



ASSURANT®

2025 OPEN ENROLLMENT
October 21 to November 8, 2024

Choose Well. Live Well.



2025 OPEN ENROLLMENT: OCTOBER 21 TO NOVEMBER 8

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This Enrollment 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.

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 2025 OPEN ENROLLMENT!



Through our four pillars (Physical, Emotional, Financial, and Social), Assurant is committed to supporting your total wellbeing and your needs as they shift over time. That includes ensuring you have access to comprehensive, high-quality, affordable health care along with tools and resources to support your decision-making.

This year's Open Enrollment begins on **Monday, October 21 and ends on Friday, November 8**. Open Enrollment is your annual opportunity to review all the benefits Assurant offers, think about your coverage over the last year, and update your selections to best support you and your family's needs in the year ahead.

For 2025, we're strengthening our benefits by adding programs that support your wellbeing, many at no cost to you. Plan design changes will be minimal, and Assurant will continue to pay for the majority of your health care coverage. Despite rapidly rising health care costs and inflation, we've been able to minimize the financial impact on employees and the Company through vendor negotiations and identifying opportunities to help you to save. There will be a modest increase in medical contributions of approximately 3%, which is considerably below the national average of 7% for 2025. This equates to an average of \$3.20 per paycheck (exact amount will vary depending on your plan and coverage level).

Within this guide, you will find essential information for this year's Open Enrollment. We have highlighted new features, tips on how to save and optimize your benefits, and other considerations for making your benefit elections. **Choose Well. Live Well.**

What's New and Changing in 2025

Health Plans

- Blue plan** - To simplify the plan, the annual deductibles will be lowered by \$500 for Individual Coverage and \$1,000 for Family Coverage and, in exchange, Assurant's contribution to the Health Reimbursement Account (HRA) will be eliminated.
 If you currently participate in the **Blue** plan and enroll again for 2025, any funds remaining in your HRA at the end of 2024 will be rolled over to 2025 only and can be used throughout the year.
 As is the case today, if you choose to enroll in another Assurant health plan for 2025 and have any funds remaining in your HRA at the end of 2024, they will be forfeited.
- Orange plan** - To comply with IRS requirements, the annual deductible for in-network and out-of-network services will increase by \$100 for Individual Coverage and \$200 for Family Coverage.
- Health Savings Account** - Under the **Green** and **Orange** plans, you must open a Health Savings Account to receive the Company contribution. [See page 18](#) for more information.
- NEW! Sword Health Programs** - We are introducing programs to help with musculoskeletal challenges. Employees and their eligible dependents enrolled in an Assurant health plan will have access to two digital programs through Sword Health. There is no cost to participate in these programs:
 - **Thrive** is a virtual physical therapy program to help with musculoskeletal issues, such as back, shoulder, neck, hip, knee, elbow, ankle and wrist pain. [See page 11](#) for more information.
 - **Bloom** is a virtual pelvic health care solution for individuals with vaginal anatomy that addresses issues such as bladder leakage, bowel disorders, pelvic pain and more. [See page 11](#) for more information.
- Paycheck Contributions** - There will be a modest per paycheck contribution increase of approximately 3%, which is considerably below the national average of 7%. This applies to all four health plan options.



What's New and Changing in 2025

Dental Plans

- **Dental High plan option** - To provide more competitive orthodontia coverage, the lifetime orthodontics maximum will increase from \$1,000 to \$1,500. [See page 16](#) for more information.
- **Paycheck Contributions** - For both the High and Low plan, there will be a modest per paycheck contribution increase on average of less than a dollar (exact amount will vary depending on your plan and coverage level).

Prescription Drugs

- Two new programs are being offered to strengthen the prescription drug benefit – both at no cost to you. [See page 10](#) for more information.

NEW! **Caremark® Cost Saver™** - Powered by GoodRx®, this program can help you save money on many commonly prescribed generic medications just by presenting your Anthem CVS member ID card at an in-network retail pharmacy.

NEW! **Virtual PrEP Care** - This CVS Caremark program provides convenient access to HIV preventive treatment support.

Long-Term Disability (LTD)

- **Buy-Up plan** - The maximum monthly benefit, which covers 60% of your [Plan Pay](#) at the time of disability, will increase from \$15,000 to \$18,000. [See page 20](#) for more information.

