



ASSURANT®

2022 Open Enrollment

October 18 to November 5, 2021

Three Steps for 2022 Open Enrollment

1

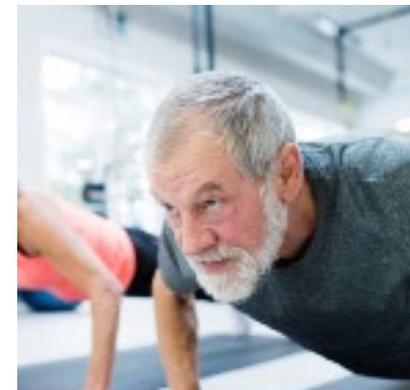
LEARN about your benefit options by reviewing this guide and information on [MyAssurantBenefits.com](https://www.myassurantbenefits.com), including dependent eligibility rules.

2

DECIDE which options are the best fit for your lifestyle, budget and personal needs.

3

ENROLL in or waive coverage by Nov. 5, 2021, using MyHR (available 24/7).



It's Time To Elect Your 2022 Benefits!

Each year you have the opportunity to review the benefits Assurant offers and elect or make changes to your coverage in [MyHR](#). The 2022 Open Enrollment runs from **Oct. 18 - Nov. 5, 2021**.

Commitment to Your Overall Wellbeing

Assurant offers a competitive and comprehensive benefits program to support your physical, emotional, financial and social wellbeing today and as you plan for tomorrow. The company is committed to listening to employees and continuing to find ways to improve our offerings over time so that you feel supported and have the benefits and work-life support needed to perform at your best.

The Total Rewards survey held earlier this year was designed to gather preferences and input from our employees to inform our long-term Total Rewards strategy and enhance our current suite of offerings where possible. Through the survey and other employee feedback, we've identified opportunities to make your 2022 benefits even more valuable and affordable. Review this guide to learn what's new.

Default Benefits

If you don't actively enroll in or waive benefits, here's the coverage you'll have in 2022. You'll be responsible for your contribution toward any rates.

- **Health:** Current elections continue, including for eligible dependents and prior tobacco use attestation.
- **Health Savings Account:** No employee contributions.
- **Flexible Spending Accounts:** No employee contributions.
- **Vision:** Current elections continue, including for eligible dependents.
- **Dental:** Current elections continue, including for eligible dependents.
- **Supplemental Life and Supplemental AD&D:** Current elections continue.
- **Dependent (Spouse/Domestic Partner) and Child Life:** Current elections continue for eligible dependents.
- **Long-Term Disability Core Plus 10% Buy-Up:** Current elections continue.
- **Legal Assistance Plan:** Current elections continue.

All core benefits will also continue, including: Basic Life, Basic Accidental Death & Dismemberment, Short-Term Disability, Long-Term Disability, Business Travel Accident, Employee Assistance Program, Live Well wellbeing resources and family-friendly benefits.



QUESTIONS?

Review

[MyAssurantBenefits.com](https://myassurantbenefits.com)
for details or contact the
People Experience Center
at: 1-866-324-6513 or
MyHR@assurant.com
Monday - Friday,
8:30 a.m. - 6:30 p.m. ET

TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

What's New for 2022!

Doubled Company Contributions to HRA and HSA Accounts



Assurant understands the importance of health care affordability and predictability to our employees. To help reduce your out-of-pocket expenses for your health care, Assurant will double the company contribution for those who elect an HRA (Health Reimbursement Account) or HSA (Health Savings Account), for a total of **\$400** (Individual) or **\$800** (Family) in 2022. In January, we'll deposit **\$200** (Individual) or **\$400** (Family) to your HRA or HSA account and an additional **\$200** (Individual)/**\$400** (Family) will be distributed evenly throughout the year to your health plan account on a bi-weekly basis.

New Expert Medical Decision Support Service from ConsumerMedical



Assurant is offering a new 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.

Assurant also offers up to eight weeks of fully paid pregnancy leave, four weeks of gender-neutral parental leave, as well as access to subsidized back-up care through Bright Horizons. For more details on the suite of family-friendly benefits available, review [MyAssurantBenefits.com](#) and the [Summary Plan Description](#).

