

## Assurant Adoption Assistance Benefits Policy – U.S.

**The Assurant Adoption Reimbursement Program, (the “Program”)**, established by Assurant and administered by WINFertility, Inc. (WIN), is offered to Eligible Employees (defined below) who choose to build their families through adoption. The program helps to cover a portion of the expenses associated with adopting a child eighteen years or younger or when using a surrogate to assist in carrying and giving birth to a child.

Before you begin the adoption process, contact WINFertility for information about all aspects of the Program, including details about eligibility and covered expenses. You can reach a WINFertility Service Team Member at: 866-227-2690, Monday - Friday 9:00 a.m. – 9:00 p.m. EST. More details are also available at <https://managed.winfertility.com/assurant>

### Eligibility

To be eligible for reimbursement under the Program, you must meet the following requirements:

- You must be employed by Assurant for at least 90 calendar days, actively at work, and a benefits-eligible employee for Adoption Assistance benefits.
- If you and your spouse or domestic partner both work at Assurant, only one employee can utilize the financial benefit. You must be actively employed at the time of the adoption and when any financial reimbursement is made.
- Temporary or leased employees and independent contractors are not eligible for Adoption Assistance benefits.
- You intend to become the legal parent of the adopted child (an “Intended Parent”).
- You must be employed with Assurant at the time the reimbursement is made.
- You must meet the criteria above at the time the adoption is “Legally Finalized”, when the reimbursement is requested, and when the reimbursement is made.

This adoption benefit is designed to support an Assurant Eligible Employee who is the Intended Parent. An individual who meets the above eligibility requirements is an “Eligible Employee.” Spouses, domestic partners, and dependents of Eligible Employees are not eligible to participate in the Program.

### What is “Legally Finalized”?

An adoption is Legally Finalized when the adoptive parent(s) have been granted permanent legal custody of the child in the U.S according to the current U.S. law governing adoptions; and the adopting parent(s) can provide a notarized adoption decree or notarized court order and U.S. Passport or U.S. Visa, as applicable.

### Benefits Summary

The Program provides reimbursement of up to \$20,000 lifetime maximum for certain costs associated with adoption that are Legally Finalized on or after January 1, 2022 and eligible adoption expenses incurred prior to the Eligible Employee’s most recent hire date.

This benefit is intended to support Eligible Employees regardless of the method through which the adoption occurs, provided that there is a legal basis for the arrangement. Assurant accepts no liability for outcomes of any adoption agreements entered into by the Eligible Employee.

### **Eligible Expenses**

Eligible Employees may be reimbursed for Eligible Expenses (defined below) of up to a combined total of \$20,000 lifetime maximum resulting from any legal adoption occurrences. If you and your spouse or domestic partner are both Eligible Employees, your combined reimbursable expenses remain limited to \$20,000 resulting from any legal adoption occurrences.

The following adoption costs are eligible for reimbursement to the Eligible Employee include:

#### Adoption:

- Court costs, legal costs, and attorney's fees
- U.S.-based adoption agency fees
- Travel expenses for the Intended Parents specifically related to the adoption occurrence
- Pregnancy medical expenses related to adoption not covered by another source
- Immigration, immunization and translation fees associated with an adoption occurrence
- Medical expenses for the adoptive child prior to placement for adoption
- Parent, child and family adoption counseling

Eligible Employees may seek assistance for both adoption and surrogacy expenses for the same child, but in no event will the amount reimbursed exceed a combined total of \$20,000.

### **Ineligible Expenses**

Any cost that is not an eligible expense is not eligible for reimbursement. Ineligible expenses include:

- Any adoption that is not legally valid and recognized in the U.S.
- Any expenses that violate a state, federal or local law
- Compensation to the birth mother
- Voluntary donations or contributions to the adoption agency
- Costs paid using funds from any federal, state, or local program for adoption
- Expenses incurred prior to the Eligible Employee's most recent hire date
- Expenses submitted later than 90 days following the date the adoption becomes final
- Guardianship or custody costs that are not associated with the legal adoption of the child
- Cost of living expenses and/personal items such as: rent, utilities, food, clothing, over-the-counter supplements, toys, furniture, etc.
- Loss of income, including but not limited to, loss of income due to complications of pregnancy such as bed rest for the birth mother
- Any childcare expenses
- Expenses reimbursed under another employer program
- Any expenses not expressly stated as included shall be deemed to be excluded

- Expenses for adopting your step-child, your domestic partner's child, or your nephew, niece, cousin, brother, sister or grandchild

Assurant retains the right to deny benefits under the Program for any expense that it deems to have been incurred in an illegal arrangement or that may result in any legal or tax liability to Assurant. Assurant also retains the right to deny benefits under the Program for international adoptions that are not processed by an agency in the U.S.