NEW! Hospital Indemnity Insurance

- To provide you with another option to obtain supplemental financial support, we are introducing Hospital Indemnity Insurance. This benefit provides a lump-sum payment to use any way you wish if you are hospitalized. [See page 22](#) for more information.



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 **Green** 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, which has been updated 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.

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Overview of the Health Plan for In-Network Care

[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 ¹	\$500 Individual \$1,000 Family ²	\$450 Individual \$900 Family ²	\$1,700 Individual \$3,400 Family ²	\$3,300 Individual \$6,600 Family ²
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 ¹	\$4,000 Individual \$8,000 Family ²	\$3,450 Individual \$6,900 Family ²	\$4,200 Individual \$8,400 Family ²	\$5,200 Individual \$10,400 Family ²
Health Savings Account Company Contribution	N/A	N/A	\$500 Individual \$1,000 Family ²	\$500 Individual \$1,000 Family ²
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

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

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

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

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WHICH PLAN IS RIGHT FOR YOU?

There are considerations you should make when choosing a health plan, beyond the paycheck contributions and annual deductibles. Here are some things to think about:



- **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 Open 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.

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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.

Overview of Prescription Drug Benefits

TYPE OF MEDICATION	RETAIL PHARMACY ³ (UP TO 30-DAY SUPPLY)	MAIL PHARMACY (UP TO 90-DAY SUPPLY)
Tier 1: Generic⁴	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

³ 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.

⁴ 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.

NEW!

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.

NEW!

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.

NEW! **Digital Physical Therapy Through Sword Health**

In 2025, you will have access to Thrive, your 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.






NEW! **Digital Pelvic Therapy Through Sword Health**

In 2025, Assurant will introduce Bloom, your 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.

 <p>Build strength to avoid re-injury →</p>	 <p>Occasional pain and stiffness →</p>	 <p>Low back pain →</p>	 <p>Women's bladder or bowel issues →</p>	 <p>Menopause symptoms →</p>
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Health Care

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Diabetes Management through Teladoc Health (formerly Livongo)

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.



Health Care

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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 SydneySM 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!

Health Care

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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 (\$500 employee only and \$1,000 Family coverage) that can be used towards your deductible, coinsurance, or any eligible medical expense, now or in the future.
- 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](#).



Health Care

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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. The increased orthodontics limit applies to new treatment plans starting on or after January 1, 2025. 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

	LOW PLAN (NO ORTHODONTICS)	HIGH PLAN (INCLUDES ORTHODONTICS)
Annual Deductible ⁵	\$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

⁵ 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.

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.

Health Care

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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.

Overview of the Vision Plan for In-Network Care

Routine Eye Exam	\$10 Copay
One Pair of Eyeglass Frames	\$150 allowance, then 20% off any remaining balance
EYEGLASS LENSES (INSTEAD OF CONTACT LENSES)	
• Single vision lenses	\$10 copay
• Bifocal lenses	\$10 copay
• Trifocal lenses	\$10 copay
• Lenticular lenses	\$10 copay
CONTACT LENSES (INSTEAD OF EYEGLASS LENSES)	
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
PER PAYCHECK EMPLOYEE CONTRIBUTION (FULL-TIME)	
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.

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 (\$500 Individual/\$1,000 Family), helping you grow your account faster. You must open an HSA to receive the Company contribution.

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 amount⁶ 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.

⁶ The annual maximum includes your contribution from Assurant. If you are hired before January 1, 2025, half of Assurant's HSA contribution will be deposited into your HSA as a lump sum in January and the remaining portion will be prorated and deposited on a biweekly basis. Assurant's enrollment system, MyHR, only displays the biweekly contributions and doesn't reflect the lump sum portion of the company contribution.

2025 HSA CONTRIBUTION MAXIMUMS

For 2025, 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 \$3,200, 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 \$3,200, 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. The limit for each year will not be determined until early in the year. If this impacts you, you'll be notified by the People

Experience Center. The estimated maximum contribution for HCEs for 2025 is \$1,500.

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 \$3,200 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.

