connects to a mobile app. Members track progress and receive guidance through the app. You'll also have access to Bloom's pelvic Health Specialists, all of whom have Doctor of Physical Therapy degrees and provide guidance throughout the program.

Learn more about how [Bloom](#) can help you.

				
Build strength to avoid re-injury →	Occasional pain and stiffness →	Low back pain →	Women's bladder or bowel issues →	Menopause symptoms →

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## Diabetes Management through Teladoc Health

The Diabetes Management program can help you maintain your blood sugar levels for better overall health. Administered by Teladoc Health, the Diabetes Management program provides the support and tools you need to help you reach your health goals.

### HOW THE DIABETES MANAGEMENT PROGRAM WORKS

Once enrolled, eligible participants receive an advanced and connected blood glucose meter, unlimited test strips and lancets, insights with every reading, and coaches to support you along the way, all at no cost to you.

Learn more about [Teladoc Health](#) and how you can reach your health goals.

## Family Planning Support through WINFertility (WIN)

Assurant celebrates all paths to parenthood and offers family-building benefits administered by WINFertility (WIN). WIN supports you throughout your fertility journey by providing access to the best doctors, technology, and specialized advocacy and support for fertility, adoption, and surrogacy options.

### HOW WIN WORKS

WIN provides:

- 24/7 access to specially trained WIN Nurse Care Managers.
- Referrals to local, high-quality reproductive endocrinologists from Anthem's network.
- Authorizations for outpatient and in-office infertility services.
- An individualized care plan with treatment recommendations.
- Families enrolled in an Assurant health plan receive a combined \$30,000 medical and prescription drug lifetime maximum benefit for infertility treatment.

Learn more about [WIN](#) and how it can support your family-building journey.

## Anthem Support Programs

You also have access to specialty programs through Anthem, including:

- **Building Healthy Families** - This all-in-one program can help your family grow strong whether you're trying to conceive, expecting a child, or raising young children.
- **Emotional Wellbeing Resources** - Learn to Live provides 24/7 access to digital tools that help you learn effective ways to manage stress, anxiety, depression, drug and alcohol use, sleep issues, social anxiety, and more.
- **Virtual Second Opinion** - If you're diagnosed with a serious health issue or your doctor recommends surgery, you can get a second opinion from a best-in-class facility and specialist through My Medical Ally. Connecting with recognized experts can help you feel confident in your diagnosis, understand the pros and cons of treatment options, and make informed decisions.

Login to [Anthem.com](#) under My Health Dashboards to learn more.



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## Virtual Primary Care - Anytime, Anywhere

### CARE OPTIONS AVAILABLE TO YOU THROUGH LIVEHEALTH ONLINE

With LiveHealth Online, you have access to telehealth visits 24/7/365 for almost everything (always go to the hospital or call 911 if you are experiencing a life-threatening health crisis). Whether you have a sick child in the middle of the night, can't get an appointment with your regular doctor, or just need help, LiveHealth Online removes obstacles to receiving care. LiveHealth Online offers Virtual Primary Care, Urgent Care, Mental Health Therapy, and Psychiatry.

LiveHealth Online is available to all employees, regardless of whether you participate in the Assurant Health Plan. However, if you're enrolled in the Assurant Health Plan, any costs associated with your virtual visit will be applied toward your deductible and coinsurance.

You can see the same primary care doctor and get regular doctor visits and checkups with LiveHealth Online Virtual Primary Care. It's like an office visit with a primary care provider (PCP) – without the office. Choose from board-certified, in-network PCPs, and have the same doctor take care of you time and again.

### HOW VIRTUAL PRIMARY CARE WORKS

Choose a PCP who will get to know you and your health, providing:

- Chronic condition management, preventive care, referrals, acute care, and more.
- Care for diabetes, the flu, and other health issues.
- Referrals for X-rays, blood work, and specialists.
- Prescriptions as needed sent to your local pharmacy.
- Appointments from 8 a.m. to 8 p.m. weekdays.

### AROUND-THE-CLOCK URGENT CARE

Getting sick or injured isn't something we plan, so be prepared for anything with 24/7 urgent care on LiveHealth Online. Stay home and see a doctor in minutes - even when your local doctor's office is closed. You can get a diagnosis and treatment plan in no time, so you can get back to feeling better.

### HOW VIRTUAL URGENT CARE WORKS

With urgent care on LiveHealth Online, you'll get:

- Shorter wait times than in-person.
- Doctors available 24/7.
- Prescriptions sent to the pharmacy of your choice.
- Access to doctors for flu, cold and fever, sore throat, headache, allergies, minor rashes, pink eye, tooth pain, skin conditions, and more.

And in many cases, the overall cost for virtual care is lower than in-person care.

No matter what care you need, your starting point is the [Anthem Sydney<sup>SM</sup> Health app](#), [LiveHealth Online](#) app, or [Anthem.com](#).

If you are enrolled in the health plan, be sure to enter your Anthem member ID on the insurance screen in LiveHealth Online for access to all your benefits, including Annual Wellness.