Enhanced Family-Friendly Benefits



Assurant offers a suite of family-friendly benefits to meet the diverse needs of our employees, and employees have shared their feedback about the value of additional benefits for family planning. We continue to respond to the needs of families at all stages through high-quality, inclusive and affordable offerings and are pleased to announce the following enhanced benefits for 2022:

- Adding family planning support from a new vendor, WINFertility, for fertility, adoption and surrogacy options. 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, as well as ongoing support and guidance about the adoption and surrogacy process including claims processing. You're responsible for precertifying your fertility services to receive the coverage. [Click here](#) to learn more.
- Removing the infertility diagnosis requirement to provide a more inclusive benefit.
- Increasing the lifetime maximum for fertility benefits from **\$20,000** medical and **\$5,000** pharmacy to a combined **\$30,000** lifetime maximum for medical and pharmacy fertility assistance, providing you with more flexibility on how you may use these benefits.
- Expanding coverage to include in vitro fertilization (IVF).
- Adding new surrogacy assistance to offer more family planning options and increasing adoption assistance from **\$6,000** to a lifetime maximum of **\$20,000** (lifetime max of **\$20,000** is for total combined for adoption and/or surrogacy options).*

* No Open Enrollment action needed.



TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

What's New for 2022!

MyAssurantBenefits.com Is New and Improved!



[MyAssurantBenefits.com](https://www.myassurantbenefits.com) – your primary source for all your health and wellbeing options including wellbeing resources, health benefit options, rates, detailed plan descriptions, vendor information, contacts and more – has a new look and feel. Enhanced navigation, improved search and a more streamlined and user-friendly design are some of the ways we've improved the site to deliver a better experience and enable you to find all your valuable Assurant benefits information more easily. As always, the site is available to you and your dependents year-round, 24/7 via computer or mobile. Check it out today and keep checking back for more frequent updates!

Learn to Live: Emotional Wellbeing Resources From Anthem



Anthem will be replacing MyStrength with the Learn to Live program for emotional wellbeing resources. New features from Learn to Live include coaching, text reminders and peer support. Learn to Live is available for all health plan members and their dependents and is in addition to the Global EAP. [Click here](#) to learn more.

Enhanced: Find Care Tool From Anthem



Choosing a doctor or provider you trust is important – and choosing one in your plan's network can help keep your costs down. Find Care is an enhanced solution combining the Find a Doctor and Estimate your Cost features into one seamless experience including new features such as a Symptom Checker and Virtual Texting with a physician. Finding high-quality, cost-effective care is simple when you use the Find Care tool on the Sydney Health mobile app or anthem.com. [Click here](#) to learn more.

2022 Health Care Rates

Assurant's competitive health care benefits include a generous company premium subsidy that represents the majority of the overall costs, and is more than most large employers pay. Assurant also negotiates with our vendor partners to reduce rate increases and administrative fees.

We continually seek ways to keep health care costs affordable for our employees. However, like many companies, Assurant and our employees are impacted by rising health care costs. For 2022, you'll see increases in your paychecks for your health and dental coverage. The average rate increase for health is **\$9.66** per paycheck. Your exact rate depends on the health plan and coverage level you choose. The amount you pay for dental coverage will increase on average by **\$0.30**.

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. Assurant and our employees have a shared responsibility to help keep health care costs under control. In addition to benefits coverage, Assurant provides many wellbeing programs to help you and your loved ones improve your health and better manage health care costs. Review this guide for guidance and ways to save.

Assurant understands the importance of health care affordability and predictability of managing day-to-day expenses to our employees. In addition to doubling the company contributions to the HRA and HSA accounts and other enhanced benefits for 2022, Assurant will continue to seek ways to expand affordability and help employees get the most value from their coverage.



THERE ARE OTHER MINOR CHANGES TO ALL HEALTH PLANS

Read the updated Summary Plan Description and Summary of Benefits and Coverage on [MyAssurantBenefits.com](https://www.myassurantbenefits.com).

TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

Smart Choices for Health and Financial Wellbeing

Be a smart health care consumer by understanding your benefits to ensure you're getting the most out of your coverage. Also be sure to:

- Take advantage of preventive services to stay healthy.
- Avoid unnecessary trips to the emergency room. See the table below 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 3](#)).
- Use Anthem's convenient telehealth services from home or on the go to access network and board-certified medical and mental health care professionals through live video chat from your phone, tablet or computer.