### Reimbursement Application Process

Assurant has retained WINFertility, Inc. (WIN) to administer the Program. WIN will review and validate reimbursable adoption expenses submitted by Eligible Employees who want to take advantage of this benefit.

- **Enroll with WINFertility:** Eligible Employees MUST enroll with WINFertility by completing the Initial Notification & Benefit Verification Form provided by WINFertility. WINFertility will verify the applicant's eligibility with Assurant's Benefits Department.
- **Apply for Reimbursement:** Eligible Employees may apply for reimbursement for Eligible Expenses once the adoption has been Legally Finalized, **but no later than 90 days** from the date the adoption is Legally Finalized.
- Complete and submit your **Adoption and Surrogacy Reimbursement Application**, available from WINFertility, along with the **Required Documentation** and **Itemized Receipts** to:

**WINFertility, Inc.**

Greenwich American Center  
One American Lane, Terrace Level  
Greenwich, CT 06831  
Attn: WINFertility Specialty Services

OR email to: [WINSpecialtyServices@WIN-Healthcare.com](mailto:WINSpecialtyServices@WIN-Healthcare.com)

- **Required Documentation for Adoption:** Notarized copy of the adoption decree or a notarized court order. In addition, for all foreign adoptions, proof the adopted child legally resides with the Eligible Employee in the U.S., such as U.S. Passport, U.S. Visa, or U.S. Birth Certificate.

OR

Notarized documentation from the court, on letterhead, which must include the following elements at a minimum:

- 1) the date on which the agreement was executed
- 2) the identity of the Intended Parent(s)
- 3) the state of residence of the Eligible Employee as of the date the agreement was entered into
- 4) the state in which the agreement was executed and
- 5) the date the Intended Parent(s) were granted custody of the child(ren)

- **Itemized Receipts**

Include copies of original itemized bills on company letterhead, along with itemized receipts and proof of payment, such as cancelled checks or bank statements, showing payment has been made for all eligible expenses being submitted for reimbursement. You may submit claims in excess of the allowable benefit; but the benefit will be reimbursed only up to the maximum of \$20,000. Please submit all documentation together, as claims will be reviewed in their entirety.

If submitted documentation requires additional substantiation and receipts, you will be contacted by WINFertility. Once your application form and required documentation have been reviewed and approved, your reimbursement will be paid through Assurant payroll as soon as administratively feasible, typically within two to three payroll cycles.

The legality of an adoption agreement may vary from state to state. It is your responsibility to make sure the adoption relationship you are entering into conforms with all laws and regulations before submitting eligible expenses for reimbursement under the Program. Assurant will only provide this benefit to support adoption arrangements that comply with all applicable laws and may deny payment for any international adoption arrangement.

### **Paying Taxes on the Reimbursement**

It is intended that benefits paid under the Program may be excludable from your income for federal income taxes to the extent permitted under Internal Revenue Code § 137. Generally, only expenses incurred in connection with the adoption of an unrelated child who is under the age of 18 or mentally or physically incapable of self-care are eligible for this exemption. Benefits paid for the adoption of a step-child are not eligible for this exemption. You are responsible for understanding the tax treatment of reimbursements under this Program and for claiming any applicable income exclusion by filing Form 8839 with your federal income taxes. (Form 8839 and Instructions are available from the IRS and on the IRS website at [www.irs.gov](http://www.irs.gov).)

If you do not satisfy the conditions of Internal Revenue Code § 137, all or part of the reimbursements under this Program may be considered taxable income when you file your federal income tax return—for example, if your adjusted gross income (as defined in the Instructions to Form 8839) exceeds IRS limits.

It is important for you to understand that although Assurant is required to withhold applicable federal employment taxes from reimbursements (e.g., for Social Security, Medicare, and federal unemployment tax) and to report the total amount of reimbursements to the IRS on your Form W-2, reimbursements under this Program may be made free of federal income tax withholding. If you must include any of the reimbursements in your income, your withholding may not be enough to cover the tax on these payments. Therefore, you may need to adjust your withholding by filing a new Form W-4 with the Assurant. (For general information on Form W-4, see Publication 919, available from the IRS and on the IRS website at [www.irs.gov](http://www.irs.gov).) State taxes may also apply to reimbursements under this Program.