Learn more about [Virtual Primary Care](#) and how you can get the care you need, when you need it.

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## Annual Wellness Visit

A wellness visit is a regular check-up and a chance for you to get the routine, preventive care you may need, from the comfort of home. Like other preventive services, it is covered at 100%. Doctors on [LiveHealth Online](#) can:

- Order preventive screenings like mammograms, colonoscopies, and more.
- Request immunizations and lab tests.
- Write in-network referrals.
- Give depression and anxiety screenings.
- Write new and refill prescriptions.
- Provide personalized health advice and a plan to stay well.
- And more!

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## Optimize Your Benefits

We all comparison shop for things big and small—from airline tickets to electronics, appliances, and cars. Health care is no different. Here are some ways to lower your health care costs:

- Consider an [HSA plan](#). When you elect the **Green** or **Orange** plan, you will receive a Company contribution to your account (up to \$500 employee only and up to \$1,000 Family coverage) that can be used towards your deductible, coinsurance, or any eligible medical expense, now or in the future if you meet the HSA eligibility criteria and properly complete the opening of your account.
- If it's not an emergency, skip the emergency room. Visits to an emergency room can be as much as 10 times higher than an urgent care center. Or, bring the doctor to you with [Virtual Urgent Care](#) and speak or video conference with a board-certified doctor any time of day or night.
- Use [in-network providers and services](#) which are negotiated by the health care plan providers, and typically offer considerable savings over out-of-network providers and facilities. It's always good to check to make sure that not only your doctor(s) are in-network but that labs, imaging facilities, outpatient centers, etc., are also in-network.
- Use [generic drugs](#) and save as much as 80% compared to brand formulary drugs. The FDA requires generic drugs to meet standards that ensure it is the same basic product as the brand-name drug. Generics can be taken the same way and for the same reason as a brand-name drug.
- Use the [Mail Service Pharmacy](#) or your local CVS Pharmacy for your maintenance medications (such as those for high blood pressure, allergies, or diabetes) and cut your prescription drug bills by as much as one-third.
- Sign up for [Rx Savings Solutions](#) and let them identify ways to save on your prescription drug costs.
- Show your Anthem CVS Caremark member ID card when you go to the pharmacy, and you'll automatically receive any available discounts through [Caremark Cost Saver](#).



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## Dental Plans

Assurant offers a choice of two dental options – the High and Low plans – through MetLife. Both provide preventive and diagnostic care at no cost to you when you use in-network providers and cover preventive, diagnostic, basic, and restorative services. Only the High plan offers orthodontics coverage. You can elect dental coverage even if you are not enrolled in an Assurant Health Plan.

### Overview of the Dental Plans for In-Network Care

The table below reflects what you pay in out-of-pocket costs for each plan.

	LOW PLAN (NO ORTHODONTICS)	HIGH PLAN (INCLUDES ORTHODONTICS)
Annual Deductible <sup>5</sup>	\$50 Individual \$100 Family	\$50 Individual \$100 Family
Preventive and Diagnostic Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontic Services	N/A	50% / \$1,500 per person lifetime maximum
Annual Maximum Preventive, Diagnostic, Basic, and Major Services	\$1,000 per person per year	\$2,000 per person per year
PER PAYCHECK EMPLOYEE CONTRIBUTION (FULL-TIME)		
Employee Only	\$4.74	\$8.26
Employee + Spouse / Domestic Partner	\$9.39	\$16.34
Employee + Child(ren)	\$11.69	\$20.34
Employee + Family	\$16.60	\$28.90

<sup>5</sup> The deductible does not apply to preventive and diagnostic care or to orthodontic services. Coverage for orthodontic services applies to both adults and children.

### Optimize Your Benefits

Receive in-network preventive care at no cost, which generally includes routine oral exams, X-rays, and cleanings.

For more information about the Dental Program, go to [myassurantbenefits.com](https://myassurantbenefits.com).

### WHICH PLAN IS RIGHT FOR YOU?

As you consider your options, you may want to think about:

- How much care you need. If you anticipate needing only cleanings and check-ups, both plans cover diagnostic and preventive care at 100% when using in-network providers - but the Low plan will cost less out of your paycheck. If you or someone in your family are likely to need additional dental care, consider choosing the High plan since it has a higher annual maximum.
- If you or a family member needs coverage for orthodontics, you must enroll in the High plan. The Low plan does not cover orthodontics.

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## Vision Plan

Assurant’s Vision plan is offered through EyeMed, Anthem’s vision partner. In addition to benefits for eye exams, eyeglasses and contacts, Anthem has negotiated discounted rates for the Anthem Blue View Vision Insight Plan. You pay 100% of premiums through pretax payroll deductions and can elect vision coverage even if you are not enrolled in an Assurant Health Plan.

The vision plan offers an extensive network of optometrists and vision care specialists. You’ll save money by visiting in-network providers. To find a network provider near you, visit [anthem.com](https://www.anthem.com).

### Overview of the Vision Plan for In-Network Care

The table below reflects what you pay in out-of-pocket costs for each plan.