Financial Protection

DISABILITY | LIFE AND ACCIDENT INSURANCE | INJURY AND ILLNESS BENEFITS | 401(K) PLAN | LEGAL ASSISTANCE PLAN

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, 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 after 60 days of employment 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 after 60 days of employment 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 \$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

During Open Enrollment you 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 the increased limit of \$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.

For more information about the Disability Plans, go to myassurantbenefits.com.

Paid Parental Leave

This benefit is available to all benefits-eligible employees who give birth or complete an adoption or surrogacy placement after completing 90 days of employment.



Financial Protection

DISABILITY | [LIFE AND ACCIDENT INSURANCE](#) | INJURY AND ILLNESS BENEFITS | 401(K) PLAN | LEGAL ASSISTANCE PLAN

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.

If your election requires evidence of insurability, a direct link to MetLife's online Statement of Health Form will appear in the External Links section of your MyHR Benefits worklet once you've submitted your enrollment and after the enrollment event closes. 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.

Financial Protection

DISABILITY | LIFE AND ACCIDENT INSURANCE | **INJURY AND ILLNESS BENEFITS** | 401(K) PLAN | LEGAL ASSISTANCE PLAN



Injury and Illness Benefits

Assurant offers three benefits if you are injured, have a serious illness, or are hospitalized. In a change from prior years, while these are still optional benefits administered by MetLife, they are now 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](#).

NEW!

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

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.

CRITICAL ILLNESS INSURANCE

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 in 2025? 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.

Financial Protection

DISABILITY | LIFE AND ACCIDENT INSURANCE | INJURY AND ILLNESS BENEFITS | [401\(K\) PLAN](#) | [LEGAL ASSISTANCE PLAN](#)



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. 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.

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.

When You're Ready to Enroll

Reminders and Resources

Before electing your 2025 benefits, review your options to keep you and your family healthy and protected.

- Compare all Assurant's benefit options to determine which are right for you.
- Compare coverage through Assurant with other options that may be available to you through your spouse/partner or parents (if you're under age 26).
- Review your past health care expenses while considering any anticipated services or procedures in the coming year.
- Confirm your providers are in-network by visiting the [Health Plan Network page](#).
- Check out [ALEX](#), your Open Enrollment Plan Comparison tool.
- Find more information and resources on myassurantbenefits.com.

Benefits Enrollment How To

Use 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 November 8, 2024. 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 2025 elections in your Benefits worklet.
- Review this summary to make sure all your changes are accurate before the Open Enrollment period ends 10 p.m. ET November 8, 2024.

For detailed instructions, refer to the [job aid](#) on the MyHR Resources site via your Quick Links worklet.

When You're Ready to Enroll

What Happens If You Take No Action During Open Enrollment

If you don't elect or waive coverage during 2025 Open Enrollment, most of your current benefits will automatically roll over - but at 2025 rates, except for the Flexible Spending Accounts and Health Savings Account which do not roll over and require your active enrollment each year. If you want to contribute to an FSA or HSA in 2025, you must actively elect it on MyHR by Friday, November 8.

IF YOU DON'T ENROLL IN BENEFITS BY NOVEMBER 8:		
<p>You'll have the same coverage in 2025 for these plans and programs, including the same enrolled dependents:</p>	<ul style="list-style-type: none"> • Health (including your prior tobacco use attestation) • Dental • Vision • Supplemental Life insurance • Supplemental AD&D insurance • Dependent (Spouse/Domestic Partner and Child Life insurance) 	<ul style="list-style-type: none"> • Long-Term Disability 10% Buy-Up • Legal Assistance Plan • Critical Illness Insurance • Accident Insurance
<p>You will not participate in the following programs unless you actively make an election during Open Enrollment:</p>	<ul style="list-style-type: none"> • Health Savings Account (HSA)⁷ • Flexible Spending Account (FSA) – both Health Care (General Purpose and Limited Purpose) and Dependent Care • Hospital Indemnity Insurance <p>⁷ If you're a participant in the Green or Orange health plan and meet the eligibility criteria, you're required to enroll in the HSA to complete the enrollment process; however, you're not required to make personal contributions, and you'll still receive the Company contribution if you meet the eligibility criteria and properly complete the opening of your account.</p>	
<p>You'll continue to have coverage in these core benefits (no election is required):</p>	<ul style="list-style-type: none"> • Basic Life • Basic AD&D • Short-Term Disability • Core Long-Term Disability • Business Travel Accident 	<ul style="list-style-type: none"> • Employee Assistance Program • Live Well wellbeing resources and family-friendly benefits • Rx Savings Solutions

Unless you have a qualifying life event (such as a marriage or divorce, birth or adoption of a child, etc.), your next opportunity to change your coverage or enroll in benefits will be at Open Enrollment in the fall of 2025 for coverage in 2026.