In addition to the income exclusion discussed above, you may be entitled to a federal income tax credit for adoption expenses other than those reimbursed under this Program or elsewhere. You are responsible for coordinating the income exclusion and tax credit and for determining which one will produce the greatest financial and tax benefit for you and your family. For additional information about the income exclusion and tax credit, please refer to the Instructions to Form 8839, available from the IRS and on the IRS website at [www.irs.gov](http://www.irs.gov).

While Assurant may provide resources and information for employees, nothing here shall be construed as tax guidance, nor will Assurant assume any additional tax liabilities. You should contact a qualified tax advisor about reporting requirements and tax consequences resulting from any benefits paid under this Program.

## **General Provisions**

The Program operates on a calendar-year basis. Employees are not required or permitted to contribute to the Program. All Program benefits are to be paid by Assurant from its general assets. Assurant retains the sole discretionary authority to interpret the Program, to make eligibility and benefit determinations, and to make factual determinations in connection with the Program. Any determinations of Assurant (or, as applicable, WINFertility) are final and binding. Assurant intends to continue the Program indefinitely but has the right to terminate or amend the Program at any time.

### **If You are on a Leave of Absence**

You can apply for benefits under the Adoption Assistance Program while you are on an approved leave of absence and you continue to remain benefits eligible, but you will not be reimbursed until you are actively at work. You must still submit your reimbursement request to WIN within 90 days from the date the adoption was Legally Finalized.

### **If You Leave Assurant Employment**

You must be an active employee at Assurant and meet the eligibility requirements noted above at the time reimbursement is to be issued under the regular payroll/draw process. If you leave Assurant before completion of all program requirements, and before the reimbursement is issued, you will not be reimbursed.

This Policy is provided as a summary. Interpretation of Policy is made at the discretion of the Firm by the Human Resources Department. Assurant reserves the right to modify, amend or terminate any of its policies and/or employee benefit programs at any time for any reason.

## Assurant Surrogacy Assistance Benefits Policy – U.S.

**The Assurant Surrogacy Reimbursement Program, (the “Program”)**, established by Assurant and administered by WINFertility, Inc. (WIN), is offered to Eligible Employees (defined below) who choose to build their families through surrogacy. The program helps to cover a portion of the expenses associated when using a surrogate to assist in carrying and giving birth to a child.

Before you begin the surrogacy process, contact WINFertility for information about all aspects of the Program, including details about eligibility and covered expenses. You can reach a WINFertility Service Team Member at: 866-227-2690, Monday - Friday 9:00 a.m. – 9:00 p.m. EST. More details are also available at <https://managed.winfertility.com/assurant>

WIN is available to assist Eligible Employees with information, tools, resources and experienced fertility professionals who can provide guidance throughout the surrogacy journey. Eligible Employees are not required to use all the resources of the Program, including WIN’s network of surrogacy agencies. For details, contact WIN at 866-227-2690 and ask to be connected to WIN’s Specialty Services Department.

### Eligibility

To be eligible for reimbursement under the Program, you must meet the following requirements:

- You must be employed by Assurant for at least 90 calendar days, actively at work, and a benefits-eligible employee for Surrogacy Assistance benefits.
- If you and your spouse or domestic partner both work at Assurant, only one employee can utilize the financial benefit. You must be actively employed at the time of the surrogacy and when any financial reimbursement is made.
- Temporary or leased employees and independent contractors are not eligible for Surrogacy Assistance benefits.
- You intend to become the legal parent of the child adopted or of the child born through the surrogacy process (an “Intended Parent”).
- You must be employed with Assurant at the time the reimbursement is made.
- You must meet the criteria above at the time the surrogacy is “Legally Finalized”, when the reimbursement is requested, and when the reimbursement is made.

This surrogacy benefit is designed to support an Assurant Eligible Employee who is the Intended Parent. An individual who meets the above eligibility requirements is an “Eligible Employee.” No benefits are provided under the Program for an Assurant employee or spouse/domestic partner acting as a surrogate. Spouses, domestic partners, and dependents of Eligible Employees are not eligible to participate in the Program.

#### What is “Legally Finalized”?

A surrogacy is Legally Finalized when the Intended Parent(s) have been granted permanent legal custody of the child and the Intended Parent(s) can provide a copy of either the certified birth certificate or a notarized court order acknowledging parentage of the Intended Parent(s) as the child’s permanent legal parent(s).

## Benefits Summary

The Program provides reimbursement of up to \$20,000 lifetime maximum for certain costs associated with surrogacy arrangements that are Legally Finalized on or after January 1, 2022 and eligible surrogacy expenses incurred on or after January 1, 2022.