Routine Eye Exam	\$10 Copay
One Pair of Eyeglass Frames	\$150 allowance, then 20% off any remaining balance
<b>EYEGLOSS LENSES (INSTEAD OF CONTACT LENSES)</b>	
• Single vision lenses	\$10 copay
• Bifocal lenses	\$10 copay
• Trifocal lenses	\$10 copay
• Lenticular lenses	\$10 copay
<b>CONTACT LENSES (INSTEAD OF EYEGLOSS LENSES)</b>	
Elective conventional (non-disposable) OR	\$150 allowance, then 15% off any remaining balance
Elective disposable OR	\$150 allowance (no additional discount)
Non-elective (medically necessary)	Covered in full
<b>PER PAYCHECK EMPLOYEE CONTRIBUTION (FULL-TIME)</b>	
Employee Only	\$3.12
Employee + Spouse/Domestic Partner	\$6.25
Employee + Child(ren)	\$6.41
Employee + Family	\$9.53

For more information about the Vision Program, go to [myassurantbenefits.com](https://myassurantbenefits.com).

## OPTIMIZE YOUR BENEFITS

Even if you don’t participate in the Vision Plan, vision services are available to you when you enroll in an Anthem health plan. For example, your health plan coverage includes:

- Annual routine vision exam (including refractions)
- Non routine exams (coverage & frequency based on need)
- Cataract surgery that includes initial eyeglass frames, lenses or contacts
- Certain types of vision therapy

# Saving and Spending Accounts

HEALTH SAVINGS ACCOUNT | FLEXIBLE SPENDING ACCOUNTS

## Health Savings Account

If you enroll in the **Green** or **Orange** Health plans, you may contribute to a Health Savings Account (HSA) to pay for eligible health care expenses, such as your deductible and coinsurance, incurred now or in the future, even in retirement. Assurant will also contribute to your HSA based on the coverage level you elect (up to \$500 Individual/up to \$1,000 Family), helping you grow your account faster. You must open an HSA to receive the Company contribution. The Company contribution will be prorated based on when you open your HSA and will be distributed into the same account on a bi-weekly basis throughout the year.

Advantages of contributing to an HSA:

- You may make pretax contributions to save for future health care expenses, decreasing your taxable income.
- Your account earns tax-free interest, and you may choose how it is invested once your account balance reaches \$1,000.
- The balance rolls over from year to year.
- You may use it for future health care expenses, even after you retire.
- You take your balance with you if you leave the Company.
- Never pay taxes if you use the funds to pay for eligible medical expenses.
- Completely flexible, you can start, stop, or change your HSA contributions at any time.

For 2025, the maximum amount<sup>6</sup> you may contribute to an HSA is:

- \$4,300 for Individual Coverage.
- \$8,550 for Family Coverage.
- If you are age 55 or older, you are eligible to make an additional catch-up contribution of \$1,000.

For more information about HSAs including eligibility criteria, go to [myassurantbenefits.com](https://myassurantbenefits.com).

<sup>6</sup> The annual maximum includes your contribution from Assurant.

## 2025 HSA CONTRIBUTION MAXIMUMS

The maximum amount you may contribute to an HSA is:

- \$4,300 for Individual Coverage.
- \$8,550 for Family Coverage.
- If you are age 55 or older, you are eligible to make an additional catch-up contribution of \$1,000.



# Saving and Spending Accounts

HEALTH SAVINGS ACCOUNT | FLEXIBLE SPENDING ACCOUNTS

## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) reduce your taxable income and save you money by letting you set aside pretax dollars to pay for eligible health care and dependent care expenses, which insurance doesn't cover. The FSAs are administered by Anthem.

### General Purpose Health Care FSA

If you participate in the **Purple** or **Blue** plans or waive coverage, you may enroll in a General Purpose Health Care FSA. Use it to pay for deductibles, copays, and coinsurance for eligible medical, dental, vision, prescription drug expenses, and more. You may contribute up to \$3,300, the current IRS maximum.

### Limited Purpose Health Care FSA

If you participate in the **Green** or **Orange** plans, you may participate in a Limited Purpose Health Care FSA. Use it to pay for eligible dental and vision expenses only (not medical). You may contribute up to \$3,300, the current IRS maximum.

### Dependent Care FSA

Pay for eligible dependent care and elder care expenses that allow you and your spouse to work or attend school full-time. Expenses will also qualify if you work, and your spouse is mentally or physically incapable of self-care. Eligible expenses include payments to a babysitter or companion in or outside your home for children under age 13, or qualifying dependents who are disabled or elderly and incapable of self-care.

The Dependent Care FSA maximum annual contribution is \$5,000 (including any pretax contributions your spouse makes to a Dependent Care FSA through his/her employer). If you are married and file separate tax returns, the maximum annual contribution is \$2,500.

**Legal Limits for Highly Compensated Employees** - If you are a highly compensated employee (HCE), as defined by the IRS, your savings opportunity may be limited. If this impacts you, you'll be notified by the

People Experience Center. The estimated maximum contribution for HCEs is currently \$1,500 but may be subject to change during the year.

