



# 2026 New Hire Guide



## Enroll in benefits 15 days from your date of hire

### Welcome to Assurant!

We're excited to have you on our team. At Assurant, we're committed to helping you live well by offering a wide range of benefits, tools and resources that support your total wellbeing. We cover most of the cost of our benefits, and we've designed them to reflect the diversity of our people and support you at every stage of life.

Our benefits are organized around our four wellbeing pillars — Physical, Emotional, Financial, and Social — so you and the people you care about are supported as whole individuals. These programs are intended to make your benefits affordable, inclusive, and easy to use so you can focus on what matters most, your health and wellbeing.

As you get started, be sure to review the information in this guide and visit [myassurantbenefits.com](https://myassurantbenefits.com) for the most up-to-date information about your benefit options and everything available to you.

We're looking forward to a healthy 2026 together.

**Plan Well. Live Well.**



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This New Hire 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](https://myassurantbenefits.com). While the currently intends to continue the 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.



# Get Ready to Enroll

## Make your elections within 15 days

As a new employee, you'll elect Assurant benefits for 2026. 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. 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.

You can find detailed enrollment instructions and information about what happens if you don't enroll on page [23](#).

### Benefits Eligibility

Full-time employees and part-time employees working at least 20 hours per week are eligible to participate in the Assurant benefits programs under the Plan. If you have any questions about eligibility, go to [myassurantbenefits.com](http://myassurantbenefits.com) or begin a chat with [ERIN](#) — our Employee Resource and Information Network.

## Who You May Cover

You may enroll yourself and your eligible dependents in the medical, dental, and vision plans.

Spouse/ Domestic Partner <sup>1</sup>	Your lawful spouse Your domestic partner
Children <sup>2</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

<sup>1</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>2</sup> Eligible children include your own and your spouse's/domestic partner's biological and adopted children.



## Dependent Verification

If you add a dependent, you must verify they meet eligibility requirements. After enrolling, you will receive both a mailing at your home address and an email to your Assurant email from **Aptia** (Assurant's vendor that administers the dependent verification process), within 30 days, requesting supporting documentation verifying the dependent's relationship to you (e.g., a marriage or birth certificate). Failure to provide the requested documentation in a timely manner could result in cancellation of the dependent's coverage and your responsibility for any related claims incurred.

## Medical Plans

Assurant offers four medical plan options administered by Anthem Blue Cross and Blue Shield. 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 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, which keeps costs lower. **Except in the case of an emergency, out-of-network benefits will not be covered.** The provider network is different than the other Assurant medical 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 2026 medical precertification list.



## 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. 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 met, benefits for just that family member will begin. The Orange Plan has an embedded deductible.

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 met, covered benefits for just that family member will be paid at 100%.



## Introducing Mobile Clinics

Finding time for checkups and screenings can be hard, but they're essential for catching small health concerns before they become big ones. That's why we're introducing **on-site mobile clinics in select locations**, so you can get the care you need, right where you work. **More information to come!**

## Health Plan Jargon Decoded

Knowing how the medical plans work is key to maximizing your benefits. Stuck on the various terms used to refer to medical benefits? We've got you. [Click here](#) to better understand medical benefits terminology.

## Top 3 Actions for 2026

- 1 Schedule your annual wellness exam — it's free if it's in network.
- 2 Schedule your colonoscopy and mammogram if it's that time. For additional, in-network preventive care, [click here](#).
- 3 Check Rx Savings Solutions for cheaper drug pricing options.

## Combined Medical and Prescription Drug ID Card!

If you enroll in an Assurant medical plan, you will receive a combined medical/vision + prescription ID card in the mail. If you need to visit your doctor or use your pharmacy benefits before you receive your ID card, you can access it digitally at [anthem.com](#) or the [Sydney](#) app.





