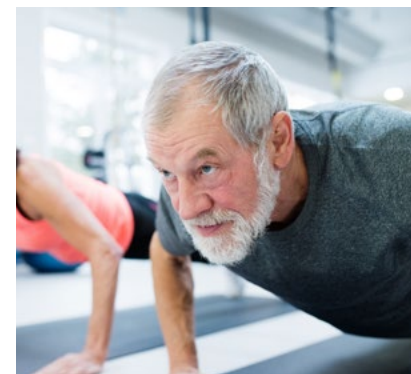




Guide for New Employees

Total rewards designed to support you and your family's physical, emotional, financial and social wellbeing

2022 Benefits Program



Welcome!

We're excited you've decided to join Assurant.

Assurant employees bring their best each day to support our customers, communities and each other. Taking care of yourself and your family is also important. Recognizing the diverse needs and preferences of our employees, our focus is on providing benefits and resources to support our employees' and their dependents' overall wellbeing. Assurant offers a high-quality, affordable and comprehensive benefits program to support your physical, emotional, financial and social wellbeing today and as you plan for tomorrow. We also benchmark our plans against other similar companies and incorporate employee feedback to ensure our programs remain competitive and continue to meet the evolving needs of employees.

All of us understand the importance of health and wellbeing. That's why Assurant continues to invest in programs that can help us all be our best. We pay the majority of your health plan rates, even more than most large employers pay. And we offer an array of wellbeing programs to help support you and your family.

With this guide, you'll learn more about the benefits offered so that you can select the coverage options that best meet your needs. Be sure to visit [MyAssurantBenefits.com](https://myassurantbenefits.com) for the most up-to-date information about your benefits. Contact the People Experience Center at 1-866-324-6513 or MyHR@Assurant.com if you have any questions.

As you prepare to make important benefit decisions, we hope you'll take full advantage of all that Assurant has to offer.

Be well,

Francesca Luthi
EVP, Chief Administrative Officer



TAKE ACTION TO ENROLL

Enroll in or waive coverage within eight calendar days of joining Assurant. Review this guide and make your elections using **MyHR**.

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Getting Started

To ensure you have the most appropriate coverage to meet the needs of you and your family, follow these easy steps:

- **LEARN** about your eligibility and benefit options by reviewing this guide and information on [MyAssurantBenefits.com](https://www.MyAssurantBenefits.com).
- **DECIDE** which options best fit your lifestyle, budget and personal needs.
- **ENROLL** within eight calendar days of your date of hire using MyHR, available 24/7. If you don't submit your enrollment or waive coverage within this time frame, you'll be enrolled in default coverage (see [page 4](#) for more information).

Learn More at [MyAssurantBenefits.com](https://www.MyAssurantBenefits.com)

You and your family members can access [MyAssurantBenefits.com](https://www.MyAssurantBenefits.com) year-round from a computer, tablet or mobile device. It's your one-stop resource to get information about choosing and using your benefits wisely.

[MyAssurantBenefits.com](https://www.MyAssurantBenefits.com) offers the most up-to-date benefits information, including the Assurant Health and Welfare and 401(k) Summary Plan Descriptions. You can also find a link to the site on the **Connect intranet**.

Eligibility for Assurant Benefits: Documentation Required for Dependent Coverage

Review the eligibility rules to determine whether you and your dependents qualify for Assurant benefits. If you elect coverage for dependents, you'll need to provide documentation. Mercer, Assurant's benefits eligibility administrator, will contact you directly with instructions for dependent eligibility verification after you enroll.

Take Charge of Your Health With Preventive Care

The choices you make every day impact your health and, with it, the cost of your health care. While Assurant is committed to offering comprehensive benefits at an affordable cost, we must work together to be smart health care consumers and keep costs under control.

That's why Assurant believes access to quality health care and prevention is important. Several preventive features are provided at no cost to employees (*some require plan enrollment*):

- Health screenings
- In-network preventive care
- Preventive generic prescription drugs
- Dental checkups
- Eye exams¹
- Health coaching and other wellbeing activities, plus rewards for participating



WHAT IS CONNECT?

Connect is Assurant's employee intranet where you can access the latest company news and information, find links to resources including benefits updates, engage with your colleagues through Yammer and more.

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¹ 100% covered under the Assurant health plan; subject to copay under the vision plan

Enrolling in Your Benefits

Even if you don't want health plan coverage through Assurant, you must take action to waive coverage. See effective date information on [page 5](#).

