



2023  
NEW HIRE  
GUIDE

# Choose. Use. Thrive.



ASSURANT®



## Welcome to Assurant!

Assurant’s strength is in our diverse, innovative talent. Our employees bring their best each day to support our customers, our communities, and each other. In return, we support you by providing a comprehensive suite of benefits to help you and your family maintain your health and wellbeing today and in the future.

Assurant pays most of the cost of our wide array of benefits – designed to meet the varied and evolving needs of our employees. These benefits go beyond just physical health, supporting your emotional, financial, and social wellbeing.

We hope you’ll take advantage of these programs and make your health and wellbeing a top priority. Please take some time to review the information in this guide and visit [myassurantbenefits.com](https://myassurantbenefits.com) for the most up-to-date information about your benefit options.

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### Don’t Delay – Make Your Elections Soon

You have 15 days from your date of hire to enroll in benefits.

After that, you won’t be able to make any changes to your elections for most programs until Open Enrollment in the fall, unless you have a qualified life change, such as marriage or the birth or adoption of a child.

## QUESTIONS?

Contact the People Experience Center at 1-866-324-6513 or [myhr@assurant.com](mailto:myhr@assurant.com).

This guide is not intended to be a full description of all the plans in the Assurant Benefit Program. Complete descriptions of these plans are in the applicable plan documents and the Summary Plan Descriptions (SPDs), which 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 at 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.

# Health Care Plans



Assurant offers four health plan options that provide comprehensive coverage to eligible employees: **Purple**, **Blue**, **Green**, and **Orange**.

The health plans differ in per-paycheck contribution costs, coinsurance, deductibles, and out-of-pocket limits. All the plans:

- Are administered by Anthem Blue Cross and Blue Shield.
- Cover in-network preventive care at 100%.
- Allow specialist visits with no referrals.
- Provide protection from catastrophic expenses.
- Offer three tiers of prescription drug coverage (generic, preferred brand, and non-preferred brand) through CVS Caremark.

While most of the plans provide coverage for both in-network and out of network services, the **Purple** plan doesn't cover services that are out of network except for urgent or emergency care.

## Health Plan Accounts

If you enroll in the **Green** or **Orange** plan, you can take advantage of triple-tax-free benefits by contributing to a **Health Savings Account (HSA)** and saving money for health care expenses now or in the future.

1. Your contributions are taken out of your pay before taxes, which reduces your taxable income.
2. Any investment growth is tax-free.
3. Qualified withdrawals from your HSA are not taxed.

If you enroll in the **Blue** plan, you'll have a **Health Reimbursement Account (HRA)**. You can't make your own contributions to the HRA, but Assurant will contribute to your account on your behalf.

Whether you have an HRA or an HSA, Assurant provides an annual contribution of **\$400** (Individual) or **\$800** (Family).\*

## How Much You Can Contribute to Your HSA in 2023

The IRS determines the maximum amount you can contribute to an HSA each year, including both your contributions and the contributions Assurant makes on your behalf.

	Individual Coverage	Family Coverage
2023 IRS Contribution Limit	\$3,850	\$7,750
Assurant's 2023 Contribution*	\$400	\$800
Remaining Amount You Can Contribute Pretax in 2023	\$3,450	\$6,950
Additional Amount You Can Contribute if You Will Be Age 55 or Older by Dec. 31, 2023	+\$1,000	+\$1,000

\*Half of Assurant's contribution will be deposited into your HSA as a lump sum upon your initial enrollment, and the remainder will be prorated and deposited into your HSA on a bi-weekly basis. Note that Assurant's enrollment system, MyHR, does not reflect the lump sum portion of the company contribution; only the bi-weekly contributions are reflected in MyHR.

## Alex Can Help You Choose!

ALEX is an interactive tool that provides you with personalized support before you enroll. ALEX will ask you questions about yourself and your dependents, such as how often you visit the doctor. Your answers will be used to help you choose the plan that could give you the best coverage for the least amount of money. Assurant won't see your responses – your information is totally confidential. ALEX will assist you in deciding, but the ultimate choice is, of course, yours to make. Meet **ALEX** before you enroll. You can also scan the QR code or visit [myassurantbenefits.com](https://myassurantbenefits.com).



## Health Care Plans at a Glance

Assurant's health plans provide comprehensive health coverage at different levels of payroll contributions and out-of-pocket costs. Regardless of which health plan you choose, Assurant pays the majority of the cost of your coverage.