**NOTE: Unlike HSAs, FSAs have "use it or lose it" rules; any unused balance at the end of the year will be forfeited.**

### How Do Health Care FSAs (General and Limited Purpose) and HSAs Differ?

FSA	HSA
Save on health care in the current year only	Save only on health care expenses now or in the future, even in retirement
You can contribute up to \$3,300 in 2025	You can contribute up to \$4,300 (Individual) or \$8,550 (Family) and an additional \$1,000 if age 55+ in 2025
No Company contributions	Company contributes \$500/Individual and \$1,000/Family
Funds don't carry over year to year, but you have until March 31 to submit claims from the prior calendar year (any unused funds are forfeited)	Funds carry over year to year - and are yours to keep, even if you leave the company or retire

### Optimize Your Benefits

Contribute to a [Health Care FSA](#) or [HSA](#) and use pretax dollars to pay for eligible health care expenses such as deductibles and coinsurance.

For more information about FSAs, go to [myassurantbenefits.com](https://myassurantbenefits.com).

# Financial Protection

DISABILITY | LIFE AND ACCIDENT INSURANCE | INJURY AND ILLNESS BENEFITS | 401(K) PLAN | LEGAL ASSISTANCE PLAN | COMMUTER BENEFITS PROGRAM  
EMPLOYEE STOCK PURCHASE PLAN (ESPP) | ALLIANT CREDIT UNION | CANDIDLY: STUDENT LOAN SOLUTION

## Disability

Assurant provides Disability, Basic Life, and Basic Accidental Death & Dismemberment (AD&D) Insurance at no cost to you.

Disability coverage protects your income if you are unable to work due to an illness or injury. Assurant provides both Short-Term and Long-Term Disability benefits after 60 days of employment, and offers an optional Long-Term Disability Buy-Up option. The Disability plans are administered by Lincoln Financial.

### Short-Term Disability

Assurant automatically enrolls you and provides Short-Term Disability (STD) plan coverage at no cost to you. The Plan provides income in the event you cannot work due to illness, injury, or pregnancy. Benefits begin after you have been disabled for seven consecutive calendar days and are payable for the duration approved by Lincoln Financial, up to a maximum of 25 weeks.

### Long-Term Disability

Assurant automatically enrolls you and provides Long-Term Disability Plan (LTD) Core coverage at no cost to you of 50% of your monthly Plan Pay up to a maximum benefit of \$15,000 per month. The premium is added to your taxable earnings for tax purposes only. This means that, because you are taxed on the premium for this coverage, any future benefits you may receive are exempt from income taxes to the extent allowed by law.

#### LTD BUY-UP OPTION

You also have the opportunity to enroll in LTD Core plus 10% Buy-Up option which covers a total of 60% of your [Plan Pay](#) at the time of disability, up to \$18,000. If you select the LTD Core plus 10% Buy-Up option, you pay the premium for the Buy-Up option on an after-tax basis each pay period.

If you elect this option when newly hired, you won't need to provide evidence of insurability. The [LTD Buy-Up](#) option is subject to a Pre-Existing Condition Exclusion, as explained in the Health and Welfare Summary Plan Description on [myassurantbenefits.com](https://myassurantbenefits.com).

For more information about the Disability Plans, go to [myassurantbenefits.com](https://myassurantbenefits.com).



# Financial Protection

DISABILITY | [LIFE AND ACCIDENT INSURANCE](#) | INJURY AND ILLNESS BENEFITS | 401(K) PLAN | LEGAL ASSISTANCE PLAN | COMMUTER BENEFITS PROGRAM  
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## Life and Accident Insurance

Assurant automatically provides Basic Life and Basic Accidental Death & Dismemberment (AD&D) Insurance, administered by MetLife. You have the option to purchase additional supplemental life and AD&D insurance to provide financial protection and peace of mind to you and your family.

### Basic Life Insurance

Assurant automatically enrolls and provides Basic Life Insurance coverage at no cost to you in the amount of one times your annual [Plan Pay](#). If your annual Plan Pay is greater than \$50,000, you may elect coverage of either one times your Plan Pay or \$50,000.

### Basic Accidental Death & Dismemberment (AD&D) Insurance

Assurant automatically enrolls you and provides Basic AD&D Insurance coverage at no cost to you in the amount of one times your annual Plan Pay, up to a maximum of \$1.5 million. A benefit is paid to you or your designated beneficiary if, as the result of an accident, you become dismembered or die.

### Supplemental Life Insurance

You may elect additional life insurance above what Assurant provides, paying the full cost on an after-tax basis. The maximum amount of life insurance coverage you can elect is \$3 million under the Basic and Supplemental Life Insurance plans combined. Dependent Life Insurance is available for your spouse/domestic partner and children and is limited to 50% of your Life Insurance coverage under the Basic and Supplemental Life Insurance plans combined.

- **For Yourself:** You may elect one to eight times your annual Plan Pay.
- **Spouse/Domestic Partner:** You may elect coverage in the amount of \$10,000, \$25,000, \$50,000, \$75,000, or \$100,000.
- **Children:** If you enroll your children, all of your eligible children are covered for the same premium. You may elect coverage in the amount of \$5,000, \$12,500, or \$25,000.