## Overview of the Medical Plans 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.

	Lower deductible, higher premium		Higher deductible, lower premium (with HSA company contribution)	
	<b>PURPLE</b> Copay-based, predictable costs, lowest deductible	<b>BLUE</b> PPO with highest premiums	<b>GREEN</b> HSA-compatible, second lowest premiums	<b>ORANGE</b> HSA-compatible, lowest premiums, highest deductible
Annual Deductible <sup>1</sup>	\$250 Individual \$500 Family <sup>2</sup>	\$450 Individual \$900 Family <sup>2</sup>	\$1,700 Individual \$3,400 Family <sup>2</sup>	\$3,400 Individual \$6,800 Family <sup>2</sup>
Primary Care Physician	\$25 copay <sup>3</sup>	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 and Outpatient	Deductible + 15% coinsurance	20% coinsurance	20% coinsurance	10% coinsurance
Annual Out-of-Pocket Maximum <sup>1</sup>	\$3,000 Individual \$6,000 Family <sup>2</sup>	\$3,450 Individual \$6,900 Family <sup>2</sup>	\$4,200 Individual \$8,400 Family <sup>2</sup>	\$5,300 Individual \$10,600 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>

Below are full-time employee rates.<sup>4</sup> Non-tobacco users will receive a separate Tobacco-Free Health Credit of \$23.08 per paycheck, lowering their total contribution.<sup>5</sup>

Employee Only	\$108.63	\$180.14	\$103.47	\$57.40
Employee + Spouse/ Domestic Partner	\$299.92	\$443.34	\$265.11	\$128.31
Employee + Child(ren)	\$276.15	\$401.41	\$240.66	\$120.55
Employee + Family	\$400.91	\$611.30	\$361.68	\$159.67

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

<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.

<sup>3</sup> A copay is a fixed amount paid at the time of care and does not count toward the deductible, nor is it subject to it.

<sup>4</sup> Your deductions may differ slightly due to rounding.

<sup>5</sup> The Tobacco-Free Health Credit is also provided to those who complete the tobacco cessation alternative program as described in the SPD.

## Which Medical 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.** Do you want to take advantage of Assurant's contribution to a Health Savings Account (HSA) and use it for your health care costs?

Still not sure? Check out [ALEX](#), your 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).

All the Assurant medical plan options offer comprehensive care and support with in-network preventive care covered at 100%. Choosing the plan that will best meet your needs is based on your unique situation. Consider the scenarios below as examples and consult with [ALEX](#) to find the right plan for you.

### Liam



Liam is in his 20s, healthy, and rarely goes to the doctor. Keeping his out-of-pocket costs and paycheck premiums low is important, and he likes the idea of receiving a company contribution towards an HSA that he can use now or in the future. Liam selects the **Orange** Plan.

### Jenny



Jenny and her partner are in their early 50s. Like Liam, she wants to receive a company contribution toward an HSA she can use in retirement. But, with a few illnesses and injuries under her belt, having a lower deductible is an important consideration, even if it results in higher paycheck contributions. Jenny selects the **Green** Plan.

### Noah



Noah had never given his medical plan much thought, but with the arrival of his young twins, he and his wife go to the doctor often. For them, it's more important to maintain fixed copays, and they are content to use only in-network doctors and providers. Noah selects the **Purple** Plan.

### Amelia



Amelia is a single parent with three teenagers, and it seems that one of them is always sick or injured. She has a number of in- and out-of-network doctors who she's established relationships with and wants to continue using. Amelia likes the Blue Plan because it has a low deductible even though premiums are higher. Amelia selects the **Blue** Plan.



## Where to go for the right care, at the right cost



Based on the services you receive and the medical plan you are enrolled in

<b>Virtual Care</b>	<b>Primary Care Doctor</b>	<b>Retail Health Clinic</b>	<b>Urgent Care Center</b>	<b>Emergency Room</b>
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### When do I go?

24/7 access to doctors through the <b>Sydney<sup>SM</sup> Health</b> app or LiveHealth Online/virtual care — no appointment needed	Appointment required — available during normal business hours and may also provide medical advice by phone or video and after hours; Virtual Primary Care is also available through LiveHealth Online	Walk-in care clinics located in certain drugstores and major retailers	For serious but non-life-threatening issues; many are open seven days a week with extended hours, and they usually offer X-ray and lab services	Open 24/7/365 — life-threatening emergencies only; using the ER for non-life-threatening issues can cost you a lot in time and money
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### What is the average cost/wait time?