- Use generic medications when possible ([see page 8](#)).
- Consider tax-advantaged savings accounts ([see page 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.)

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 wellbeing visit 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.

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



TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

How To Enroll

If you take no action, you'll default into the same benefit plans that you currently have with the exception of any Health Savings Account or Flexible Spending Account elections. Unless you experience a qualifying life event during the year (e.g., birth of a child or marriage), Assurant's Open Enrollment period is your only opportunity each year to change your benefits or dependents receiving coverage.

Using MyHR To Enroll in or Waive Coverage

- Go to Connect, click on the MyHR tile and log in to MyHR.
- Check your MyHR inbox and click on the task "Open Enrollment."
- Complete your tobacco use attestation and make your benefit elections.
- You can make changes to your submitted elections at any time during the Open Enrollment period, through **Nov. 5, 2021**. Simply select your Benefits worklet in MyHR, then "Change Open Enrollment." Don't forget to resubmit.
- After the enrollment period ends, you'll find a summary of your 2022 elections in your Benefits worklet.
- Refer to the job aid on the MyHR Resources site via your Quick Links worklet, or [click here](#).

Changes to Dependents or Insurance Elections

- If you add a new dependent for 2022 coverage, you'll need to provide documentation. Mercer, Assurant's benefits eligibility administrator, will contact you directly with instructions for dependent eligibility verification.
- If you elect coverage that requires evidence of insurability, instructions will be provided during the enrollment process.

Your 2022 Open Enrollment Checklist

If you plan to make changes to your current elections, change dependent information or contribute to an HSA or an FSA for 2022, you must make an active election in MyHR.

If you don't make an active election, your coverage will default as outlined on [page 2](#).

- ✓ Review this guide to learn about the many resources Assurant provides for your health and wellbeing and to see what's new for 2022.
- ✓ Visit [MyAssurantBenefits.com](https://myassurantbenefits.com) for health plan cost and coverage comparisons, examples and 2022 rates.
- ✓ Starting **Monday, Oct. 18** you can enroll in or waive coverage using MyHR. Deadline: **Friday, Nov. 5**.
- ✓ See the [job aid](#) for enrollment features and remember to submit your elections!
- ✓ After you enroll, review your Benefit Elections summary in MyHR.

Reminder: COBRA continuation of coverage is only available for the coverage in effect at the time you terminate employment.

QUESTIONS?

Review [MyAssurantBenefits.com](https://myassurantbenefits.com) for details or contact the People Experience Center at: 1-866-324-6513 or MyHR@assurant.com
Monday - Friday, 8:30 a.m. - 6:30 p.m. EST



NEW ANTHEM/ CAREMARK ID CARD for 2022

All employees and eligible dependents who enroll in health or health/vision coverage will receive new ID cards from Anthem mailed to their home address prior to **Jan. 1, 2022**. You will not receive a new card if you are only enrolled in the vision plan. Your updated ID card will feature a change to the Behavioral Health Resource phone number. Once you receive your new card, please discard your current card as of **Jan. 1, 2022**. There is no change to health saving and spending account debit cards unless you are a new enrollee.

TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

Health Care Plans

In 2022, you'll continue to have three options for health coverage: **Blue**, **Green** and **Orange**.

Health Plans	Blue	Green	Orange
In-Network Preventive Care	100% Covered		
Health Plan Account	Health Reimbursement Account	Health Savings Account	
Annual Assurant Contribution to HRA or HSA (Individual/Family)¹	\$400/\$800		
Lifetime Maximum²	Unlimited		
Flexible Spending Account Eligibility	Health Care FSA	Limited Purpose FSA	
Medical Coverage			
In-Network Services	80%		90%
Out-of-Network Services	60%		70%
Per-Paycheck Employee Contribution (Full-Time)	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/D.P.	\$360.35	\$215.36	\$104.07
Employee & Child(ren)	\$326.24	\$195.48	\$97.76
Employee & Family	\$497.00	\$293.92	\$129.58
Annual Deductible (Individual/Family)^{1,3,5}			
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)^{1,4,5}			
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

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

2 There's a combined \$30,000 medical and prescription drug lifetime maximum benefit for infertility treatment. Precertification is required to receive this benefit.

3 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.

4 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%.