### Supplemental AD&D Insurance

You may elect additional AD&D insurance above the Company-provided coverage, paying the full cost on an after-tax basis. The maximum amount of AD&D coverage that you can elect is \$1.5 million under the Basic and Supplemental Life Insurance combined.

- **For Yourself:** You may elect one to eight times your annual Plan Pay. You may be required to provide evidence of insurability (EOI) (also known as Statement of Health or SOH). If applicable, you'll be contacted with instructions on how to provide SOH. You must complete the Statement of Health form and it must be approved by MetLife before your coverage takes effect.

For more information about Life and Accident Insurance, go to [myassurantbenefits.com](https://myassurantbenefits.com).

# Financial Protection

DISABILITY | LIFE AND ACCIDENT INSURANCE | **INJURY AND ILLNESS BENEFITS** | 401(K) PLAN | LEGAL ASSISTANCE PLAN | COMMUTER BENEFITS PROGRAM  
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## Injury and Illness Benefits<sup>7</sup>

Assurant offers three benefits if you are injured, have a serious illness, or are hospitalized. These are optional benefits administered by MetLife, and are offered by Assurant as part of the Plan. You may purchase Accident, Critical Illness, and Hospital Indemnity benefits at discounted group rates. These programs pay lump-sum benefits directly to you to use as you wish. They do not replace health care coverage. You do not need to participate in an Assurant health plan to elect these benefits.

If you enroll in Accident Insurance or Critical Illness coverage, you can earn \$50 for completing a [health screening](#).

### HOSPITAL INDEMNITY INSURANCE

A hospital stay can be costly. Plan deductibles, copays, and out-of-network costs can add up fast – not to mention costs outside of medical needs, like your mortgage, childcare expenses, transportation, and more. Hospital indemnity insurance can help with out-of-pocket costs while you're in the hospital and recovering, reducing the financial impact as you heal.

You may want to consider enrolling in coverage if:

- You will be in the hospital due to childbirth.
- You have a chronic health condition.
- You have a family history of serious illnesses.
- You have a planned procedure or surgery.
- You're looking for additional financial reassurance and support.

### ACCIDENT INSURANCE<sup>8</sup>

Accident Insurance can provide funds to help you pay for unexpected expenses after an accidental injury. Whatever you need while recovering from an accident or injury, including another form of transport to get to work or help covering rent, a payment from Accident Insurance can help.

Accident Insurance may help cover costs resulting from:

- Medical services and treatments.
- Injuries.
- Hospitalization.
- Accidental death.
- Dismemberment, and paralysis.

<sup>7</sup> The Hospital Indemnity, Accident and Critical Illness benefits are considered voluntary, meaning you may purchase these as a supplement to your Assurant benefits and you pay 100% of premiums with no company contribution. When purchased through an employer, these plans offer the convenience of payroll deduction along with group pricing discounts on premiums.

<sup>8</sup> By enrolling in Accident Insurance, if I am a resident of Minnesota or Vermont, I declare all persons to be insured have medical coverage in force that provides benefits for medical treatment, including hospital, surgical, and medical expenses.

# Financial Protection

DISABILITY | LIFE AND ACCIDENT INSURANCE | **INJURY AND ILLNESS BENEFITS** | 401(K) PLAN | LEGAL ASSISTANCE PLAN | COMMUTER BENEFITS PROGRAM  
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## CRITICAL ILLNESS INSURANCE<sup>9</sup>

When you get sick, the expenses associated with recovery from a major illness go beyond standard medical bills. That's where Critical Illness Insurance may help. Whether you need to take a taxi to a doctor's appointment, order a meal delivery service, or hire a babysitter while you recover, payment from Critical Illness Insurance can be used to help cover such expenses however you see fit.

Critical Illness Insurance typically provides a lump-sum payment when you're diagnosed with a heart attack, stroke, kidney failure, cancer, and more.

## Optimize Your Benefits

- Are you or your dependent planning a surgery or giving birth? Hospital Indemnity Insurance provides a cash benefit that you may use however you wish.
- Accident and Critical Illness insurance coverage includes a wellness benefit of \$50 that you can earn for completing covered screenings and tests.

For more information about these benefits, go to [myassurantbenefits.com](https://myassurantbenefits.com).

<sup>9</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).