Your cost <b>\$</b> Average wait <sup>1</sup> <b>10 min</b>	Your cost <b>\$\$</b> Average wait <sup>2</sup> <b>Less than 30 min</b>	Your cost <b>\$\$</b> Average wait <sup>3</sup> <b>Less than 30 min</b>	Your cost <b>\$\$\$</b> Average wait <sup>4</sup> <b>Less than 30 min</b>	Your cost <b>\$\$\$\$</b> Average wait <sup>5</sup> <b>90 min+</b>
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### Select examples of types of care that you can receive

Mild asthma, back pain, flu-like symptoms, allergies, fever, sprains, diarrhea, eye or sinus infection, rash, urinary tract infection (UTI), sore throat, earaches, bumps, minor cuts and scrapes, and other non-emergency symptoms	Allergies, cold and flu symptoms, sinus issues, ear and eye infections, headaches or migraines, sore or strep throat, UTI, preventive exams and vaccinations, ongoing care support	Sore throat, earaches, bumps, minor cuts and scrapes, UTI	Sprains, strains, nausea, diarrhea, ear or sinus pain, minor allergic reactions, cough, sore throat, minor headache, UTI	Signs of a heart attack, such as chest pain or difficulty breathing; signs of a stroke, such as sudden numbness or slurred speech; severe burns or bleeding; other life-threatening symptoms
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Costs are ranked according to the estimated out-of-pocket costs and average medical plan copays. Each plan may have different costs. See your plan details for more information. Nonemergency care outside of your plan's network may cost more out of pocket or may not be covered at all. Video visits with a doctor in your plan's network are subject to a deductible. \$ = lower cost, and \$\$\$\$ = higher cost. If you have any questions, please call Anthem Member Services at **1-855-285-4212**.

To find care providers in your plan's network, visit [anthem.com](https://www.anthem.com) or download the Sydney Health app.



<sup>1</sup> LiveHealth Online, internal data 2023.

<sup>2</sup> PatientPoint: 2023 Outlook: Patient Traffic and Wait Times (January 26, 2023): patientpoint.com.

<sup>3</sup> CVSHealth: As primary care wait times increase, MinuteClinic offers solutions (June 20, 2023): cvshealth.com.

<sup>4</sup> Debt.org: Emergency Rooms vs. Urgent Care Centers (January 19, 2023): debt.org.

<sup>5</sup> Harvard Business Review: To Reduce Emergency Room Wait Times, Tie Them to Payments (February 6, 2019): hbr.org.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan. In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another health care provider in your plan's network. If you receive care from a doctor or health care provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan. Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. Anthem Blue Cross and Blue Shield is the trade name of AMGP Georgia Managed Care Company, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



# Prescription Drugs

## Prescription Drugs

All Assurant medical plan options administered by 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.



**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 medical 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 below 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. Under the **Purple** Plan, you pay the coinsurance amounts indicated below 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>1</sup> (UP TO 30-DAY SUPPLY)	MAIL PHARMACY (UP TO 90-DAY SUPPLY)
Tier 1: Generic <sup>2</sup>	50% up to \$50 per prescription	50% up to \$125 per prescription
Tier 2: Preferred Brand (Drugs listed on the CVS Caremark Formulary Drug List)	50% \$15 minimum to \$100 maximum	50% \$30 minimum to \$200 maximum
Tier 3: Non-Preferred Brand (Drugs not listed on the CVS Caremark Formulary Drug List)	50% \$40 minimum to \$150 maximum	50% \$80 minimum to \$300 maximum
Fill Limit for Long-Term Medications	Two fills on long-term maintenance medicines only	None

<sup>1</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>2</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.