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



TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

Prescription Drugs

All health plans include three tiers of prescription drug coverage through CVS Caremark. Preventive drug lists and medications requiring prior authorization are typically updated by CVS Caremark annually, but can change throughout the year.

Drug Type	You Pay	
	Retail Pharmacy (Up to 30-day supply)	Mail Pharmacy ⁶ (Up to 90-day supply)
Tier 1: Generic⁷	50%, up to \$50 per prescription	50%, up to \$125 maximum
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	Two fills on long-term medicines only	None

⁶ 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.

⁷ 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. Caremark periodically reviews their formulary. The prior authorization list may change and certain formulary medications may be excluded. Certain formulary medications may be excluded from coverage from time to time and impacted members will be notified.



Ways to Save on Prescription Drugs

- **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 changes, you'll be notified directly by CVS Caremark.

TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)



Increased Contributions To Help You Save Money on Health Care

Assurant gives you access to a variety of accounts to help you save on out-of-pocket health care expenses. **New in 2022:** To further support our employees' financial wellbeing, Assurant is doubling the HRA and HSA company contribution.

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.

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. The IRS has raised the annual maximum for 2022 as shown in the chart below. [Click here](#) to learn more.

	Individual	Family
2022 IRS Maximum	\$3,650	\$7,300
Assurant Doubles the Annual Company HSA Contribution NEW!	\$400	\$800
Wellbeing Reward ⁸	\$100	\$150

⁸ Wellbeing rewards represent the total eligible amounts that can be earned.

HSAs Offer Benefits for Your Future Financial Wellbeing

- Your HSA money grows tax-free, allowing you to save for expenses now and in the future, including in retirement. If you don't use it for eligible medical expenses now, you can continue to grow your account and use the money in retirement. [See page 10](#) for an example of savings opportunities.
- 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. Any HSA dollars you don't spend by the end of the year are always yours to use when you need it in the future.

HSA Reminders

If you're currently enrolled in the **Green** or **Orange** health plan and you choose to enroll in the **Blue** health plan or waive health plan coverage in 2022, you'll be charged a **\$3.95** monthly maintenance fee if you have funds remaining in your HSA. Anthem will debit this fee from your account balance each month.

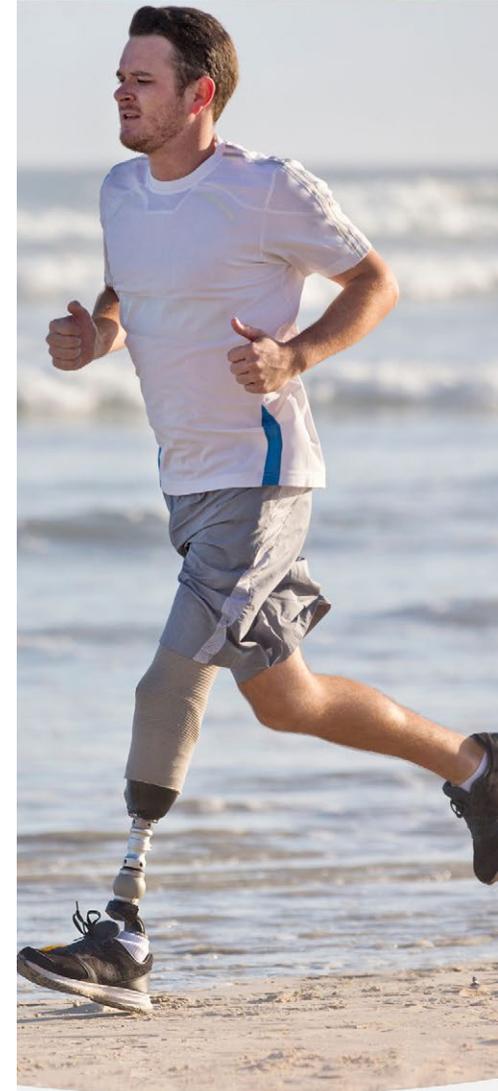


TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

HSA Savings Example

Here's an example of how much you can save in a year by contributing to an HSA.⁹

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

⁹ All figures in the table are estimates and are based on an annual salary of \$50,000 2021 federal income tax brackets for single filers and Assurant's Green or Orange plan. Your specific salary, tax rate, expenses and tax savings may be different.