Health Plans	Purple (In-Network Only)	Blue (With Health Reimbursement Account)	Green (With Health Savings Account)	Orange (With Health Savings Account)
<b>In-Network Preventive Care</b> (See list of <a href="#">Preventive Services</a> )	100% Covered			
<b>Health Plan Account</b>	N/A	Health Reimbursement Account	Health Savings Account	
<b>Assurant's Annual Contribution to Your HRA or HSA</b> (Individual/Family) <sup>1</sup>	N/A	\$400/\$800		
<b>Lifetime Maximum<sup>2</sup></b>	Unlimited			
<b>Annual Deductible (Individual/Family)<sup>1, 4</sup></b>				
<b>Embedded<sup>3</sup></b>	No	No	No	Yes
<b>In-Network</b>	\$500/\$1,000	\$950/\$1,900	\$1,700/\$3,400	\$3,000/\$6,000
<b>Out-of-Network</b>	N/A	\$1,950/\$3,900	\$2,700/\$5,400	\$4,000/\$8,000
<b>Flexible Spending Account Eligibility</b>	Health Care FSA		Limited Purpose FSA	
<b>What You Pay: In-Network/Out-of-Network Coinsurance or Copay</b>				
<b>Primary Care Physician Office Visit/Telehealth<sup>5</sup></b>	\$25 copay	20%/40%		10%/30%
<b>Mental Health Office Visit/Teletherapy<sup>5</sup></b>	\$25 copay	20%/40%		10%/30%
<b>Specialist</b>	\$45 copay (Includes urgent care)	20%/40%		10%/30%
<b>Emergency Room</b>	\$300 copay	20%/40%		10%/30%
<b>Hospital Inpatient &amp; Outpatient</b>	<ul style="list-style-type: none"> <li>Deductible + 20% in network</li> <li>100% out of network</li> </ul>	20%/40%		10%/30%
<b>Annual Out-of-Pocket Maximum (Individual/Family)<sup>1, 4</sup></b>				
<b>Embedded<sup>3</sup></b>	Yes	No	Yes	Yes
<b>In Network</b>	\$4,000/\$8,000	\$3,450/\$6,900	\$4,200/\$8,400	\$5,000/\$10,000
<b>Out of Network</b>	N/A	\$6,450/\$12,900	\$7,200/\$14,400	\$8,000/\$16,000
<b>Per-Paycheck Employee Contribution (Full-Time)</b>				
	Non-tobacco users will receive a separate tobacco-free health credit of \$18.46 per paycheck, lowering your total contribution.			
<b>Employee Only</b>	\$90.46	\$150.66	\$86.12	\$47.35
<b>Employee &amp; Spouse/ Domestic Partner</b>	\$251.46	\$372.17	\$222.17	\$107.03
<b>Employee &amp; Child(ren)</b>	\$231.46	\$336.88	\$201.60	\$100.50
<b>Employee &amp; Family</b>	\$336.46	\$513.54	\$303.44	\$133.42

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

<sup>2</sup> There's a combined \$30,000 medical and prescription drug lifetime maximum benefit for infertility treatment. Precertification is required.

<sup>3</sup> An embedded deductible means that the Family deductible includes an Individual deductible. If an individual in the family reaches the Individual deductible before the Family deductible is reached, benefits for that family member will begin. An embedded out-of-pocket maximum means that the Family out-of-pocket maximum includes an Individual out-of-pocket maximum. If an individual in the family reaches the Individual out-of-pocket maximum before the Family out-of-pocket maximum is reached, covered benefits for that family member will be paid at 100%.

<sup>4</sup> Deductibles and out-of-pocket maximums for in- and out-of-network services must be met separately – they don't cross-accumulate.

<sup>5</sup> You have the option to use Telehealth and Teletherapy in lieu of a traditional office visit through Anthem's partner, LiveHealth Online.

## Choosing a Health Plan: Things to Consider

There are many factors to consider when choosing a health plan. [ALEX](#), our interactive online tool, will give you personalized guidance to find the plan that may cost you less money overall. But you should also think about trade-offs you may need to make. For example, would you prefer to pay less from your paycheck but more when you visit a doctor, like you would in the **Orange** plan? Or would you prefer to pay higher payroll contributions and less at the doctor's office – allowing for greater predictability – like you would in the **Purple** plan? Take a look at these [People Like Me Examples](#) to see how you might consider what's important to you and which plan might best reflect your priorities.



### Importance of the Health Care Network

Depending on which plan you choose, you may have no coverage for providers outside the network. To find an in-network health care provider, visit the Health Plan Networks section on [myassurantbenefits.com](https://myassurantbenefits.com).