QUESTIONS?

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

Review your options and select the plans that will help keep you and your family healthy and protected. *Choose Well. Live Well.*

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 (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.

High-quality preventive and general health care

- Free in-network preventive care¹
- 24/7 NurseLine for general medical care and advice¹
- 24/7 virtual care through the Sydney Health App¹
- Vision benefits¹
- Dental benefits²

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

- Health Guides to help you navigate your care and benefits¹
- Virtual Second Opinion (My Medical Ally) experts to help make informed decisions¹

Resources for hopeful, expecting, or new parents

- Lactation consulting through LiveHealth Online
- Building Healthy Families support through the Sydney Health App¹
- WINFertility family planning support¹

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 conditions¹
- Blue Distinction facilities specializing in complex medical needs¹
- AIM financial assistance for complex tests and treatments¹
- Customized care for families with members on the Autism spectrum¹
- Teladoc Health (formerly Livongo) for diabetes coaching and resources¹

Subsidized weight management and healthy eating resources

- Weight Watchers



Emotional. Your mind and balance.

Find resources on myassurantbenefits.com/live-well/emotional.

General mental health and work-life support

- Mental health and substance abuse benefits¹
- 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 wellbeing¹

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 abuse¹

Sleep support

- Sleep testing and sleep therapy¹

¹Anthem plan enrollment required | ²MetLife plan enrollment required



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

Find resources on 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 expenses¹
- Flexible Spending Accounts to pay for health care and dependent care costs¹
- 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^{1,2}
- Anthem Care Finder to compare costs for common health care services¹
- Save money on prescriptions through Rx Savings Solutions and Caremark Cost Saver¹

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 Insurance²
- Legal Assistance Plan for prepaid legal services and resources³

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.

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

¹Anthem plan enrollment required | ²MetLife plan enrollment required | ³LegalEASE plan enrollment required

Join MyWellbeing (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. With MyWellbeing (Virgin Pulse), 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	anthem.com 1-855-285-4212 Sydney app
Digital Physical Therapy	Sword Health, Thrive	swordhealth.com/solutions/thrive
Digital Pelvic Therapy	Sword Health, Bloom	swordhealth.com/solutions/bloom
Diabetes Management	Teladoc Health	Join.livongo.com/assurant 1-800-954-4355
Family Planning Support	WINFertility	managed.winfertility.com/assurant 1-866-227-2690
Virtual Care • Primary Care • Urgent Care • Mental Health Therapy	LiveHealth Online	LiveHealthOnline.com 1-855-603-7985
Prescription Drug	CVS Caremark	caremark.com 1-866-587-4799
Prescription Savings	Caremark Cost Saver	caremark.com
	Rx Savings Solutions	myrxss.com/assurant 1-800-268-4476
Dental	MetLife	metlife.com/mybenefits 1-800-942-0854
Vision	Anthem (EyeMed)	anthem.com 1-877-635-6403
Health Savings Account	Anthem	anthem.com 1-855-285-4212
Flexible Spending Accounts	Anthem	anthem.com 1-855-285-4212
Disability	Lincoln Financial	MyLincolnPortal.com 1-800-213-1939
Life and Accident Insurance	MetLife	metlife.com/mybenefits 1-800-438-6388
401(k) Plan	Vanguard	retirementplans.vanguard.com 1-800-523-1188
Legal Assistance	LegalEASE	www.legaleaseplan.com/assurant Enrollment Hotline: 1-800-248-9000 Member Services: 1-888-416-4313
EAP	Lucet Health (formerly New Directions)	eap.lucethealth.com 1-800-624-55443