Health and Welfare	401(k)
Deadline to enroll	
Eight calendar days from your date of hire or the date you become eligible, if later	None; eligible after 30 days of employment
How to enroll or opt out	
Visit MyHR through Connect within eight calendar days of your date of hire. See page 15 for enrollment information and review the job aid .	Visit Vanguard.com/RetirementPlans .
Benefits default coverage if you do not enroll	
<p>DEFAULT COVERAGE:</p> <ul style="list-style-type: none"> • Health: Orange health plan with Health Savings Account, employee-only <i>Note: You will not be eligible for the Tobacco-Free Health Credit of \$18.46 per paycheck</i> • Health Savings Account: Automatic enrollment with no employee contribution • Basic Life and Basic Accidental Death & Dismemberment (AD&D) • Short-Term Disability • Long-Term Disability – Core • Business Travel Accident Insurance • Employee Assistance Program • Back-Up Care • Live Well wellbeing resources <p>You'll receive NO COVERAGE under the following benefit plans:</p> <ul style="list-style-type: none"> • Health Care and Dependent Day Care Flexible Spending Accounts • Vision • Dental • Supplemental Life and Supplemental AD&D • Dependent (Spouse/Domestic Partner) and Child Life • Legal Assistance • Long-Term Disability – additional 10% Buy-Up option 	<ul style="list-style-type: none"> • After 30 days, automatically enrolled at a pretax contribution rate of 3% • Each year, unless you opt out, the pretax contribution rate will increase by 1% until you reach 6% • When you make pretax or Roth contributions, Assurant will match 100% up to 6% of eligible pay combined
When you will receive your Benefit Elections summary	
After your enrollment, you'll need to review your Benefit Elections summary (found in your Benefits worklet on MyHR). Make sure you review it carefully for accuracy at that time. If you find any inconsistencies, you should notify the People Experience Center immediately via email at MyHR@Assurant.com , and within four days from the end of the enrollment period.	Initially, and for any changes afterward, confirmation is available on the Vanguard website at Vanguard.com/RetirementPlans .
Making changes throughout the year	
Permitted only if you experience a qualified life event and report it through MyHR within 30 days of the qualified event.	May be made at any time, effective on the next administratively possible pay period.



MyHR

You'll use MyHR to enroll in your benefits. The user-friendly site is available 24/7 from your computer, tablet or mobile device. Click on "MyHR" on the home page of Connect to log in. Click [here](#) for instructions on how to access MyHR from your mobile device.

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Benefit Effective Dates

Benefit	Date
Health, Dental and Vision Plans and Health Reimbursement Account	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
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 date you make your election
Flexible Spending Accounts	The day after your initial enrollment period ends
Disability	After 90 days of employment
401(k)	After 30 days of employment
Employee Stock Purchase Plan	The enrollment period immediately after six months of employment

Health

Assurant is pleased to offer the following plans to eligible employees. Check out more details about your benefits on [MyAssurantBenefits.com](https://myassurantbenefits.com).

We offer three comprehensive health plans administered by Anthem Blue Cross and Blue Shield: **Blue**, **Green** and **Orange**. These options have different deductibles, coinsurance, out-of-pocket maximums and per-paycheck contributions.

Under all three health plans:

- Coverage is provided for both in-network and out-of-network care.
- In-network preventive care is 100% covered.
- Three tiers of prescription drug coverage are included: generic, preferred brand and non-preferred brand.
- No referrals needed for specialists.
- Coverage offers protection from catastrophic expenses.
- Wellbeing programs are available to you and your family.

See the chart on [page 6](#) that summarizes the three health plans.

Find a Network Provider

Staying in network for care ensures you get the most value out of your benefits. Finding an in-network doctor is easy:

- Go to anthem.com or the [Sydney Health](#) mobile app to register and log in.*
- Select “Find Care.”
- Select “Medical” for type of care, enter your state and select “Medical (Employer-Sponsored)” as the type of plan. Most employees should choose “National PPO (BlueCard PPO)” as the plan/network.*
- Click “Continue.”
- Enter the city or ZIP code in which to search and choose the type of provider you want (e.g., “Physicians & Medical Professionals”).

* For instructions to search for in-network providers as a guest or for additional information on how to access other select networks in Florida, Georgia, greater Kansas City service area and Wisconsin, see the Health Plan Network section on [MyAssurantBenefits.com](https://myassurantbenefits.com).