### Is Your Doctor in the Purple Plan's Network? Check Before You Enroll.

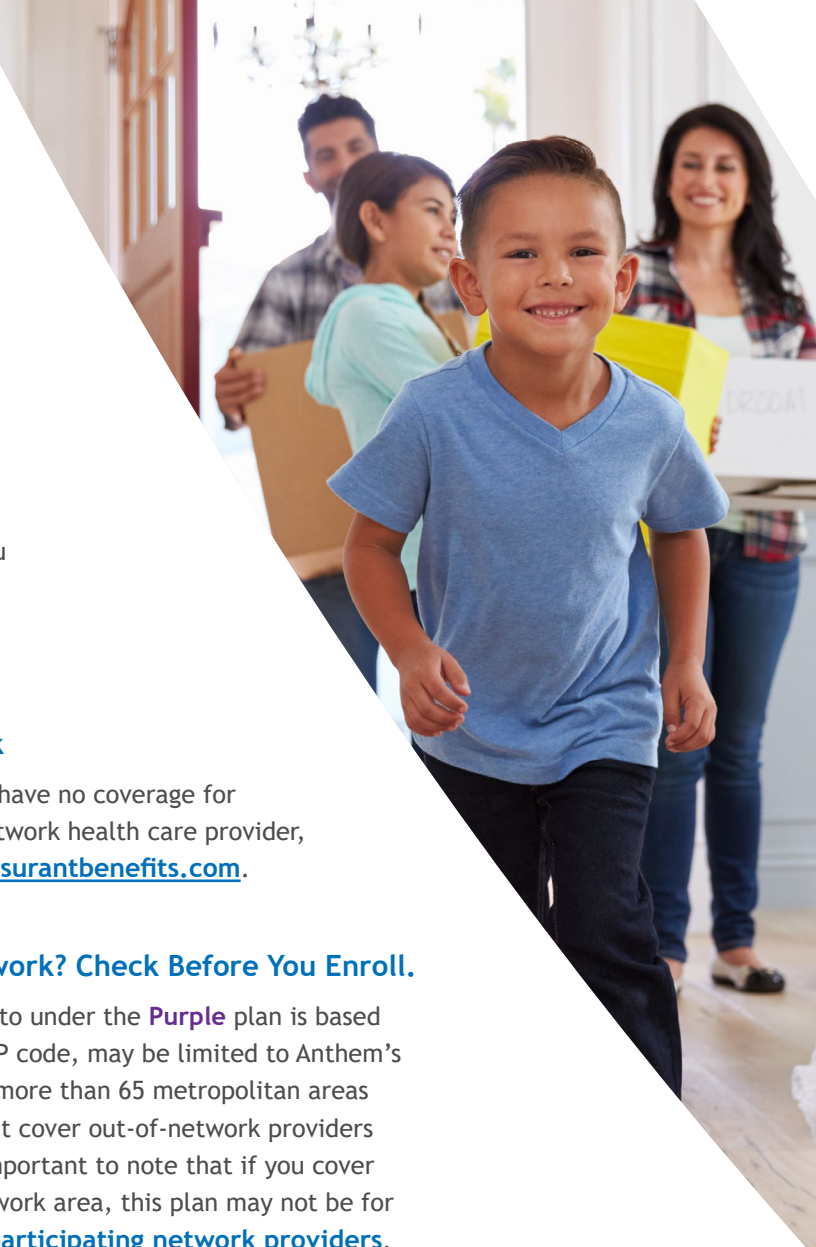
The network of providers that you have access to under the **Purple** plan is based upon where you live and, depending on your ZIP code, may be limited to Anthem's Blue High Performance Network, which covers more than 65 metropolitan areas throughout the country. The Purple Plan doesn't cover out-of-network providers unless it's for urgent or emergency care. It's important to note that if you cover a family member who lives outside of your network area, this plan may not be for you. Before enrolling in this plan, [search for participating network providers](#).



### Use In-Network Providers to Save Money

While the **Purple** plan only provides coverage when you visit in-network providers (except for urgent or emergency care), the **Blue**, **Green**, and **Orange** health plans provide coverage for both in- and out-of-network care. You save money, however, by using in-network providers because:

- The plan pays higher reimbursements for in-network care and has lower out-of-pocket limits.
- In-network providers accept negotiated rates, which are usually lower than out-of-network provider rates.



# Prescription Drug Coverage



The amount you pay for prescription drugs depends on which health plan you're enrolled in and whether the prescriptions are for preventive or non-preventive drugs.