## Personalized Support for Weight Loss

To help you achieve and maintain a healthy weight, Assurant offers the **CVS Weight Management Program\***— a comprehensive, personalized solution designed to support weight loss, improve your health, and sustain long-term results. **This program is required for all individuals taking weight-loss medications, including GLP-1 therapies when used solely for weight loss, and other prescribed options. It combines clinical expertise, one-on-one support from registered dietitians, tailored nutrition plans, and the Health Optimizer app to guide your journey.**

To qualify, participants must meet the following requirements.

- BMI of 30 or higher, or BMI of 27 or higher with a related health condition (such as high blood pressure, high cholesterol, or type 2 diabetes)
- Physician attestation confirming you've engaged in a weight loss program and increased physical activity for at least six months

### Extra Ways to Save on Your Prescription Drug Costs



#### Rx SAVINGS SOLUTIONS

Rx Savings Solutions (RxSS) is a free, confidential online tool available to all employees and dependents enrolled in an Assurant medical plan. It helps you identify ways to save money on your prescriptions by alerting you through your mobile device or online portal. Learn more about [RxSS](#) and how to save money on current and future prescriptions.

#### PRESCRIPTION COST SAVER

Powered by GoodRx, Cost Saver makes sure you get the lowest available cost for many commonly prescribed, non-specialty generic drugs by automatically applying the lowest available discount price. Just show your Anthem ID card to your pharmacist and GoodRx will take it from there. Learn more about [Cost Saver](#) and how it can lower your costs.

## Here's What You Need to Do

First, complete any prior authorizations needed for your medication. Your benefits plan also requires you to participate in the CVS Weight Management program. Here's how:

1. **Download the Health Optimizer app and complete the eligibility survey in the app**
2. **In 1 to 3 days, after completing the eligibility survey, you can fill your prescription to get your medication according to your plan benefits**  
**Please note:** If you previously tried to fill your prescription and were charged the full cost, please wait 1-3 days after completing the eligibility survey. Then, contact your pharmacy to re-submit your claim. You'll then be able to get your medication according to your plan benefits.

3. **Meet ongoing program requirements**

The Assurant prescription drug benefits plan requires you to participate in the program, including:

- Minimum program engagement, which you can meet with these steps:
  - Attend at least one live virtual meeting or member-initiated chat with a program clinician each month, and
  - Log your biomarker info, like regular weight check-ins, based on what you and your program clinician agreed
- If you do not meet the minimum program engagement criteria in your benefits plan, you'll be responsible for the entire cost of your weight loss medication, and it may not count towards your deductible or out-of-pocket maximum.

### Need help signing up or have other questions?

Go online to [cvs.co/WM](https://cvs.co/WM) for more information about the program, the Health Optimizer app and answers to many frequently asked questions. Or please call **1-800-207-2208** (TTY: 711) from 8AM to 8 PM Monday-Friday or from 9 AM to 4 PM on Saturday.

\* Participation in this program is not required for members with type 1 diabetes, on dialysis, pregnant, in end-stage renal disease, or under 18 years old.

## Specialized Medical Programs, Support, and Resources

The Assurant medical 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.

### Physical Therapy Through Sword Health

You have access to Thrive, the Sword Health digital physical therapy platform, at no cost. Designed to help you overcome joint, back, and muscle pain — all from home, Thrive combines licensed physical therapists with easy-to-use technology. Learn more about how [Thrive](#) can support your wellbeing.

### Pelvic Therapy Through Sword Health

Bloom is your no-cost, digital pelvic health benefit. 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. Learn more about how [Bloom](#) can help you.

### Diabetes Management through Teladoc Health

The Diabetes Management program through Teladoc Health can help you maintain your blood sugar levels for better overall health.

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

Assurant celebrates all paths to parenthood and offers family-building benefits administered by WINFertility (WIN). WIN supports you throughout your journey

by providing access to the best doctors, technology, and specialized advocacy and support for fertility, adoption, and surrogacy options with additional doula support, caregiving resources, and menopause/andropause benefits. Learn more about [WIN](#) and how it can support your family-building journey.