# Financial Protection

DISABILITY | LIFE AND ACCIDENT INSURANCE | INJURY AND ILLNESS BENEFITS | [401\(K\) PLAN](#) | [LEGAL ASSISTANCE PLAN](#) | COMMUTER BENEFITS PROGRAM  
EMPLOYEE STOCK PURCHASE PLAN (ESPP) | ALLIANT CREDIT UNION | CANDIDLY: STUDENT LOAN SOLUTION



## 401(k) Plan

It's never too early – or too late – to start saving for retirement through the 401(k) Plan. Assurant will match 100% up to 6% of eligible pay for your combined pretax or Roth contributions. To take full advantage of the match, you can register with Vanguard and make your elections on [retirementplans.vanguard.com](https://retirementplans.vanguard.com). You're eligible to participate after 30 days of employment and you may change your contribution rate at any time. If you don't take action, you'll be automatically enrolled at a 3% pretax contribution rate. If enrolled automatically, the pretax contribution rate increases each year in March up to a maximum of 15% with the auto escalation feature. You are 100% vested in your own contributions to the Plan and after 2 years of service, 100% vested in the Company's contribution. [Learn more.](#)

## Legal Assistance Plan

The Legal Assistance Plan can help with a variety of legal and financial matters, and provides access to professional attorneys, financial counselors and other resources. The plan is administered by [LegalEASE](#).

When you enroll in the plan, you can obtain legal coverage for services like estate planning or addressing a contractor dispute. Fees for most covered services are 100% paid-in-full when you use a network attorney. You and your covered family members have access to in-office services, telephone assistance, online resources including articles, legal resources, legal document samples, and access to the attorney network with discounted rates.

For more information about the Legal Assistance Plan, go to [myassurantbenefits.com](https://myassurantbenefits.com).

# Financial Protection

DISABILITY | LIFE AND ACCIDENT INSURANCE | INJURY AND ILLNESS BENEFITS | 401(K) PLAN | LEGAL ASSISTANCE PLAN | [COMMUTER BENEFITS PROGRAM](#)  
[EMPLOYEE STOCK PURCHASE PLAN \(ESPP\)](#) | [ALLIANT CREDIT UNION](#) | [CANDIDLY: STUDENT LOAN SOLUTION](#)

## Commuter Benefits Program

Keep more money in your pocket by setting aside pretax dollars to pay for eligible commuter expenses through the Commuter Benefits Program administered by WageWorks. Examples include subway, bus, train, ferry, vanpool, and parking. In 2025, the current IRS limit for pretax contributions is \$325 per month. To enroll, visit [wageworks.com](https://www.wageworks.com) and register as a new user.

## Employee Stock Purchase Plan (ESPP)

During enrollment periods offered twice a year, you can enroll in the ESPP to purchase Assurant stock at a 10% discount. [Learn more.](#)

## Alliant Credit Union

As an Assurant employee, you have access to become a member of Alliant Credit Union. Alliant offers a variety of resources to assist you with financial security for unplanned expenses. You could be ready for whatever comes your way when you start an emergency fund with Alliant's high-rate savings and checking accounts. Alliant also provides excellent rates on loans, deposits, convenient banking, and other tools to help you reach your other financial goals. Visit [myalliantcreditunion.com/assurant](https://myalliantcreditunion.com/assurant) or call 1-800-328-1935.

## Candidly: Student Loan Solution

Assurant teamed up with Vanguard for free and secure access to Candidly, an internet platform designed to help you pay off student debt. Use Candidly to identify and connect with tools and resources that can help you find debt forgiveness programs, discover ways to lower your monthly student loan bills, build a repayment plan, turn your spare change into loan payments, and pay off your debt faster. To learn more, call 1-866-719-3437 or email [help@getcandidly.com](mailto:help@getcandidly.com). To access the Candidly platform, log in to your [Vanguard](#) account, click on the My Financial Wellness tab, scroll down to the Candidly logo, click "Tell me more about Candidly," then click "Log me in to Candidly."

# Additional Resources for You and Your Family

## FAMILY-FRIENDLY BENEFITS



### Family-Friendly Benefits

Assurant is committed to being a diverse, equitable, and inclusive company – one that recognizes the variety of experiences, backgrounds, and perspectives that enrich our culture. No matter where you are in your journey to live well, we have the resources and tools to help promote your overall wellbeing and promote work/life balance.

#### Pregnancy Leave

After you're employed with Assurant for 60 days, benefits-eligible employees may receive up to eight weeks of pregnancy leave paid at 100% under Assurant's Short-Term Disability plan. The number of weeks will vary based on medical necessity.

#### Paid Parental Leave

Assurant provides up to four weeks of 100% paid parental leave to help parents bond with a new child, whether due to birth, adoption, or surrogacy. This benefit is available to all benefits-eligible employees after completing 90 days of employment. You can take the time off in four consecutive weeks, or split the time and use it in two, two-week increments. Parental leave must be taken within 12 months of the birth or placement of a child and is in addition to any pregnancy leave taken under the Short-Term Disability plan.

#### Subsidized Back-Up Care and Virtual Tutoring

[Get Back-Up Care](#) coverage for yourself, child, adult, or elders.

[Virtual Tutoring](#) is available for your professional certifications/academic pursuits and for your children ages 5+ to 18.

Register now so you'll be ready when you need it: [brighthorizons.com](https://brighthorizons.com). Use `assurant` (lowercase) as the employer username and `Assurant123` as a password (case sensitive) to register.