## Preventive Drugs

Preventive drugs can keep you healthy and prevent more serious conditions in the future.

- Generic preventive drugs are covered at 100%, regardless of the health plan you choose.
- Brand-name preventive drugs are covered before the deductible is met, which means the coinsurance amounts in the chart below will apply. [See the Preventive Drug List.](#)

## Non-Preventive Drugs

Under the **Blue**, **Green**, and **Orange** health plans, you first must meet the deductible before the plan pays the benefits outlined in the chart for non-preventive drugs. Under the **Purple** plan, prescriptions are not subject to the deductible, so you pay the coinsurance amounts indicated below for all non-preventive prescription medications.

Non-Preventive Drug Type	Retail Pharmacy (Up to 30-day supply) <sup>6</sup>	Mail Pharmacy (Up to 90-day supply)
Tier 1: Generic <sup>7</sup>	50%, up to \$50 per prescription	50%, up to \$125 per prescription
Tier 2: Preferred Brand (Drugs Listed on the CVS Caremark Formulary Drug List)	50% \$10 minimum to \$75 maximum	50% \$20 minimum to \$150 maximum
Tier 3: Non-Preferred Brand (Drugs Not Listed on the CVS Caremark Formulary Drug List)	50% \$40 minimum to \$100 maximum	50% \$80 minimum to \$200 maximum
Fill Limit for Long-Term Medications	Two fills on long-term maintenance medicines only	None

<sup>6</sup> For long-term maintenance medications, the plan allows two 30-day fills of maintenance medications at any pharmacy in the CVS Caremark network. After that, the plan will cover maintenance medications only if you have 90-day supplies filled through CVS Caremark mail-order or at a CVS Caremark Pharmacy. Specialty medication supply is limited to 30 days.

<sup>7</sup> Generic preventive prescriptions are covered at 100%. Brand name preventive prescriptions are not subject to the plan's deductible. All non-preventive prescriptions are subject to the plan's deductible, except under the **Purple** plan. Caremark periodically reviews their formulary. The prior authorization list may change, and certain formulary medications may be excluded.



## Save Money on Prescription Drugs

- Use generics when medically appropriate.
- Register for [Rx Savings Solutions](#), a service available to all employees enrolled in an Assurant health plan, that can help identify lower cost options for your prescriptions.





## Voluntary<sup>8</sup> Plans to Help Pay for the Unexpected

Even with comprehensive health coverage, a serious accident or illness can cause significant out-of-pocket medical costs and potentially lost wages or additional expenses during recovery. The Accident Insurance and Critical Illness Insurance plans described below pay lump-sum cash benefits to help with these and other expenses. Coverage is also available for your spouse/ domestic partner and children. Both voluntary plans are intended to supplement your medical coverage – they don't replace a traditional health plan.

### Accident Insurance<sup>9</sup>

Choose from the high plan or low plan options. The high plan costs a little more in payroll contributions, but provides a higher benefit. Accident Insurance covers over 150 different injuries, including:

- Fractures
- Dislocations
- Eye injuries
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Skin grafts
- Broken teeth
- Coma

For more details, please see the [Accident Insurance](#) brochure for an overview of how the plan works or the [Schedule of Covered Benefits](#) for specific coverage details of the low and high plan options.

<sup>8</sup> The Accident and Critical Illness plans are considered voluntary, meaning you may purchase these as a supplement to your Assurant benefits and you pay 100% of premiums with no company contribution. When purchased through an employer, these plans offer the convenience of payroll deduction along with group pricing discounts on premiums.

<sup>9</sup> By enrolling in Accident Insurance, if I am a resident of Minnesota or Vermont, I declare all persons to be insured have medical coverage in force that provides benefits for medical treatment, including hospital, surgical, and medical expenses.

## Critical Illness Insurance<sup>10</sup>

Choose from the high plan or low plan options. The high plan costs a little more in payroll contributions, but provides a higher benefit. Critical Illness insurance covers more than 30 critical conditions, including:

- Cancer
- Stroke
- Major organ transplant
- Kidney disease
- Coronary artery bypass graft
- Alzheimer's disease
- Heart attack

For more details about the Critical Illness Insurance plan, please see the [Critical Illness Insurance](#) brochure for an overview of how the plan works, or the [Schedule of Covered Benefits](#) for specific coverage details.

<sup>10</sup> By enrolling for Critical Illness Insurance, if I am a resident of Arkansas, Connecticut, Idaho, New Hampshire, or Utah, I declare that no person proposed for Critical Illness coverage is covered under any Title XIX program (Medicaid or any similarly named program).