### 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
- Preeclampsia support to identify risk months before symptoms may appear
- Families enrolled in an Assurant medical plan receive a combined \$30,000 medical and prescription drug lifetime maximum benefit for infertility treatment
- Employees may receive up to \$20,000 total financial assistance for costs associated with qualifying adoption and/or surrogacy services



## Virtual 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 need quick medical help, LiveHealth Online removes obstacles to receiving care. [Click here](#) to learn more.

**Live Health Online is available to all employees, regardless of whether you participate in an Assurant medical plan option.**

**However, if you're enrolled in a medical plan, any costs associated with your virtual visit will be applied toward your deductible and coinsurance.**

### How Virtual Primary Care Works

Choose a Primary Care Provider 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. on weekdays

### 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!



## 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.

## 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

## HOW VIRTUAL MENTAL HEALTH THERAPY AND PSYCHIATRY WORK

With LiveHealth Online, you can get the mental health support you need, when you need it, any day of the week. If you're feeling anxious, depressed, or having trouble coping with problems, you can

schedule a video visit to talk with a licensed therapist or psychologist. Therapists are available seven days a week with appointments available at night and on weekends. When talk therapy alone is not enough, you can use LiveHealth Online to visit with a board-certified psychiatrist for medication management of mental health conditions.

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

If you are enrolled in the medical 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 Care](#) and how you can get the care you need, when you need it.



## Ways to 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 illustrative examples on ways to save on your costs. Choose what makes the most sense for you and your priorities.**



Take advantage of [free in-network preventive care](#), such as annual exams and age-appropriate screenings; for example, mammograms and colonoscopies.



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. Your contributions are never taxed if used for qualifying medical expenses.



**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. Save even more time and money with [Virtual Urgent Care](#) and speak or video conference with a board-certified doctor any time, day or night, from the comfort of your home.



Use [in-network providers and services](#), which are negotiated by the medical plan

providers, and typically offer considerable savings over out-of-network providers and facilities. It's always good to check that your doctor(s) are in network and 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. Remember, you must be enrolled in one of Assurant's Anthem plans to take advantage of this benefit.



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](#).





# Dental Plans

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

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 do not enroll in an Assurant medical plan.

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

	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	Not covered	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](http://myassurantbenefits.com).

### Two Plans. One Bright Smile.

Your smile is worth protecting — and with Assurant’s dental plans, it’s easy and affordable.

Choose from the High or Low plan, both offering free in-network preventive and diagnostic care to keep your teeth healthy. You’ll also get coverage for basic and restorative services, so you’re protected if you need more than a checkup.

If someone in your family needs braces, the High Plan adds orthodontic coverage at any age. Best of all, you can enroll in dental coverage even if you’re not enrolled in an Assurant medical plan.

Using the plan is easy! Simply tell your dentist you have MetLife insurance, no ID card needed, although you may print one from [metlife.com/mybenefits](http://metlife.com/mybenefits).



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 medical 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](http://anthem.com). Using the plan is easy! Simply show your Anthem card for eye services.

## 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](http://myassurantbenefits.com).



### Your Best View Yet

Keep your vision sharp with Assurant’s EyeMed plan through Anthem. Get eye exams, glasses, and contacts at great rates, plus extra discounts with Blue View Vision Insight.

Enjoy a huge network of providers, lower costs in network, and coverage, even without an Assurant health plan.



# Saving and Spending Accounts

HEALTH SAVINGS ACCOUNT

FLEXIBLE SPENDING ACCOUNTS

## Health Savings Account

If you enroll in the **Green** or **Orange** Medical 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.

**To receive the Company contribution, you must open an HSA by electing it in the enrollment system.**

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 2026, the maximum amount<sup>6</sup> you may contribute to an HSA is:**

- \$4,400 for Individual Coverage
- \$8,750 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. Assurant's HSA contribution will be prorated and deposited on a biweekly basis.