Expert Medical Decision Support Service from ConsumerMedical

Assurant offers a medical decision support service through ConsumerMedical at no cost to you. The service can help you make more informed medical decisions and get better care. Think of them as your medical ally – a team of experts including doctors and nurses – to help you make sense of it all. They can help you understand your diagnosis and all treatment options, find the right doctor or hospital for your needs, get a second opinion if you need one and even help with ways to cope with having a medical condition. [Click here](#) to learn more about the services and support available. *(Requires health plan enrollment.)*

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Comprehensive Health Plan Options and 2022 Rates

Health Plans	Blue	Green	Orange
Biweekly per-paycheck contribution (full-time employees)² Non-tobacco users will receive a separate Tobacco-Free Health Credit of \$18.46 per paycheck, lowering your total contribution.			
Employee-Only	\$146.24	\$83.86	\$46.38
Employee & Spouse/Domestic Partner	\$360.35	\$215.36	\$104.07
Employee & Child(ren)	\$326.24	\$195.48	\$97.76
Employee & Family	\$497.00	\$293.92	\$129.58
In-Network Preventive Care	100% Covered		
Health Plan Account	Health Reimbursement Account	Health Savings Account	
Annual Assurant Contribution to HRA or HSA (Individual/Family)^{3,4}	\$400/\$800		
Lifetime Maximum⁵	Unlimited		
Flexible Spending Account Eligibility	Health Care FSA	Limited Purpose FSA	
Medical Coverage			
In-Network Services		80%	90%
Out-of-Network Services		60%	70%
Annual Deductible (Individual/Family)^{4,6,8}			
In-Network Services	\$950/\$1,900	\$1,700/\$3,400	\$2,800/\$5,600
Out-of-Network Services	\$1,950/\$3,900	\$2,700/\$5,400	\$3,800/\$7,600
Annual Out-of-Pocket Maximum (Individual/Family)^{4,7,8}			
In-Network Services	\$3,450/\$6,900	\$4,200/\$8,400	\$4,800/\$9,600
Out-of-Network Services	\$6,450/\$12,900	\$7,200/\$14,400	\$7,800/\$15,600

² Your deductions may differ slightly due to rounding.

³ Assurant contributes \$200 (Individual) or \$400 (Family) to your HRA or HSA account when your benefits begin and an additional \$200 (Individual) or \$400 (Family) will be distributed evenly throughout the year to your health plan account on a biweekly basis and will be prorated based on your hire date.

⁴ "Family" includes Employee & Spouse/Domestic Partner, Employee & Child(ren) and Employee & Family.

⁵ There's a combined \$30,000 medical and prescription drug lifetime maximum benefit for infertility treatment. Precertification is required to receive this benefit. Call the member services number on your plan ID card to start the process.

⁶ If you elect Family coverage under the **Blue** or **Green** health plans, benefits begin once the entire Family deductible is met (except for preventive care benefits and preventive prescription drugs). If you elect Family coverage under the **Orange** health plan, benefits begin for a family member once that family member satisfies the Individual deductible. Benefits begin for the entire family once the entire Family deductible is met.

⁷ If you elect Family coverage under the **Blue**, **Green** or **Orange** health plans, eligible expenses for all covered family members can be combined to meet the Family annual in-network out-of-pocket maximum. However, under the **Green** and **Orange** health plans, an individual enrolled in Family coverage may also meet the Individual in-network out-of-pocket maximum, and covered eligible expenses for that individual will be paid at 100%.

⁸ Deductibles and out-of-pocket maximums for in- and out-of-network services must be met separately – they don't cross-accumulate.

Please note: Benefit coverage for non-tax-qualified dependents, which includes domestic partners, must be made on an after-tax basis. In addition, the employer contribution toward the cost of benefit coverage for a non-tax-qualified dependent will be included in your taxable income and income taxes will be withheld from your paycheck each pay period based on this amount. This amount, also known as imputed income, will be included in your annual gross income for federal tax purposes and shown on your Form W-2. Please see 2022 rates under "Rates" on [MyAssurantBenefits.com](https://myassurantbenefits.com).

SAVE MONEY ON HEALTH CARE COSTS

To help you pay for your out-of-pocket costs, the **Blue** health plan has an HRA. The **Green** and **Orange** health plans have an HSA. These accounts work differently, so be sure to fully understand the benefits of each. See pages 8 and 9 and visit [MyAssurantBenefits.com](https://myassurantbenefits.com) to learn more about their differences.

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Prescription Drugs

All three health plans include three tiers of prescription coverage, which are part of a drug formulary. Prescriptions are administered by CVS Caremark, which includes most major drug chains and many small independent pharmacies in its national network. Visit Caremark.com (or the [Prescription Drug Benefits](#) page of MyAssurantBenefits.com) before you enroll to review the covered drug list to see which medications are preferred and offer the greatest savings.