## Flexible Spending Accounts (FSAs)

### General Purpose and Limited Purpose FSAs

Contribute pretax money to save for eligible health care expenses. If you waive coverage, or enroll in the **Purple** or **Blue** plans, you can enroll in a General Purpose FSA and use it for a wide variety of eligible health care expenses. If you enroll in the **Green** or **Orange** plans, you can enroll in a Limited Purpose FSA and use it for eligible dental and vision expenses. For 2023, you can contribute up to \$3,050 to a health care FSA. Estimate your contributions carefully as you must use your balance by Dec. 31, 2023. Any money remaining in your FSA at the end of the year will be forfeited.

### Dependent Day Care FSA

If you incur eligible expenses during the year for child or elder care, you can reimburse yourself for those expenses through a Dependent Day Care FSA. In 2023, you can contribute up to \$5,000, or \$2,500 if married and filing separately. Depending on your compensation, your maximum contribution may be reduced to comply with federal law. This account is strictly for expenses associated with providing care for your child or elder while you work, not for health care expenses.

For more information about the FSAs:

- Read more about Assurant's [FSAs](#).
- See [additional information](#) about using an FSA, including examples of eligible expenses.

### Save Money on Health Care

- Read [Be Health Smart](#) to learn about other opportunities to reduce your health care expenses.





# Other Valuable Benefits You Can Elect

## Dental

Oral health is an important part of overall health. Keep your teeth and gums healthy through regular preventive and diagnostic dental care, covered at 100% through the MetLife Dental plan.

## Vision

Whether or not you enroll in health plan coverage through Assurant, you can enroll in the Anthem Blue View Vision Insight plan. You pay 100% of the premium through pretax payroll deductions and receive benefits for eye exams, prescription glasses, and contacts.

## Life and Accidental Death & Dismemberment (AD&D) Insurance

Assurant automatically provides Basic AD&D insurance through MetLife at no cost to you. You can purchase additional life and AD&D insurance coverage for yourself and your dependents. You may be required to provide evidence of good health (also known as evidence of insurability or EOI). If applicable, you'll be contacted with instructions on how to provide EOI. For more details about Supplemental Life and AD&D coverage, visit [myassurantbenefits.com](https://myassurantbenefits.com).

## Disability

If you're injured or ill for a period of time and unable to work, Assurant provides Short-Term 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 a 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% of your base pay. The Short-Term Disability (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

Assurant automatically provides you with a Core Long-Term Disability (LTD) benefit of 50% of your monthly [Plan Pay](#), up to \$15,000 per month at no cost to you. Enrollment in the Core LTD benefit is automatic and doesn't require an election. For an LTD benefit of 60% 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. If you elect this option when newly hired, you won't need to provide evidence of insurability. Late enrollment or any future enrollment changes require you to provide 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](https://myassurantbenefits.com).



## Other Valuable Benefits You Can Elect

### Legal Assistance Plan

Get access to professional attorneys and financial counselors for assistance with a variety of legal and financial matters, such as identity theft, credit record corrections, coverage for minor traffic offenses, and more. Read more about this coverage through [LegalEASE](#).