## Save Smart. Spend Smart.

An HSA is your triple tax-advantaged way to pay for eligible health care expenses. That means you don't pay taxes when you contribute, your balance grows tax-free through interest or investments, and you don't pay taxes when you use the money for eligible expenses.

Use it now for doctor visits, prescriptions, and more, or let it grow year after year for future health care costs. Your money is always yours, even if you change jobs or retire.

And when you enroll in the Orange or Green Plan, Assurant contributes to your HSA, giving your savings a healthy head start.



# 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 that 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

### 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 \$3,400, the 2026 IRS maximum.

### Dependent Care FSA

Use pretax dollars to pay for eligible dependent or elder care expenses that allow you and your spouse to work or attend school full-time. This includes care for children under 13 or dependents who are disabled or elderly and incapable of self-care.

### 2026 Contribution Limits:

- Up to \$7,500 per household
- \$3,750 if married filing separately
- If you are a Highly Compensated Employee (HCE) as defined by the IRS, your savings opportunity may be limited. The estimated maximum contribution for 2026 is \$1,500.
- Impacted employees will be notified by the People Experience Center.

**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?

Health Care FSA	HSA
Save on health care in the current year only	Save on health care expenses now or in the future, even in retirement
You can contribute up to \$3,400 in 2026	You can contribute up to \$4,400 (Individual) or \$8,750 (Family) and an additional \$1,000 if age 55+ in 2026
No Company contribution	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 BENEFIT

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. The Plan pays 50% of your monthly Plan Pay up to a maximum monthly benefit of \$15,000. 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 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 maximum monthly benefit of \$18,000. If you select the LTD Core plus 10% Buy-Up option, you pay the premium for the Buy-Up option on a post-tax basis each pay period.

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

### 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. The first week is considered the seven-day elimination period and it typically covered by the employee's PTO

### 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 who give birth or complete an adoption or surrogacy placement after completing 90 days of employment.





## 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 for 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 a post-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 a post-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 or proof of good health, you will receive a direct link to MetLife's online Statement of Health Form. It 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 [mvassurantbenefits.com](https://www.mvassurantbenefits.com).





## Injury and Illness Benefits

Assurant offers a range of injury and illness benefits at discounted group rates. Hospital Indemnity, Accident, and Critical Illness Insurance provide cash benefits you can use however you like. These programs do not replace health insurance and must be elected when first eligible for benefits or during Open Enrollment.

HOSPITAL INDEMNITY INSURANCE	ACCIDENT INSURANCE	CRITICAL ILLNESS INSURANCE
<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Accident Insurance can provide funds to help you pay for unexpected expenses after an accidental injury.</li> </ul>	<ul style="list-style-type: none"> <li>When you get sick, the expenses associated with recovery from a major illness, heart attack, stroke, kidney failure, cancer, and more go beyond standard medical bills.</li> </ul>

### For Life's "What If" Moments

Planning a surgery or expecting a new arrival in 2026?

- Hospital Indemnity Insurance provides a cash benefit that you may use however you wish.
- Accident and Critical Illness insurance coverage rewards you with a \$50 **Health Screening Benefit** for completing covered screenings and tests.
- Claiming your Health Screening Benefit is simple. Just visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call 1-800-GET-MET8 (800-438-6388), 8 a.m. to 8 p.m. (EST). You can also file a claim using the MetLife Mobile App.
- For more information about these benefits, go to [myassurantbenefits.com](https://www.myassurantbenefits.com).





## 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. You are 100% vested in your own contributions to the Plan, and after two 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 covered at 100% when you use a network attorney. Enrollment in the plan covers you and your spouse or domestic partner and all children up to age 26, providing access to the attorney network with discounted rates, in-office services, telephone assistance, and online resources including articles, legal resources, and legal document samples.



**From divorce to identity theft and immigration support benefits, the Legal Assistance Plan is in your corner, every step of the way.**

**Divorce:** The HelloDivorce platform, in collaboration with LegalEASE, offers a high-level legal support solution that simplifies and humanizes the divorce process by providing step-by-step guidance, early financial and educational preparation, 24/7 access to divorce coaches, online tools and resources, streamlined resolutions through mediated support and expert coordination, and comprehensive assistance from attorneys, financial advisors, wellness coaches, and real estate professionals.