	You Pay	
Drug Type	Retail Pharmacy (Up to 30-day supply)	Mail Pharmacy (Up to 90-day supply)
Tier 1: Generic ⁹	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%, \$10 minimum - \$75 maximum	50%, \$20 minimum - \$150 maximum
Tier 3: Non-Preferred Brand (Drugs not listed on the CVS Caremark Formulary Drug List)	50%, \$40 minimum - \$100 maximum	50%, \$80 minimum - \$200 maximum
	Refill Limit ¹⁰	
All Drug Types	Two fills on long-term medicines only	None

⁹ Generic preventive prescriptions are covered at 100%. Brand name preventive prescriptions aren't subject to the plan's deductible. All non-preventive prescriptions are subject to the plan's deductible. Caremark periodically reviews their formulary. The prior authorization list may change and certain formulary medications may be excluded from coverage from time to time; impacted members will be notified.

¹⁰ For long-term maintenance medications, the plan allows for 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. Specialty medication supply is limited to 30 days.

Save on Prescription Drugs

You can save both time and money when you make smart choices using your prescription drug benefits.

- **Generic drugs** are just as effective as their brand name counterparts, and are often a fraction of the price. Talk to your doctor about prescribing generic medications when possible.
- **The Mail-Order Program** delivers your maintenance medications right to your door for a lower out-of-pocket cost. You can fill your long-term prescription twice at a retail pharmacy, but then you must switch over to the mail-order program.
- **Rx Savings Solutions:** Rx Savings Solutions works with Assurant's pharmacy benefits manager, CVS Caremark, to identify lower-cost options for your prescriptions at no cost to you. You and your covered dependents can manage your savings through the Rx Savings Solutions website (via computer or mobile), or contact Rx Savings Solutions' staff of Certified Pharmacy Technicians and pharmacists for live, personal and confidential support to facilitate the savings for you. This is available to employees enrolled in the Assurant health plan. You must take action to register yourself and your dependents to ensure you're informed of savings opportunities. [Click here](#) to register.



WHAT IS A DRUG FORMULARY?

A drug formulary is a list of prescription drugs, both generic and brand name, used by practitioners to identify drugs that offer the greatest overall value.

This list is updated throughout the year by CVS Caremark. If your medication is impacted by the annual changes, you'll be notified directly by CVS Caremark.

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Save Money on Health Care

Health Savings Account (HSA)

You're eligible for an HSA if you elect either the **Green** or **Orange** health plan. The HSA is a unique tax-advantaged account that allows you to save for health care expenses both now and for the future while lowering your taxable income. To get your savings started, Assurant will deposit **\$200** (Individual) or **\$400** (Family) into your account when your benefits begin. An additional **\$200** (Individual) or **\$400** (Family) will be distributed evenly throughout the remainder of the calendar year to your HSA on a biweekly basis. Your contributions, plus the company contributions and any wellbeing rewards, count toward the annual contribution limit. You can change your contributions at any time throughout the year on **MyHR**.

	Individual	Family
2022 IRS Maximum for HSA Contribution	\$3,650	\$7,300
If you will be age 55 or older by the end of 2022, you can set aside an additional \$1,000 catch-up contribution in your HSA.		
Annual Company HSA Contribution	\$400	\$800
Wellbeing Reward¹¹	\$100	\$150

¹¹ Wellbeing rewards represent the total eligible amounts that can be earned toward an HSA/HRA account.

Health Reimbursement Account (HRA)

If you elect the **Blue** health plan, Assurant will contribute money to an HRA for you to use toward out-of-pocket medical expenses. The HRA is an employer-funded account only. When your benefits begin, Assurant will deposit **\$200** (Individual) or **\$400** (Family) to your HRA, and an additional **\$200** (Individual) or **\$400** (Family) will be distributed evenly throughout the remainder of the calendar year to your HRA on a biweekly basis. Also, you can earn a wellbeing reward for an additional company contribution into your account. Anthem and Caremark automatically draw funds from your account to pay for your eligible health care expenses (as long as you have a balance) before calculating your out-of-pocket cost. If the money in your account isn't used by the end of the year, the balance rolls over to next year. If you also want to set aside money for health care expenses, consider opening a Health Care Flexible Spending Account.

Smart Ideas for Your Financial Wellbeing

- Save for expenses now and in the future, including in retirement, with your HSA. The money grows tax-free. If you don't use it for eligible medical expenses now, you can continue to grow your account and use the money in retirement.
- If you'll be **55 or older** by the end of 2022, you can set aside an additional **\$1,000** catch-up contribution in your HSA. At **65**, you can use your HSA funds for any expenses, not just qualified medical expenses.
- By putting the difference in premiums between what you would pay for the **Blue** health plan and what you would pay for either the **Green** or **Orange** health plan into an HSA, you'll have money set aside to help you cover the higher deductibles rather than pay for coverage you don't use or may not use.