### 401(k) Plan

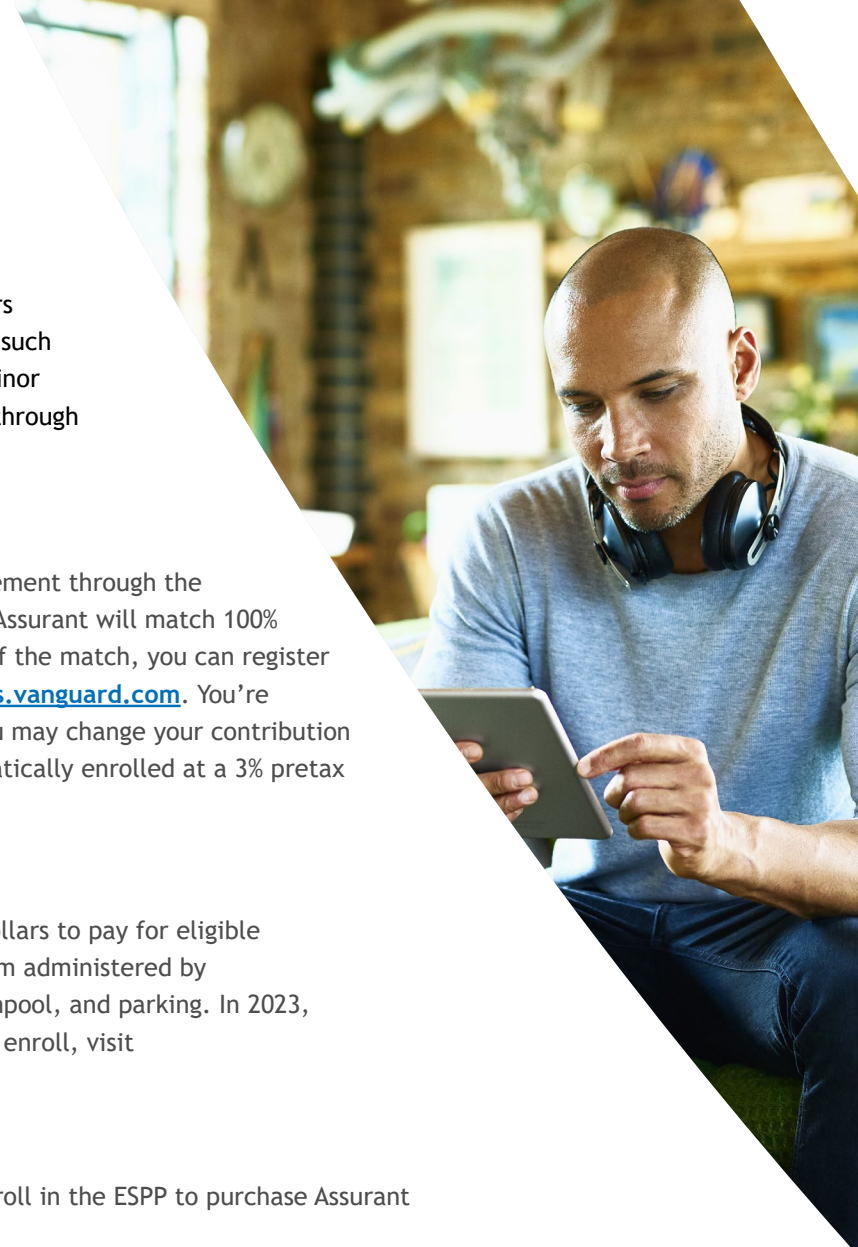
It's never too early – or too late – to start saving for retirement through the 401(k) Plan. When you make pretax or Roth contributions, Assurant will match 100% up to 6% of eligible pay combined. To take full advantage of the match, you can register with Vanguard and make your elections on [retirementplans.vanguard.com](https://retirementplans.vanguard.com). You're eligible to participate after 30 days of employment and you may change your contribution rate at any time. If you don't take action, you'll be automatically enrolled at a 3% pretax contribution rate.

### 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 WageWorks. Examples include subway, bus, train, ferry, vanpool, and parking. In 2023, the IRS limit for pretax contributions is \$300 per month. To enroll, visit [wageworks.com](https://wageworks.com) and register as a new user.

### Employee Stock Purchase Plan (ESPP)

During enrollment periods offered twice a year, you can enroll in the ESPP to purchase Assurant stock at a 10% discount. [Learn more](#).



# Getting Enrolled

## Who You Can Cover

You can cover the following dependents in the health, dental and vision plans.

Spouse/Domestic Partner <sup>11</sup>	<ul style="list-style-type: none"><li>Your lawful spouse</li><li>Your domestic partner</li></ul>
Children <sup>12</sup>	<ul style="list-style-type: none"><li>Your child(ren), up to the end of the month in which they turn age 26, regardless of student or marital status or whether they live at home with you</li><li>Your unmarried child(ren) who are permanently disabled and – if age 26 or older – for whom you provide proof of disability</li></ul>

<sup>11</sup> Refer to the Assurant Health and Welfare Benefit Plan Summary Plan Description (SPD) for the definition of a domestic partner and the tax implications of domestic partner coverage.

<sup>12</sup> Eligible children include your own and your spouse's/domestic partner's biological and adopted children.

If you elect coverage for your dependents under the health or dental plans, you'll be required to verify your dependents' eligibility. After you enroll, you'll receive materials from Mercer, the company that administers this process for Assurant. Look for information both at your home and in your Assurant email.

## Enrollment Deadline: 15 Days From Your Date of Hire for Most Benefits

You have **15 calendar days** from your date of hire to enroll in most of your benefits via [MyHR](#), a user-friendly site available 24/7 from your computer, tablet, or mobile device. To log in, click "MyHR" on the home page of Connect, Assurant's intranet site. If you would like to access MyHR from your mobile device, read the [instructions](#). If you don't enroll by the deadline, you'll have the default coverage described below.