**Identity Theft:** Identity monitoring can help ease your worries if your personal information is ever compromised. Identity Monitoring offers additional resources to help protect personal identity and information, as well as services to help deal with identity theft in case it happens. For more information, [click here](#).

**Immigration Support:** Navigating the complexities of immigration law can be overwhelming. LegalEASE is here to provide the support and resources you need to address your immigration challenges with confidence, including preparation and hearing attendance and extensive family coverage. For more information, [click here](#).



# When You're Ready to Enroll

## Reminders and Resources

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](#).

### Default Coverage

If you don't enroll within the 15-day window, you'll have the following default coverage:

- Basic Life and 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'll be automatically enrolled at a pretax contribution rate of 3%. Each year, unless you opt out, the pretax contribution rate will automatically increase by 1% until it reaches 15%. Assurant matches 100% up to 6% of eligible pay for you combined pretax or Roth contributions.

Unless you have a [qualified 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 2026 for coverage in 2027.

### Enrollment Checklist

#### 1. Get Ready

- Review this guide for a high-level overview of the benefits Assurant offers. To determine which are right for you, check out [ALEX](#), your Plan Comparison tool.
- 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.

- Confirm your providers are in-network by visiting the [Health Plan Network](#) page.
- Visit these additional benefit resources including [myassurantbenefits.com](#), and [MyHR](#).

#### 2. Enroll

- Visit [MyHR](#) within 15 days of your date of hire to make your elections.
- See the [instructions](#) for help with enrolling.
- Include your dependent and beneficiary information.
- Complete your tobacco use attestation.
- Be sure to submit your elections.

#### 3. After You Enroll

- Review your Beneficiary Elections summary in [MyHR](#).
- You can make changes to your submitted elections at any time within the 15-day window. Simply select your Benefits worklet in [MyHR](#), then click "Change Enrollment." Don't forget to resubmit your elections if you make changes.

Benefit Effective Dates	
BENEFIT	DATE
Medical, 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.



# Use or Enroll in These Programs at Any Time

## Mental Health

***Easy, free access to quality care for you and your family***

### Global Employee Assistance Program (EAP) through Lyra Wellbeing

Assurant partners with Lyra Wellbeing to provide easy access to comprehensive mental health care at no cost to you and your household. Lyra's platform quickly connects you to a global network of providers across 50+ specialties and 33 languages. Whether you're facing challenges related to family, finances, legal issues, anxiety, depression, or more complex needs, Lyra offers personalized support and high-quality care tailored to your situation.

#### How It Works

- You and members of your household have access to eight free sessions per issue per year with therapists and coaches by phone, video, or in-person
- Unlimited access to telephone counselling 24/7
- Helpline for expert guidance on a range of personal and professional issues
- The Lyra Wellbeing App offers tools, information, guidance, and accessible support

Your use of Lyra Wellbeing is completely confidential, and your information will never be shared with Assurant. [Learn more about Lyra Wellbeing.](#)



### Headspace: Mindfulness and Meditation Made Easy

To help support your mental health and wellbeing, Assurant offers Headspace, a leading mindfulness app, at no cost to employees and up to five family members and friends. Headspace makes mindfulness simple with short exercises to help you:

- Manage stress, anxiety, loneliness, and financial worries.
- Improve personal and professional relationships.
- Learn mindful parenting techniques.
- Reprioritize sleep, exercise, and nutrition.
- Reduce negative emotions, helping to navigate through tough moments.

Activate your free Assurant account and download the [Headspace app](#) to get started.