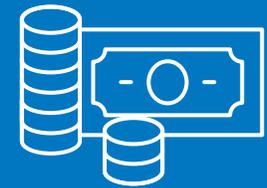
Save on Taxes With FSAs

You can set aside pretax dollars to pay for eligible health care expenses in a Health Care FSA as well as set aside pretax dollars in a Dependent Day Care FSA. In 2022, you can set aside any amount up to **\$2,750** for the Health Care FSA or Limited Purpose FSA.

- Any previous FSA election does not carry over. You must actively enroll in the FSAs to participate in 2022.
- When you enroll in the Green or Orange health plan, the Health Care FSA is a Limited Purpose FSA and covers only eligible dental, LASIK surgery and vision hardware expenses. If you elect the Blue health plan and a Health Care FSA, your Health Care FSA will be a General Purpose FSA that also covers a broader list of health care expenses, including out-of-pocket deductible and coinsurance expenses for medical and prescription drugs.
- FSAs are a “use it or lose it” account. Any unused funds at the end of the year will be forfeited.



REMEMBER: You must make new elections for the HSA and FSAs each year. Elections for these plans don't carry over from one year to the next. You can make changes to your HSA contributions at any time during the year, but Open Enrollment is your only opportunity to make FSA elections for next year.



PRETAX DOLLARS FOR DEPENDENT CARE

You can set aside up to **\$5,000** (\$2,500 if married and filing separately) for elder and child care expenses in the Dependent Day Care FSA.

TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

Other Valuable Benefits You Can Elect During Open Enrollment



Dental

Keep your teeth and gums healthy through regular dental care with the MetLife Dental plan. Preventive and diagnostic dental care is covered at **100%**.



Vision

The Anthem Blue View Vision Insight Plan provides 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](#).



Life and AD&D Insurance

Assurant automatically provides Basic Life and Basic Accidental Death & Dismemberment Insurance, administered by MetLife. You also have the option to purchase additional Life and AD&D Insurance protection for yourself and your dependents. If your election requires evidence of insurability, you'll be asked to complete MetLife's Statement of Health Form. Review other details on [MyAssurantBenefits.com](https://www.MyAssurantBenefits.com).



Long-Term Disability Buy-Up

Assurant automatically provides you with a Core LTD benefit of **50%** of your monthly Plan Pay up to **\$15,000** per month. You can elect to enroll in the LTD Core Plus **10% Buy-Up** option which covers **60%** of your Plan Pay at the time of disability, up to **\$15,000** per month. Your current election will automatically roll over into 2022. If you waived the option previously and wish to purchase the buy-up for 2022, you'll need to provide evidence of insurability for Lincoln Financial's approval before additional coverage will go into effect. After your enrollment period ends, Lincoln Financial will send an email with instructions for completing the process.



Legal Assistance Plan¹⁰

Elect this coverage from LegalEASE for 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](#).



TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

¹⁰ 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 inquires related to this product should be directed to LegalEASE.

Additional Resources for All Employees (No Open Enrollment Action Needed)



Assurant Global EAP (Employee Assistance Program)

For everyday support and assistance during challenging times, Assurant offers you and your family access to the Global EAP (Employee Assistance Program) 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.



Back-Up Care

When you're in a bind because your dependent's regular day care falls through, you have back-up care coverage through Bright Horizons. Part of our suite of family-friendly benefits, Assurant subsidizes up to seven uses per year for care of your dependent children or dependent adults. Bright Horizons offers a national network of qualified facilities and caregivers. Not registered? Register now so you're ready when you need it: brighthouse.com. [See page 3](#) for other family-friendly benefits.



Live Well

Assurant provides resources to support overall wellbeing to help you live well. Wellbeing can mean different things to different people, so we focus on four key areas: physical, emotional, financial and social.

Visit the new and improved MyAssurantBenefits.com > Live Well to explore all of the resources Assurant offers 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.



Weight Watchers

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

TABLE OF CONTENTS

- ▶ It's Time To Elect Your 2022 Benefits
- ▶ What's New for 2022
- ▶ Smart Choices for Health and Financial Wellbeing
- ▶ How To Enroll
- ▶ Health Care Plans
- ▶ Save Money on Health Care
- ▶ Other Valuable Benefits
- ▶ Additional Resources (No Open Enrollment Action Needed)

This guide is not intended to be a full description of all 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.

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.