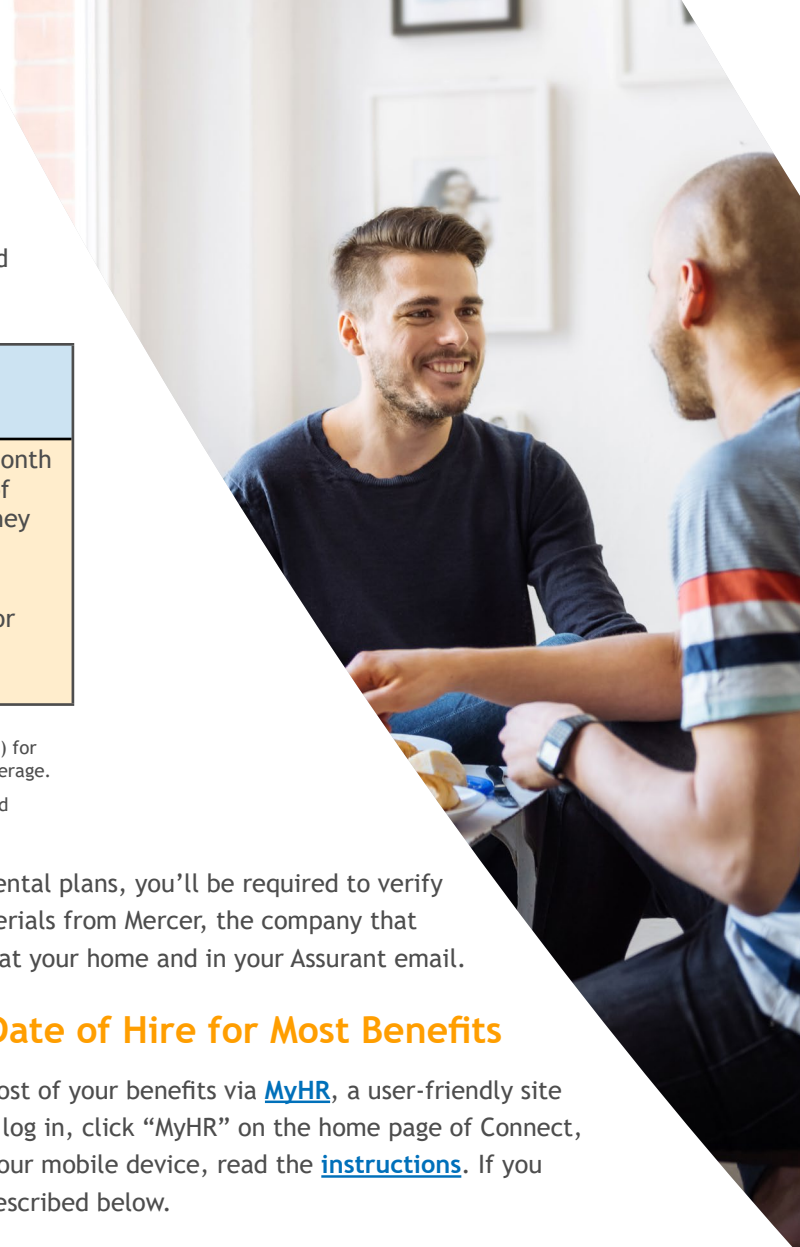
To make your 401(k) election, visit [retirementplans.vanguard.com](https://retirementplans.vanguard.com) after 30 days of employment. You may make changes to your contribution rate at any time during the year.

Enroll in the Commuter Benefit Program at any time through [wageworks.com](https://wageworks.com).

## Default Coverage

If you don't enroll by the deadline, you'll receive the following coverage automatically:

<ul style="list-style-type: none"><li>Basic Life and Basic Accidental Death &amp; Dismemberment (AD&amp;D)</li></ul>
<ul style="list-style-type: none"><li>Short-Term Disability</li></ul>
<ul style="list-style-type: none"><li>Long-Term Disability – Core</li></ul>
<ul style="list-style-type: none"><li>Business Travel Accident Insurance</li></ul>
<ul style="list-style-type: none"><li>Employee Assistance Program</li></ul>
<ul style="list-style-type: none"><li>Live Well wellbeing resources and certain family-friendly benefits</li></ul>
<ul style="list-style-type: none"><li>401(k) Savings Plan:<ul style="list-style-type: none"><li>After 30 days, you're automatically enrolled at a pretax contribution rate of 3%.</li><li>Each year, unless you opt out, the pretax contribution rate will increase by 1% until you reach 6%.</li><li>When you make pretax or Roth contributions, Assurant will match 100% up to a total of 6% of eligible pay.</li></ul></li></ul>



