



Live Well Frequently Asked Questions

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Live Well

1. What is the Live Well program?

Assurant already supports your wellbeing in many ways and through many programs. We've increased our investment in employee wellbeing and organized the resources in one place to help you navigate all that Assurant offers to support you through Live Well. Visit MyAssurantBenefits.com > Live Well.

2. Who is eligible for Live Well?

Many of the programs summarized on MyAssurantBenefits.com > Live Well are available to all employees in the U.S. and some social wellbeing programs are available globally. All benefits-eligible employees can use MyWellbeing (more information below). Spouses/domestic partners of benefits-eligible employees also can use MyWellbeing, whether or not they're covered under an Assurant health plan.

3. Is Live Well the same as MyWellbeing?

No. MyWellbeing is one piece of the overall Live Well program.

4. What kinds of resources are available?

Support for your overall wellbeing - physical, emotional, financial and social. See MyAssurantBenefits.com > Live Well.

MyWellbeing - Interactive Experience

5. What is MyWellbeing?

A personalized interactive experience to: participate in "challenges," take your Wellbeing Assessment, register for a Health Screening, get personalized coaching (online or by phone), track your progress and earn rewards.

6. Who is administering MyWellbeing?

A vendor partner focused on corporate wellness technology, Limeade.

7. How do I register for MyWellbeing?

Look for MyWellbeing registration emails and register to start earning rewards. You can also click [here](#) or access the MyWellbeing link on MyAssurantBenefits.com > Live Well.

8. How can spouses/domestic partners of Assurant employees register for MyWellbeing?

Spouses/domestic partners can use MyWellbeing and earn rewards, whether or not they're covered under an Assurant health plan. Click [here](#) or access the MyWellbeing link on MyAssurantBenefits.com > Live Well. Employees or spouses/domestic partners who haven't already registered should click on the Get Started link and follow the instructions to find your account.

If you're a spouse or domestic partner of an Assurant employee:

- Click [here](#).
- Enter your last name.
- Enter an email address you want to use for this program.



- For employee ID, enter: the eligible employee's ID + s + your eight-digit date of birth (example 0123456s06101985).
- Enter your date of birth in this field too.
- Click "Find my account."

9. What is a challenge?

On MyWellbeing you'll find individual and team activities that you can participate in based on your interests and earn rewards for the ones you complete. To make it most relevant to you, upon registration, you'll pick one focus area such as losing weight, sleeping more, saving money, etc., but you can participate in any challenges you'd like.

10. What is a Wellbeing Assessment?

The Wellbeing Assessment is a series of questions to give you a comprehensive view of your wellbeing. Answering these questions will help you understand more about yourself so you can explore different ways to improve your health and wellbeing. Your answers are completely confidential and will not be shared with Assurant.

11. If I cannot complete my Wellbeing Assessment during one session, can I log back in to finish it?

Yes. You'll be able to restart your Wellbeing Assessment where you left off.

12. Will my Wellbeing Assessment results impact my health insurance coverage?

No.

13. Is completing the Wellbeing Assessment mandatory?

No. However, to earn rewards, the Wellbeing Assessment is required.

14. What is coaching?

Engage with a personal coach (online or by phone) to help propel you toward meeting your individual goals.

15. Who sees my Wellbeing Assessment or personal health information?

Assurant is required by law to maintain the privacy and security of your personally identifiable health information. The only information Assurant sees is compiled, anonymous data to monitor the overall participation rate and success of the program. Individuals who will receive your personally identifiable information are registered nurses, health coaches and other representatives from Limeade in order to provide you with services through MyWellbeing.

16. What is a health screening?

A health screening includes a Body Mass Index evaluation, blood pressure, heart rate and a fingerstick blood sample to test for cholesterol, triglycerides and glucose.

17. Why should I participate in a health screening?

It's an opportunity for you to know your numbers in key health areas, painting a picture of your overall health and helping to highlight possible at-risk areas needing improvement.

18. How can I complete a health screening?

There are three ways. Information on each is available on [MyWellbeing](#).