YOUR ID CARDS

If you enroll in a health plan, you and your covered family members will receive one combined Anthem Blue Cross and Blue Shield (medical/vision) and CVS Card (pharmacy) card in the mail within 30 days of your enrollment (Please note: CVS Caremark contact numbers are listed under the "Pharmacy" numbers on the back of the card.) You should also receive one debit card from Anthem to use for your Health Savings Account (HSA) if you enroll in either the **Green** or **Orange** plan and for your Flexible Spending Account (FSA). One debit card for multiple accounts has "smart" logic to pull funds from the appropriate account.

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HSA Savings Example

Here's an example of how much you can save in a year by contributing to an HSA.¹²

Without HSA		With HSA	
Annual pay	\$50,000	Annual pay	\$50,000
Taxes (tax rate of 22%)	-\$11,000	Estimated annual health care expenses (contributed pretax into an HSA)	-\$3,550
Adjusted gross pay	\$39,000	Adjusted gross pay	\$46,450
Estimated annual health care expenses	-\$3,550	Taxes (tax rate of 22%)	-\$10,219
Final take-home pay	\$35,450	Final take-home pay	\$36,231
		Take home this much more	\$781

¹² All figures in the table are estimates and are based on an annual salary of \$50,000 and 2021 federal income tax brackets for single filers. Your specific salary, tax rate, expenses and tax savings may be different.



Flexible Spending Accounts (FSAs)

Set aside pretax dollars to pay for eligible health care and dependent care expenses in a Flexible Spending Account.

- **The Health Care FSA:** Contribute up to **\$2,750 per year** on a pretax basis to pay for eligible out-of-pocket medical, prescription, dental and vision expenses.
- **The Limited Purpose FSA** (for **Green** or **Orange** health plan participants): Contribute up to **\$2,750 per year** on a pretax basis to pay for qualified out-of-pocket dental and vision expenses ONLY.
- **The Dependent Day Care FSA:** You can contribute up to **\$5,000 per household per year** (**\$2,500 if married and filing separately**) on a pretax basis to cover your cost of elder care or child care for children up to age 13. Depending on your compensation, your maximum contribution may be reduced to comply with federal law.

When choosing an amount to contribute, **keep in mind that FSAs are a “use it or lose it” account.** Any unused funds at the end of the year will be forfeited.



NEED TO GET IN TOUCH?

A handy list of **contact** information for Assurant benefits is available on [MyAssurantBenefits.com](https://www.MyAssurantBenefits.com).

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More Ways to Save

Pick the Right Place for Care

Avoiding the ER unless it's a true emergency will help lower your out-of-pocket costs and Assurant's health care costs overall. Knowing where to go for care can save you time and money, and get you on the road to recovery faster.

	NurseLine	LiveHealth Online	Doctor's Office	Urgent Care	Emergency Room
Cost	Free	\$	\$	\$\$	\$\$\$
Availability	24/7	24/7	Office hours vary	Generally includes evenings, weekends and holidays	24/7
Average Wait Time	A few minutes	Approximately 10 - 20 minutes	Usually under an hour	Usually about an hour	2.5 - 3 hours
When to Use	When you're looking for advice on nonemergency health concerns	Nonemergency conditions, such as sore throats, stomach aches and sinus infections	Nonemergency conditions, such as annual routine health screenings or sore throats, stomach aches and sinus infections	When your doctor's office is closed, but there's no true emergency	Emergency care, such as chest pains, severe pain, major injuries, broken bones and loss of consciousness

[Click here](#) to learn more about appropriate ER visits and the resources Anthem offers to help you feel better quickly.

Better Choices for Health and Savings

Health care costs are driven by a variety of factors, including our claims experience, how employees use health care for themselves and their covered dependents, and yearly health care inflation. That's why sharing the responsibility of managing health care costs is so important. In addition to benefits coverage, Assurant provides many wellbeing programs to help employees improve their health to better manage health care costs.

It's all our responsibility to help keep health care costs under control. Understand your benefits to be a smart health care consumer and get the most out of your coverage. Be sure to:

- Avoid unnecessary trips to the emergency room. See the table above for guidance on picking the right place for care.
- Get confidential, one-on-one support to help you and your family make informed decisions about medical care and treatment through ConsumerMedical ([see page 5](#)).
- Health plan enrollees can use Anthem's convenient telehealth services from home or on the go to access in-network and board-certified medical and mental health care professionals through live video chat from a phone, tablet or computer.
- Take advantage of preventive services to stay healthy.
- Use generic medications when possible ([see page 7](#)).
- Consider tax-advantaged savings accounts ([see pages 8 and 9](#)).
- Visit Anthem network providers for care.
- Get your vaccines and annual health screenings, including vision and dental checkups.
- You and your dependents can engage with MyWellbeing for resources to help you focus on your health and wellbeing and to earn rewards. (You don't need to be enrolled in a health plan to take advantage of these programs.)