There are various types of surrogacy arrangements, each dependent on the source of genetic material involved – and by whom the material is provided (the surrogate, the Intended Parent(s), or a donor(s)). This benefit is intended to support Eligible Employees regardless of the method through which the surrogacy occurs, provided that there is a legal basis for the arrangement. Assurant accepts no liability for outcomes of any surrogacy agreement entered into by the Eligible Employee.

## Eligible Expenses

Eligible Employees may be reimbursed for Eligible Expenses (defined below) of up to a combined total of \$20,000 lifetime maximum resulting from any legal surrogacy occurrences. If you and your spouse or domestic partner are both Eligible Employees, your combined reimbursable expenses remain limited to \$20,000 resulting from any legal surrogacy occurrences.

The following costs are eligible for reimbursement to the Eligible Employee include:

- Court costs, legal costs, and attorney's fees
- U.S.-based surrogacy agency fees
- Travel expenses for the Intended Parents or gestational carrier specifically related to the surrogacy occurrence
- Egg/sperm donation agency fees
- Fees charged by the surrogacy agency to administer the surrogacy occurrence
- Screening costs for gestational carrier and egg or sperm donor
- Egg or sperm retrieval fees, IVF, and medical costs, if not covered by another source
- The cost of transfer of the embryo to the gestational carrier
- Donor fertility costs and fees not covered by another source
- Egg or sperm shipping and transport fees
- Pregnancy medical expenses related to surrogacy not covered by another source
- Immigration and immunization fees associated with a surrogacy occurrence
- Unreimbursed medical expenses of the child(ren) and/or birth mother/surrogate

Eligible Employees may seek assistance for both adoption and surrogacy expenses for the same child, but in no event will the amount reimbursed exceed a combined total of \$20,000 lifetime max.

## Ineligible Expenses

Any cost that is not an eligible expense is not eligible for reimbursement. Ineligible expenses include:

- Any surrogacy arrangement that is not legally valid and recognized in the U.S.
- Any expenses that violate a state, federal or local law
- Compensation to gestational carrier

- Compensation to egg or sperm donor
- Voluntary donations or contributions to the surrogacy agency
- Costs paid using funds from any federal, state, or local program for surrogacy
- Expenses incurred prior to January 1, 2022 or the Eligible Employee's most recent hire date, whichever is later
- Expenses submitted later than 90 days following the date the surrogacy becomes final
- Guardianship or custody costs that are not associated with the legal surrogacy process for the child
- Cost of living expenses and/personal items such as: rent, utilities, food, clothing, over-the-counter supplements, toys, furniture, etc.
- Loss of income, including but not limited to, loss of income due to complications of pregnancy such as bed rest for surrogacy
- Any childcare expenses
- Any costs associated with transferring and/or terminating a surrogacy arrangement
- Expenses reimbursed under another employer program
- Any expenses not expressly stated as included shall be deemed to be excluded

Assurant retains the right to deny benefits under the Program for any expense that it deems to have been incurred in an illegal arrangement or that may result in any legal or tax liability to Assurant. Assurant also retains the right to deny benefits under the Program for international surrogacy arrangements.

### Reimbursement Application Process

Assurant has retained WINFertility, Inc. (WIN) to administer the Program. WIN will review and validate reimbursable surrogacy expenses submitted by Eligible Employees who want to take advantage of this benefit.

- **Enroll with WINFertility:** Eligible Employees MUST enroll with WINFertility by completing the Initial Notification & Benefit Verification Form provided by WINFertility. WINFertility will verify the applicant's eligibility with Assurant's Benefits Department.
- **Apply for Reimbursement:** Eligible Employees may apply for reimbursement for Eligible Expenses once the surrogacy has been Legally Finalized, **but no later than 90 days** from the date the surrogacy is Legally Finalized.
- Complete and submit your **Adoption and Surrogacy Reimbursement Application**, available from WINFertility, along with the **Required Documentation** and **Itemized Receipts** to:
 

**WINFertility, Inc.**  
 Greenwich American Center  
 One American Lane, Terrace Level  
 Greenwich, CT 06831  
 Attn: WINFertility Specialty Services

OR email to: [WINSpecialtyServices@WIN-Healthcare.com](mailto:WINSpecialtyServices@WIN-Healthcare.com)
- **Required Documentation for Surrogacy:** Copy of the certified birth certificate and copy of notarized court order acknowledging parentage of the Intended Parent(s) as the child's permanent legal parent(s)