# 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 (Personify Health), 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 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**

- Sword Thrive virtual physical therapy for musculoskeletal issues<sup>1</sup>
- Sword Bloom virtual pelvic health care solution<sup>1</sup>
- 24/7 personalized care management support for chronic conditions<sup>1</sup>
- Blue Distinction facilities specializing in complex medical needs<sup>1</sup>
- AIM Specialty Health ensures safe, appropriate, and cost-effective care for 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
- CVS Weight Management<sup>1</sup>

<sup>1</sup> Anthem plan enrollment required

<sup>2</sup> MetLife plan enrollment required



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



## **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 Lyra Wellbeing, our global Employee Assistance Program partner
- 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>



## **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 Savings Account for out-of-pocket health care expenses<sup>1</sup>
- Flexible Spending Accounts for out-of-pocket health care and dependent care costs
- 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 contact lenses<sup>1,2</sup>
- Anthem Care Finder to compare costs for common health care services<sup>1</sup>

<sup>1</sup> Anthem plan enrollment required

<sup>2</sup> MetLife plan enrollment required

<sup>3</sup> LegalEASE plan enrollment required

### **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>

- 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 to save on the cost of your commute to work

### **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, including HelloDivorce<sup>3</sup>

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

- Paid pregnancy and parental leaves
- 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



# It's Your Journey. Live Well.



**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

- Employee resource groups to build community and inclusion
- Viva Engage internal social networking platform

## Personal time

- Holidays and paid time off to relax and rejuvenate

## Engagement with Assurant colleagues

- Local engagement champion teams to support employee engagement



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





# Contact Information

PROGRAM	VENDOR	PHONE/WEBSITE
Medical	Anthem BCBS	<a href="https://www.anthem.com">anthem.com</a> ; 1-855-285-4212 Sydney app
Virtual Physical Therapy	Sword Health, Thrive	<a href="https://swordhealth.com/solutions/thrive">swordhealth.com/solutions/thrive</a>
Virtual Pelvic Health	Sword Health, Bloom	<a href="https://swordhealth.com/solutions/bloom">swordhealth.com/solutions/bloom</a>
Diabetes Management	Teladoc Health	<a href="https://teladochealth.com/register/assurant">teladochealth.com/register/assurant</a> 1-800-835-2362
Family Planning Support	WINFertility	<a href="https://managed.winfertility.com/assurant">managed.winfertility.com/assurant</a> 1-866-227-2690
Virtual Care <ul style="list-style-type: none"> <li>• Primary Care</li> <li>• Urgent Care</li> <li>• Mental Health Therapy</li> </ul>	LiveHealth Online	<a href="https://LiveHealthOnline.com">LiveHealthOnline.com</a> 1-855-603-7985
Prescription Drug	CVS Caremark	<a href="https://caremark.com">caremark.com</a> 1-866-587-4799
Prescription Savings	Caremark Cost Saver	<a href="https://caremark.com">caremark.com</a>
	Rx Savings Solutions	<a href="https://myrxss.com/assurant">myrxss.com/assurant</a> 1-800-268-4476
Dental	MetLife	<a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a> 1-800-942-0854
Vision	Anthem (EyeMed)	<a href="https://anthem.com">anthem.com</a> 1-877-635-6403
Health Savings Account	Anthem	<a href="https://anthem.com">anthem.com</a> 1-855-285-4212
Flexible Spending Accounts	Anthem	<a href="https://anthem.com">anthem.com</a> 1-855-285-4212
Disability	Lincoln Financial	<a href="https://MyLincolnPortal.com">MyLincolnPortal.com</a> 1-800-213-1939
Life and Accident Insurance	MetLife	<a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a> 1-800-438-6388
401(k) Plan	Vanguard	<a href="https://retirementplans.vanguard.com">retirementplans.vanguard.com</a> 1-800-523-1188
Legal Assistance	LegalEASE	<a href="https://www.legaleaseplan.com/assurant">www.legaleaseplan.com/assurant</a> Enrollment Hotline: 1-800-248-9000 Member Services: 1-888-416-4313
EAP	Lyra Wellbeing	<a href="https://lyrawellbeing.health">lyrawellbeing.health</a> Access code: ASSURANT 1-800-634-6433