CARE AND COSTS

Imaging tests such as MRIs can vary by hundreds of dollars depending on where you have them done. Before you schedule a test, know your options.

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Other Valuable Benefits You Can Elect When Enrolling

Vision

Assurant offers Anthem's Blue View Vision Insight Plan, which provides you with benefits for eye exams, prescription glasses and contacts. Anthem has negotiated discounted rates and offers an extensive network of optometrists and vision care specialists. Employees pay 100% of premiums through pretax payroll deductions. You can elect coverage even if you waive health plan coverage. View the [Anthem Blue View Vision Insight PDF](#).

Dental

Certain conditions and diseases can be prevented and identified by maintaining good dental health habits. Keep your teeth and gums healthy through regular dental care with the MetLife Dental plan. Preventive and diagnostic dental care is covered at 100%.

Life and AD&D Insurance

Assurant automatically provides Basic Life and Accidental Death & Dismemberment coverage administered through MetLife, and you have the option of purchasing additional coverage. If your election requires evidence of insurability (such as additional life insurance coverage for you or your dependents), you'll be asked to complete MetLife's Statement of Health Form. Review additional details at [MyAssurantBenefits.com](#).

Legal Assistance Plan

LegalEASE is our provider of the Legal Assistance Plan.¹³ Elect this benefit coverage for prepaid legal assistance for a variety of legal and financial matters, including access to professional attorneys, financial counselors, identity theft protection, credit record corrections, coverage for minor traffic offenses and other resources. View the [LegalEASE PDF](#).

Disability

If you're injured or ill for a period of time and unable to work, Assurant provides Short-Term Disability and Long-Term Disability benefits after 90 days of employment through Lincoln Financial to replace a portion of your income. This coverage replaces earnings that would otherwise be lost due to your own serious health condition or following a qualifying accident, injury or pregnancy. You can request a leave of absence through MyHR.

Short-Term Disability

You receive a benefit of 66.67% base pay. The STD plan also includes a Pregnancy Leave benefit that provides 100% base pay replacement for up to eight weeks for employees giving birth. You will automatically be enrolled in the STD benefit after reaching 90 days of service. No election is required.

Long-Term Disability

You receive a Core LTD benefit of 50% **Plan Pay** up to **\$15,000 per month**. You may increase your total income replacement to 60% if you elect the Long-Term Disability Buy-Up Option. If you elect this option as a new hire, you won't need to provide evidence of insurability. Enrollment in the Core LTD benefit is automatic and doesn't require an election. Late enrollment or any future enrollment changes require evidence of insurability through MyHR. The LTD Buy-Up option is subject to a Pre-Existing Condition Exclusion as explained in the [Health and Welfare Summary Plan Description](#) on [MyAssurantBenefits.com](#).

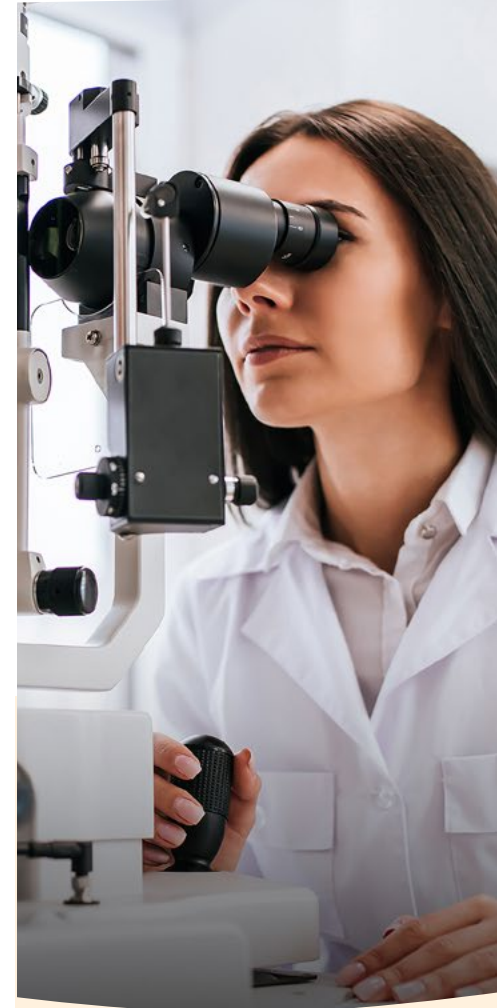


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¹³ An Assurant insurance company is the underwriter of the prepaid Group Legal insurance contracts marketed and administered by LegalEASE throughout the United States. All questions and inquiries related to this product should be directed to LegalEASE.

Family-Friendly Benefits

Assurant is committed to being a diverse, equitable and inclusive company – one that recognizes the variety in families and caregivers. We're also focused on helping employees with work-life balance and providing benefits and resources to help with these challenges.