#### Family Planning Support

If you enroll in an Assurant health plan, you'll have access to fertility benefits and support services through WINFertility. WINFertility provides 24/7 access to nurse care navigators who provide individualized care plan options and

access to high-quality providers, including reproductive endocrinologists, to enhance patient outcomes based on individual circumstances. Assurant also provides a \$30,000 lifetime maximum for fertility benefits (combined for medical and pharmacy fertility assistance). You're responsible for pre-certifying your fertility services in order to receive coverage. For information about the adoption and surrogacy benefits, [click here](#).

#### Adoption and Surrogacy Assistance

To support you in growing your family through adoption and/or surrogacy, Assurant will provide up to \$20,000 of financial assistance for eligible costs associated with these services.

#### LGBTQ+ Inclusive Benefits

Assurant is committed to LGBTQ+ inclusion.

In addition to the family-friendly benefits described above, Assurant offers the following benefits and services to support our LGBTQ+ employees and their dependents:

- Health and wellbeing benefits available for same-sex spouses and domestic partners.
- Gender affirmation benefits covering a range of medical and behavioral health services including gender reassignment surgery, hormone replacement therapy, reconstructive surgical procedures, and counseling services.
- Coverage for HIV treatment and prevention.
- Prescription drugs.



# When You're Ready to Enroll

[WHO YOU CAN COVER](#) | [ENROLLMENT DEADLINE](#) | [BENEFITS INCLUDED IN DEFAULT COVERAGE](#) | [ENROLLMENT CHECKLIST](#) | [BENEFIT EFFECTIVE DATES](#)

## Who You Can Cover

You can cover the following dependents in the health, dental, and vision plans.

Spouse/ Domestic Partner <sup>10</sup>	Your lawful spouse Your domestic partner
Children <sup>11</sup>	Your child(ren), up to the end of the month in which they turn age 26, regardless of student or marital status or whether they live at home with you  Your unmarried child(ren) who are permanently disabled and – if age 26 or older – for whom you provide proof of disability

If you elect coverage for your dependents under the health, vision, or dental plans, you'll be required to verify your dependents' eligibility. After you enroll, you'll receive materials from Aptia, the company that administers this process for Assurant. Look for information both at your home and in your Assurant email.

## Enrollment Deadline

You have **15 calendar days** from your date of hire to enroll in most of your benefits via MyHR, a user-friendly site available 24/7 from your computer, tablet, or mobile device. To log in, click "MyHR" on the home page of Connect, Assurant's intranet site. If you would like to access MyHR from your mobile device, read the [instructions](#). If you don't enroll by the deadline, you'll have the default coverage described below.

To make your 401(k) election, visit [retirementplans.vanguard.com](http://retirementplans.vanguard.com) after 30 days of employment. You may make changes to your contribution rate at any time during the year.

<sup>10</sup> Refer to the Assurant Health and Welfare Benefit Plan Summary Plan Description (SPD) for the definition of a domestic partner and the tax implications of domestic partner coverage.

<sup>11</sup> Eligible children include your own and your spouse's/domestic partner's biological and adopted children.



# When You're Ready to Enroll

[WHO YOU CAN COVER](#) | [ENROLLMENT DEADLINE](#) | [BENEFITS INCLUDED IN DEFAULT COVERAGE](#) | [ENROLLMENT CHECKLIST](#) | [BENEFIT EFFECTIVE DATES](#)

## Benefits Included in Default Coverage

If you don't enroll by the deadline, you're still eligible for some coverage automatically. Please note that this doesn't include medical, dental, or vision benefits. Default coverage will include:

- Basic Life and Basic Accidental Death & Dismemberment (AD&D)
- Short-Term Disability
- Long-Term Disability – Core
- Business Travel Accident Insurance
- Employee Assistance Program
- Live Well wellbeing resources and certain family-friendly benefits
- 401(k) Plan: After 30 days, you're automatically enrolled at a pretax contribution rate of 3%. Each year, unless you opt out, the pretax contribution rate will increase by 1% until you reach 15%. Assurant will match 100% up to 6% of eligible pay for your combined pretax or Roth contributions.

## Enrollment Checklist

### 1. Get Ready

- ✓ Review this guide for a high-level overview of the benefits Assurant offers.
- ✓ Visit these additional benefit resources as needed: [myassurantbenefits.com](https://myassurantbenefits.com), [ALEX](#), and [MyHR](#).

### 2. Enroll

- ✓ Within 15 day of your date of hire, visit [MyHR](#) to choose your benefits.
- ✓ See the [instructions](#) for help with enrolling.
- ✓ Include your dependent and beneficiary information.
- ✓ Be sure to submit your elections.

### 3. After you enroll

- ✓ Review your Beneficiary Elections summary in [MyHR](#).

## Benefit Effective Dates

BENEFIT	DATE
Health, Dental, Vision, and Legal Assistance Plans	The later of your hire date or the date you become eligible for benefits.
Health Savings Account	The first of the month following your hire date or once account has been activated.
Injury & Illness Benefits (Accident, Critical Illness, Hospital Indemnity)	The later of your hire date or the date you become eligible for benefits.
Supplemental Life Insurance and Dependent Life Insurance	The later of the date you make your election or, if required, the date your Statement of Health form is approved.
Supplemental AD&D Insurance	The later of your hire date or the date you become eligible for benefits.
Flexible Spending Accounts	The day after your initial enrollment period ends.
Disability Coverage	After 60 days of employment.
401(k) Plan	After 30 days of employment.