## Your Benefit Resources

- **myassurantbenefits.com:** You and your family members can access [myassurantbenefits.com](https://myassurantbenefits.com) year-round from a computer, tablet, or mobile device; it offers the most up-to-date information about your benefits eligibility and available options.
- **ALEX:** Use [ALEX](#) to help you decide which health care plan is best for you. ALEX provides personalized support in finding the best coverage at the lowest cost, based on how you foresee using your health care benefits.
- **MyHR:** Use [MyHR](#) when you're ready to enroll in your benefits. Read the [instructions for enrollment steps](#).

## Benefit Effective Dates

Benefit	Date
Health, Dental, Vision, and Legal Assistance 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 Coverage	After 90 days of employment
401(k) Savings Plan	After 30 days of employment
Employee Stock Purchase Plan	The enrollment period immediately after six months of employment

### Questions?

- Check out [ALEX](#)
- Visit [myassurantbenefits.com](https://myassurantbenefits.com)
- Contact the People Experience Center at 1-866-324-6513 or [myhr@assurant.com](mailto:myhr@assurant.com) Monday - Friday, 8:30 a.m. - 6:30 p.m. ET



# Enrollment Checklist

## Get Ready

- Review this guide for a high-level overview of the benefits Assurant offers.
- Use [ALEX](#) for personalized support choosing the medical plan that best fits your needs.
- Review [myassurantbenefits.com](https://myassurantbenefits.com) for more details about the benefit programs.

## Enroll

- Within 15 days of your date of hire, visit [MyHR](#) to choose your benefits.
- See the [instructions](#) for help with enrolling.
- Include your dependent and beneficiary information.
- Be sure to save your elections.

## After You Enroll

- Review your Benefit Elections summary in [MyHR](#).

# Additional Resources For You and Your Family<sup>12</sup>

Assurant is committed to being a diverse, equitable, and inclusive company – one that recognizes the variety of experiences, backgrounds, and perspectives that enrich our culture. To support the variety in families and caregivers, and ensure our programs meet the needs of all of our employees, we strive to provide benefits and resources that help promote work-life balance, and help all employees to live well.

## Family-Friendly Benefits

### Pregnancy Leave

After you're employed with Assurant for 90 days, 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, benefits-eligible parents, whether through birth, adoption, or surrogacy, will be eligible for four weeks of 100% gender-neutral paid parental leave to bond with their child. You can take off four consecutive weeks, or split the time and use it in two two-week increments. Parental leave must be taken within one year 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 and Virtual Tutoring

Get [Back-Up Care](#) coverage for dependent children and dependent adults, and [Virtual Tutoring](#) for children ages 5 to 18. Register now so you'll be ready when you need it: [brighthorizons.com](https://brighthorizons.com). Use assurant (lowercase) as the employer username and Assurant123 as a password (case sensitive) to register.

### Family Planning Support

If you enroll in an Assurant health plan, you'll have access to fertility benefits and support services through WINFertility. WINFertility provides 24/7 access to nurse care navigators who provide individualized care plan options and access to high-quality providers, including reproductive endocrinologists, to enhance patient outcomes based on individual circumstances. Assurant also provides a \$30,000 lifetime maximum for fertility benefits (combined for medical and pharmacy fertility assistance). You're responsible for precertifying your fertility services in order to receive coverage. Read 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 eligible costs associated with these services.

### LGBTQ+ Inclusive Benefits

Assurant is committed to LGBTQ+ inclusion. In addition to the family-friendly benefits described above, Assurant offers the following benefits and services to support our LGBTQ+ employees and their dependents:

- Health and wellness benefits available for same-sex spouses and domestic partners.
- Gender affirmation benefits covering a range of medical and behavioral health services including gender reassignment surgery, hormone replacement therapy, reconstructive surgical procedures, and counseling services.
- Coverage for HIV treatment and prevention.

### Additional Resources

Assurant offers a wide variety of benefits and programs to support your physical, emotional, financial, and social wellbeing. For a complete list of other resources available to all employees, see the [Live Well page](#) on [myassurantbenefits.com](https://myassurantbenefits.com).

<sup>12</sup> Some programs may require enrollment in an Assurant health plan.