Pregnancy Leave

After you're employed with Assurant for 90 days, all benefits-eligible employees may receive up to eight weeks of pregnancy leave paid at 100% under Assurant's Short-Term Disability plan.



Paid Parental Leave

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



Subsidized Back-Up Care

There might be times when you're in a bind because your dependent's regular day care falls through. Assurant offers back-up care through Bright Horizons and subsidizes up to seven days per year for care of your dependent children or dependent adults. Bright Horizons offers a national network of qualified facilities and caregivers. Register for when you need it at [BrightHorizons.com](https://www.brighthorizons.com).



Family Planning Support

If you enroll in the Assurant health plan, you'll have access to fertility benefits and support services through WINFertility. WINFertility provides 24/7 access to nurse care navigators to provide individualized care plan options, access to high-quality providers, including reproductive endocrinologists, to enhance patient outcomes based on specific circumstances. Assurant also offers a \$30,000 lifetime maximum for fertility benefits (combined for medical and pharmacy fertility assistance). You're responsible for precertifying your fertility services to receive the coverage. [Click here](#) for additional important information about this benefit.



Adoption and Surrogacy Assistance

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



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Additional Benefits and Resources

Retirement

It's never too early – or too late – to start saving for retirement through the 401(k) Plan. When you make pretax or Roth contributions, Assurant will match 100% up to 6% of eligible pay combined. You're eligible to participate after 30 days of employment and you may change your contribution rate at any time.

Commuter Benefits Program

Keep more money in your pocket by setting aside pretax dollars to pay for eligible commuter expenses through the Commuter Benefits Program administered by HealthEquity. Examples include subway, bus, train, ferry, vanpool and parking. In 2022, the IRS limit for pretax contributions is \$280 per month. You can enroll by visiting the HealthEquity website at: healthequity.com/wageworks. New users can register by selecting “Log In/REGISTER” and then “Employee Registration.” You can enroll, change or terminate your pretax deductions at any time on a prospective basis. Elections and changes must be made by the 10th of the month in order to be effective for the following month (dates may vary by state).

Employee Stock Purchase Plan

After six months of employment, you may purchase shares of Assurant stock at a discount of 10% with funds you contribute to the ESPP through after-tax payroll deductions.

Alliant Credit Union

Assurant offers its employees access to Alliant Credit Union, a free resource to assist you with financial security. Alliant is one of the largest credit unions in the U.S., with more than 85 years of experience and 500,000+ members nationwide. As a 100% digital, not-for-profit credit union, Alliant can offer members high savings and checking rates, low loan rates, rich credit card rewards and fewer fees.

[Click here](#) to learn more.

Tuition Reimbursement

Assurant supports your efforts in furthering your personal and professional development. In fact, we want to help pay for it through reimbursing your expenses for business-related continuing education:

- Undergraduate (eligible after six months of employment)
- Graduate degree program (eligible after 12 months of employment)

AIM Specialty Health Solutions

Anthem Blue Cross and Blue Shield uses AIM Specialty Health Solutions (AIM) to promote appropriate, safe and affordable health care. AIM helps improve the quality of care and reduces costs for some of the most complex tests and treatments. This service is available to health plan enrollees. Call the AIM phone number on your Anthem ID card for assistance with:

- High-tech radiology exams
- Musculoskeletal and pain management solutions
- Sleep apnea testing and treatment

Weight Watchers®

Maintaining a healthy weight is important to overall wellbeing. Through our partnership with WW (Weight Watchers Reimagined), Assurant offers a 50% discount off of the membership cost for benefits-eligible employees to join WW. [Click here](#) for available WW plans, member discounted costs and sign-up information.

Livongo for Diabetes

The Livongo for Diabetes program helps make living with Type 1 or Type 2 diabetes easier. The program is completely confidential and offered to employees and dependents living with a diabetes diagnosis and covered under the Assurant health plan. Eligible participants receive glucose testing supplies, access to coaches and other resources to support you along the way, all at no cost to you. To learn more, check out a short video [here](#) or visit [Livongo's](#) website and use registration code “Assurant.”



LINKEDIN LEARNING

To expand learning opportunities and develop new skills, all employees have access to LinkedIn Learning. You can select from nearly **9,000** self-paced video courses in a range of topics taught by industry experts as well as book summary podcasts. Explore courses via your computer or mobile phone through MyLearning on MyHR.

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More Resources for Your Wellbeing



Live Well

Assurant provides resources to help you live well and support your wellbeing. We recognize that wellbeing means different things to different people, so we focus on four key areas: physical, emotional, financial and social.