1. An onsite health screening event - offered certain years at some Assurant locations and only available to employees. Visit [MyWellbeing](#) to make an appointment.
2. Visit LabCorp - print the LabCorp Clinical Requisition Form on [MyWellbeing](#) and visit a LabCorp facility.
3. Visit your doctor and complete a Physician Form - download and print the form on [MyWellbeing](#) and visit your primary doctor or an in-network convenience care clinic. Health screening results provided by your doctor or clinic as of Dec. 1, 2020 will be accepted.

19. If my location hosts a health screening, who administers the event? What can I expect to happen at this appointment?

Aduro, Limeade's partner company, will administer the onsite health screenings for employees. Your screening is complimentary and shouldn't take more than 15 minutes. Results will be entered into an iPad real time to be uploaded directly to your MyWellbeing site, and a hard copy scorecard will be filled out with your results, so you have something to take with you from the event. After the testing is complete, you'll immediately have the opportunity to speak with an Aduro representative to review your results.

20. Is participation in the health screening mandatory?

No.

21. How often should I visit MyWellbeing?

MyWellbeing changes throughout the year so check back often.

22. I believe I am physically unable to complete activities on MyWellbeing. Can I still earn rewards?

With the variety of activities available, we believe most people will be able to complete levels, even with a physical limitation. However, if you believe you cannot complete any of the activities, contact the MyWellbeing support line at 1-855-792-2162 or email support@limeade.com.

MyWellbeing - Rewards

23. How do I earn rewards?

On MyWellbeing you'll earn points through challenges. Once you complete each level, you're eligible for rewards. You earn points by participating in certain activities by specific dates. There are three levels: Engage, Grow and Perform. **The required activity in Level 1 (Wellbeing Assessment) must be completed in order to earn any of the rewards indicated for any of the three levels.**



24. What are the rewards?

See chart below:

Level	To Earn Rewards	Employee Rewards	Spouse/Domestic Partner Rewards
1. Engage	First: Complete your Wellbeing Assessment (required activity for 450 points)		
	Accumulate 1,000 points	\$100 in HRA / HSA (or as taxable pay if not enrolled in the health plan)	\$50 in employee’s HRA / HSA (or as taxable pay if the employee is not enrolled in the health plan)
2. Grow	Accumulate 3,000 points	\$50 Amazon gift card	\$25 Amazon gift card
3. Perform	Accumulate 5,000 points	\$100 Amazon gift card	\$50 Amazon gift card
Surprises!	Check MyWellbeing throughout the year for additional chances to participate in drawings, earn rewards or charitable contributions.		

For Level 1, you’ll earn \$100 into your Health Reimbursement Account or Health Savings Account, depending on your health plan. If spouses/domestic partners do the same, you’ll earn \$50 more into your HRA/HSA. If the Assurant employee is not enrolled in the health plan, level 1 reward(s) will be deposited as taxable pay in the employee’s paycheck.

25. What are the deadlines?

Complete the above levels by Dec.8, 2021 to earn these rewards.

26. I completed Level 1, 2 and/or 3 before Dec. 8, 2021. When will I receive my rewards?

While Dec. 8, 2021 is the deadline, as you reach each level throughout the year, the rewards will be paid out as soon as administratively possible within 30 days after points are earned.

27. How do I redeem Amazon gift cards?

Once you reach the required number of points, go to My Points on MyWellbeing and you’ll see a link to “Claim My Gift Card.” Once you claim your gift card, Assurant will deduct applicable income taxes from your’ paycheck. Any rewards earned by spouses/domestic partners will be taxed through the Assurant employee’s pay.

28. What is the deadline to claim Amazon gift cards?

All Amazon gift cards must be claimed on MyWellbeing by the end of the program year on Dec. 8, 2021.

29. Are the rewards taxable?

In some instances. If you are not enrolled in the health plan, you will receive level 1 reward(s) as taxable pay. Gift card rewards earned by employees, spouses and domestic partners will be taxed through the Assurant employee’s pay. Contributions to the HRA or HSA are tax-free.

30. Will new hires during 2021 have a later deadline?

No. Dec. 8, 2021 is the 2021 deadline and employees hired after that point (or without enough time to complete a level before the deadline) will be able to participate the following year, in 2022.



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31. Who should I contact if I have additional MyWellbeing questions or need help with MyWellbeing?

Email support@limeade.com or call 1-855-792-2162.

32. Who should I contact if I have payroll-related questions regarding rewards?

Email MyHR@assurant.com or call HR Services at 1-866-324-6513.