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

Assurant offers a diverse range of benefits under four Live Well pillars: **Physical**, **Emotional**, **Financial**, and **Social**.

Join MyWellbeing, 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>

### 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>
- Virtual Second Opinion (My Medical Ally) 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>

### Care for unique conditions or situations

- Virtual PrEP Care program for HIV preventive treatment support
- Sword Thrive virtual physical therapy for musculoskeletal issues
- Sword Bloom virtual pelvic health care solution
- 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>
- Teladoc Health for diabetes coaching and resources<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 Saving Account for out-of-pocket health care expenses<sup>1</sup>
- Flexible Spending Accounts to pay for health care and dependent care costs<sup>1</sup>
- MyTotalRewards personalized online snapshot of your total rewards
- Student loan debt support through Vanguard and Candidly

### Resources to help save on health care costs

- ALEX Plan Comparison Tool helps you understand your benefit 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>
- Save money on prescriptions through Rx Savings Solutions and Caremark Cost Saver<sup>1</sup>

### 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, Accident, and Hospital Indemnity 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



## 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

- Emergency financial assistance in the wake of a catastrophic event/natural disaster 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

**Join MyWellbeing powered by Personify Health:** a customizable tool to build positive habits, stay accountable, track progress in one place, and reach your wellbeing goals in all four pillars. With MyWellbeing, you can earn up to \$50 per quarter/\$200 during a full calendar year for completing wellbeing activities.

- Easy to use
- Personalize your experience
- Add friends and family
- Build community
- Track healthy habits and activities
- Earn rewards
- Take it with you wherever you go
- Secure data



PPL-20259-1024

# Contact Information

PROGRAM	VENDOR	PHONE	WEBSITE
Medical	Anthem BCBS	1-855-285-4212	<a href="https://www.anthem.com">anthem.com</a> Sydney app
Digital Physical Therapy	Sword Health, Thrive	N/A	<a href="https://swordhealth.com/solutions/thrive">swordhealth.com/solutions/thrive</a>
Digital Pelvic Therapy	Sword Health, Bloom	N/A	<a href="https://swordhealth.com/solutions/bloom">swordhealth.com/solutions/bloom</a>
Diabetes Management	Teladoc Health	1-800-954-4355	<a href="https://TeladocHealth.com/Register/assurant">TeladocHealth.com/Register/assurant</a>
Family Planning Support	WINFertility	1-866-227-2690	<a href="https://managed.winfertility.com/assurant">managed.winfertility.com/assurant</a>
Virtual Care • Primary Care • Urgent Care • Mental Health Therapy	LiveHealth Online	1-855-603-7985	<a href="https://LiveHealthOnline.com">LiveHealthOnline.com</a>
Prescription Drug	CVS Caremark	1-866-587-4799	<a href="https://caremark.com">caremark.com</a>
Prescription Savings	Caremark Cost Saver	N/A	<a href="https://caremark.com">caremark.com</a>
	Rx Savings Solutions	1-800-268-4476	<a href="https://myrxss.com/assurant">myrxss.com/assurant</a>
Dental	MetLife	1-800-942-0854	<a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a>
Vision	Anthem (EyeMed)	1-877-635-6403	<a href="https://anthem.com">anthem.com</a>
Health Savings Account	Anthem	1-855-285-4212	<a href="https://anthem.com">anthem.com</a>
Flexible Spending Accounts	Anthem	1-855-285-4212	<a href="https://anthem.com">anthem.com</a>
Disability	Lincoln Financial	1-800-213-1939	<a href="https://MyLincolnPortal.com">MyLincolnPortal.com</a>
Life and Accident Insurance	MetLife	1-800-438-6388	<a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a>
401(k) Plan	Vanguard	1-800-523-1188	<a href="https://retirementplans.vanguard.com">retirementplans.vanguard.com</a>
Legal Assistance	LegalEASE	Enrollment Hotline: 1-800-248-9000 Member Services: 1-888-416-4313	<a href="https://legaleaseplan.com/assurant">legaleaseplan.com/assurant</a>
Employee Assistance Program (EAP)	Lucet Health	1-800-624-5544	<a href="https://eap.lucethealth.com">eap.lucethealth.com</a>
Commuter	WageWorks	1-877-924-3967	<a href="https://wageworks.com">wageworks.com</a>
Employee Stock Purchase Plan	Morgan Stanley	1-877-249-7857 (U.S.) 1-801-617-7410 (outside of the U.S.)	<a href="https://atwork.morganstanley.com">atwork.morganstanley.com</a>
Financial Protection	Alliant Credit Union	1-800-328-1935	<a href="https://myalliantcreditunion.com/assurant">myalliantcreditunion.com/assurant</a>
Student Loan Solution	Candidly	1-866-719-3437	<a href="https://getcandidly.com">getcandidly.com</a>