Visit [MyAssurantBenefits.com](https://www.myassurantbenefits.com) > [Live Well](#) to explore all of the resources Assurant offers to meet your needs for total wellbeing. Or engage with MyWellbeing and let the interactive experience guide you. MyWellbeing is just one component of the Live Well program, where you can:

- Find resources to help you improve or maintain your healthy habits.
- Join challenge activities.
- Earn and track points that apply toward rewards.
- Connect your device to track your physical activity.
- Take your Wellbeing Assessment.
- Participate in a health coaching program with a qualified health coach. A health coach can help you with diet and exercise, quitting smoking and more.

Assurant Global Employee Assistance Program (EAP)

To support you and your family during challenging times and for everyday support, Assurant offers the Global EAP at no cost to you. Our U.S. EAP provider New Directions offers free counseling and support 24/7.

Visit eap.ndbh.com and use company code “Assurant” to learn more about these services.

Time Away From Work

Assurant offers paid time off (number of days varies; see PTO information on [MyHR](#) > [AskHR](#)) as well as unpaid time off. The company also provides paid holidays.

Assurant recognizes a set of core holidays (based on national holidays) with multiple holiday schedules to accommodate customer service needs. Read more about Assurant’s time off policies on [AskHR](#).

Assurant Employee Matching Gifts Program and Paid Time to Volunteer

Through the Assurant Employee Matching Gifts Program, all eligible employees worldwide can request a dollar-for-dollar match from the Assurant Foundation for qualifying charitable donations, up to \$1,000 per year. Visit the [Assurant Cares portal](#), accessible through [Connect](#), to request all matches prior to December 31 each year. Assurant also supports your volunteer efforts with up to eight hours of paid time annually to volunteer with organizations that matter to you personally. Be certain to log your volunteer hours in Assurant Cares as well.



EMPLOYEE DISCOUNTS

Enjoy a variety of employee discounts such as:

- Mobile phone plans
- Home appliances
- Electronics
- Travel
- Renters Insurance

Check out the list of discount programs available to you by searching “Employee Discounts” on [Connect](#).

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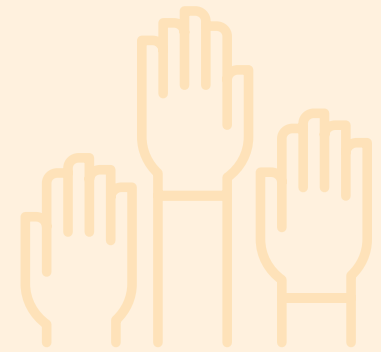
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Your Enrollment Checklist

- ✓ **READ** this Guide for New Employees.
- ✓ **VISIT** [MyAssurantBenefits.com](https://myassurantbenefits.com) to:
 - **LEARN** about the health plans, other benefit programs and how to save on your health care costs with an HSA.
 - **FIND** cost and coverage comparisons using the [Health Plan Cost Estimator Tool](#).
 - **REVIEW** the resources and list of things to consider as you make important health care decisions.
- ✓ **LOG IN** to MyHR to enroll in your benefits within **eight calendar days of your date of hire**.
A user-friendly dashboard will aid you in making each benefit election. Add eligible dependents (as applicable) or you'll receive employee-only health coverage. When you've made your elections, attest to the "I Accept" box and hit "Submit."
- ✓ **USE** the [job aid](#) to complete enrollment or waive coverage via MyHR. (Use this [job aid](#) to set up MyHR on your mobile device.)
- ✓ **SUBMIT** your elections. If you don't hit "Submit," your elections won't be saved and you'll receive default coverage.
- ✓ **REVIEW** your Benefit Elections summary after you enroll to confirm your choices and verify you've included any eligible dependents you want covered.
- ✓ **REVIEW** your first paycheck to make sure your deductions match your elections.
- ✓ **LEARN** about the wellbeing resources available to you and your spouse/domestic partner and rewards you can earn by visiting [MyAssurantBenefits.com > Live Well](#).
- ✓ **ENROLL** in the 401(k) Plan at [Vanguard.com/RetirementPlans](https://vanguard.com/RetirementPlans) and maximize the company match. It may take up to 15 days from your hire date to have access to register on Vanguard's website.

This guide is to be used as a supplement to the Assurant Employee Onboarding – it is not intended to be a full description of the plans in the Assurant Benefits Program. Complete descriptions of these plans are in the applicable plan documents and the [Summary Plan Descriptions](#) (the SPDs). The SPDs are available on [MyAssurantBenefits.com](https://myassurantbenefits.com).

While the company intends to continue these benefits, 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 or SPDs, the plan document or SPDs will control.



QUESTIONS?

Contact the People
Experience Center at
1-866-324-6513
or
MyHR@Assurant.com

Hours:
Monday - Friday,
8:30 a.m. - 6:30 p.m. ET

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