OR



Notarized documentation from the court, on letterhead, which must include the following elements at a minimum:

- 1) the date on which the agreement was executed
- 2) the identity of the Intended Parent(s)
- 3) the state of residence of the Eligible Employee as of the date the agreement was entered into
- 4) the state of residence of the gestational carrier as of the date the agreement was entered into
- 5) the state in which the agreement was executed and
- 6) the date the Intended Parent(s) were granted custody of the child(ren)

### ➤ **Itemized Receipts**

Include copies of original itemized bills on company letterhead, along with itemized receipts and proof of payment, such as cancelled checks or bank statements, showing payment has been made for all eligible expenses being submitted for reimbursement. You may submit claims in excess of the allowable benefit; but the benefit will be reimbursed only up to the maximum of \$20,000. Please submit all documentation together, as claims will be reviewed in their entirety.

If submitted documentation requires additional substantiation and receipts, you will be contacted by WINFertility. Once your application form and required documentation have been reviewed and approved, your reimbursement will be paid through Assurant payroll as soon as administratively feasible, typically within two to three payroll cycles.

The legality of a surrogacy agreement may vary from state to state. It is your responsibility to make sure the surrogacy relationship you are entering into conforms with all laws and regulations before submitting eligible expenses for reimbursement under the Program. Assurant will only provide this benefit to support surrogacy arrangements that comply with all applicable laws and may deny payment for any international surrogacy arrangement.

### **Paying Taxes on the Reimbursement**

It is intended that benefits paid under the Program may be excludable from your income for federal income taxes to the extent permitted under Internal Revenue Code § 137. You are responsible for understanding the tax treatment of reimbursements under this Program and for claiming any applicable income exclusion by filing Form 8839 with your federal income taxes. (Form 8839 and Instructions are available from the IRS and on the IRS website at [www.irs.gov](http://www.irs.gov).)

If you do not satisfy the conditions of Internal Revenue Code § 137, all or part of the reimbursements under this Program may be considered taxable income when you file your federal income tax return—for example, if your adjusted gross income (as defined in the Instructions to Form 8839) exceeds IRS limits.

It is important for you to understand that although Assurant is required to withhold applicable federal employment taxes from reimbursements (e.g., for Social Security, Medicare, and federal unemployment tax) and to report the total amount of reimbursements to the IRS on your Form W-2, reimbursements under this Program may be made free of federal income tax withholding. If you must include any of the reimbursements in your income, your withholding may not be enough to cover the tax on these payments. Therefore, you may need to adjust your withholding by filing a new Form W-4 with the Assurant. (For general information on Form W-4, see Publication 919, available from the IRS and on the IRS website at [www.irs.gov](http://www.irs.gov).) State taxes may also apply to reimbursements under this Program.

You are responsible for coordinating the income exclusion and tax credit and for determining which one will produce the greatest financial and tax benefit for you and your family. For additional information about the income exclusion and tax credit, please refer to the Instructions to Form 8839, available from the IRS and on the IRS website at [www.irs.gov](http://www.irs.gov).

While Assurant may provide resources and information for employees, nothing here shall be construed as tax guidance, nor will Assurant assume any additional tax liabilities. You should contact a qualified tax advisor about reporting requirements and tax consequences resulting from any benefits paid under this Program.

### **General Provisions**

The Program operates on a calendar-year basis. Employees are not required or permitted to contribute to the Program. All Program benefits are to be paid by Assurant from its general assets. Assurant retains the sole discretionary authority to interpret the Program, to make eligibility and benefit determinations, and to make factual determinations in connection with the Program. Any determinations of Assurant (or, as applicable, WINFertility) are final and binding. Assurant intends to continue the Program indefinitely but has the right to terminate or amend the Program at any time.

### **If You are on a Leave of Absence**

You can apply for benefits under the Surrogacy Assistance Program while you are on an approved leave of absence and you continue to remain benefits eligible, but you will not be reimbursed until you are actively at work. You must still submit your reimbursement request to WIN within 90 days from the date the surrogacy was Legally Finalized.

### **If You Leave Assurant Employment**

You must be an active employee at Assurant and meet the eligibility requirements noted above at the time reimbursement is to be issued under the regular payroll/draw process. If you leave Assurant before completion of all program requirements, and before the reimbursement is issued, you will not be reimbursed.

This Policy is provided as a summary. Interpretation of Policy is made at the discretion of the Firm by the Human Resources Department. Assurant reserves the right to modify, amend or terminate any of its policies and/or employee benefit programs at any time for any reason.