



2023 OPEN
ENROLLMENT

Choose. Use.
Thrive.



ASSURANT®



You Asked. We Listened.

Several of the changes to your 2023 benefit options are based on the feedback you provided in last year's Total Rewards survey, focusing on predictability and affordability of health care expenses. We continue to evaluate and evolve our benefit and wellbeing programs so that you can derive the most value and live well. See [pages 4 - 7](#) for more details.

CONTENTS

Choose

▶ What's New for 2023	4
▶ Your Health Care Plans	8
▶ Prescription Drug Coverage	9
▶ Additional Benefits to Consider During Open Enrollment	10
▶ If You Don't Enroll by Nov. 4, You'll Have This Default Coverage	13
▶ People Like Me	14
▶ How to Enroll	17
▶ Open Enrollment Checklist	17

Use

▶ Make the Most of Your HSA	18
▶ Be Health Smart	19

Thrive

▶ Additional Resources for All Employees	20
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2023 Open Enrollment: Monday, Oct. 17 - Friday, Nov. 4, 2022

Choose. Use. Thrive.

Assurant wants you to live well. That's why we commit to your overall wellbeing by providing plans and programs that support your physical, emotional, financial, and social health. These resources are designed to be as diverse as our people and to be there for you at every stage of life. Our comprehensive suite of benefits support not only you, but also the people who matter most to you, helping you live healthier, happier lives – and thrive.

Welcome to Assurant's 2023 Open Enrollment

Open Enrollment is here! From **Monday, Oct. 17**, through **Friday, Nov. 4**, you have a once-a-year opportunity to make your 2023 elections for health, dental, vision, life insurance, and more. Act now – take time to review and select the options that best meet your needs.

If you don't take action in [MyHR](#) by **Nov. 4**, your current elections will continue for 2023 (with the exception of any Health Savings Account or Flexible Spending Account elections). For most programs, you'll have to wait until the next Open Enrollment, unless you have a Qualified Life Event, such as marriage or the birth of a child. Be sure to make the most of Open Enrollment by learning about your 2023 options and thinking about what changes you have experienced this past year. For example, has your health changed or do you have a new family member to cover? Consider whether your current benefits still meet your needs and decide if any of our new offerings might be appropriate for you.

Five Things to Know About Your 2023 Benefits

- 1** With additional options this year, we're introducing **ALEX**, a fun, interactive online tool to help you choose the health plan to best meet your needs. See [page 4](#).
- 2** There's a new **in-network only health plan** (the Purple plan) that provides **in-network only** benefits and flat-dollar payments (**copays**) for many common services. The Purple plan has lower payroll contributions than the Blue plan and the lowest deductible of all the Assurant health plans. See [page 5](#).
- 3** Two new **Accident and Critical Illness supplemental insurance plans** can help protect you from the financial consequences when something unexpected happens. See [pages 10 and 11](#).
- 4** There are rate changes and other plan updates. See [pages 6 and 7](#).
- 5** If you don't submit your elections by 10 p.m. ET on **Friday, Nov. 4**, your benefits will be based on the **default elections**. See [page 13](#).



Choose.

You now have more choices and, during Open Enrollment, you can decide to keep the benefits you have or choose something new.

What's New for 2023

Attend a Webinar

Optional webinars are available to learn what's new and to get an overview of your 2023 benefits. Click on one of the links below to add a session to your calendar. (A replay will be available.)

- [Oct. 11 at 10 a.m. ET](#)
- [Oct. 12 at 2 p.m. ET](#)
- [Oct. 18 at 11 a.m. ET](#)

New Personalized Tool to Help You Choose Your Benefits



Meet ALEX

It's important to have options when it comes to health care so you can choose the best plan to meet your own, individual needs. To make it easier to choose, we're introducing ALEX, a fun, interactive online tool that provides you with personalized support before you enroll.

ALEX will ask you questions about yourself and any dependents you plan to cover, such as how often you visit the doctor, and other questions that 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 of plan is, of course, yours to make. Meet ALEX [here](#), scan the QR code, or visit myassurantbenefits.com.





New Plans

»» Purple Health Plan (In-Network Only)

You told us you're looking for more predictability when it comes to managing both ongoing and unexpected health care expenses. We're introducing a new health plan with copays for most common services and the lowest deductible of all our health plans.

Certain services, like primary doctor and specialist visits, urgent care, and emergency room visits will be paid with a set copay, without first having to satisfy a deductible, making health care expenses easier to predict and budget. As with all the other health plans, preventive care is covered at 100%.

The [Purple plan](#) covers in-network services only. It doesn't cover any health care expenses you incur from using out-of-network providers or facilities, except for emergency and urgent care. Before enrolling in the Purple plan, look at each of the health care providers you routinely use and ensure they're considered in-network. As you make your 2023 elections, use the tools available to select the plan that best fits your needs – including checking available providers based on your ZIP code. To see how this plan compares with the other three health plans Assurant offers, see [page 8](#).

»» Two new Voluntary¹ Plans: Accident Insurance and Critical Illness Insurance

Even if you're enrolled in health coverage, a serious accident or illness can cause significant out-of-pocket medical costs that can affect your savings. These events also may result in lost wages or additional expenses during recovery. These new voluntary plans – Accident insurance and Critical Illness insurance – pay lump-sum cash benefits to help with these and other expenses. Coverage under these plans is also available for your spouse/domestic partner and children. These plans are intended to supplement your medical coverage – they don't replace a traditional health plan.

For more details, see [pages 10 - 11](#).

¹The 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.





Rate Changes

Health Plan Rates

Health plan rates are affected by a number of factors, including year-over-year health care inflation, how employees use their health plan benefits, and actual health care usage in the plan.

Assurant again will pay the majority of health care costs, or an average of 80%, for our employees. This continues to be in line or above the 75% to 80% that most large employers cover. Although Assurant will absorb the majority of the rising costs of health care, rates for the current health plans will increase by approximately \$3 to \$4 per paycheck (or an average of a 3.4% increase), which is a smaller increase than in recent years, and far lower than the expected national average increase of 6.5%. Assurant continues to focus on ways to reduce premium increases, including negotiating with our vendors to manage administrative and other costs. To see the 2023 health plan rates, go to [page 8](#).

Dental Plan Rates

Rates for the dental plan will increase by approximately \$0.30 to \$0.60 per paycheck.

Spouse/Domestic Partner Life Insurance Rates

Effective Jan. 1, 2023, rates for spouse/domestic partner life insurance will be age-based, which is most common in the market, and will result in reduced premiums for most current enrollees. (Depending on the age of the spouse/domestic partner you cover, your rate may decrease or increase.)



Other Plan Changes

Orange Health Plan Deductible and Out-of-Pocket Maximum Change

Each year, the IRS determines minimum deductibles and out-of-pocket maximums for high deductible plans. For 2023, the Orange plan deductible and out-of-pocket maximum are increasing by \$200 for single coverage and \$400 for family coverage. The 2023 amounts will be:

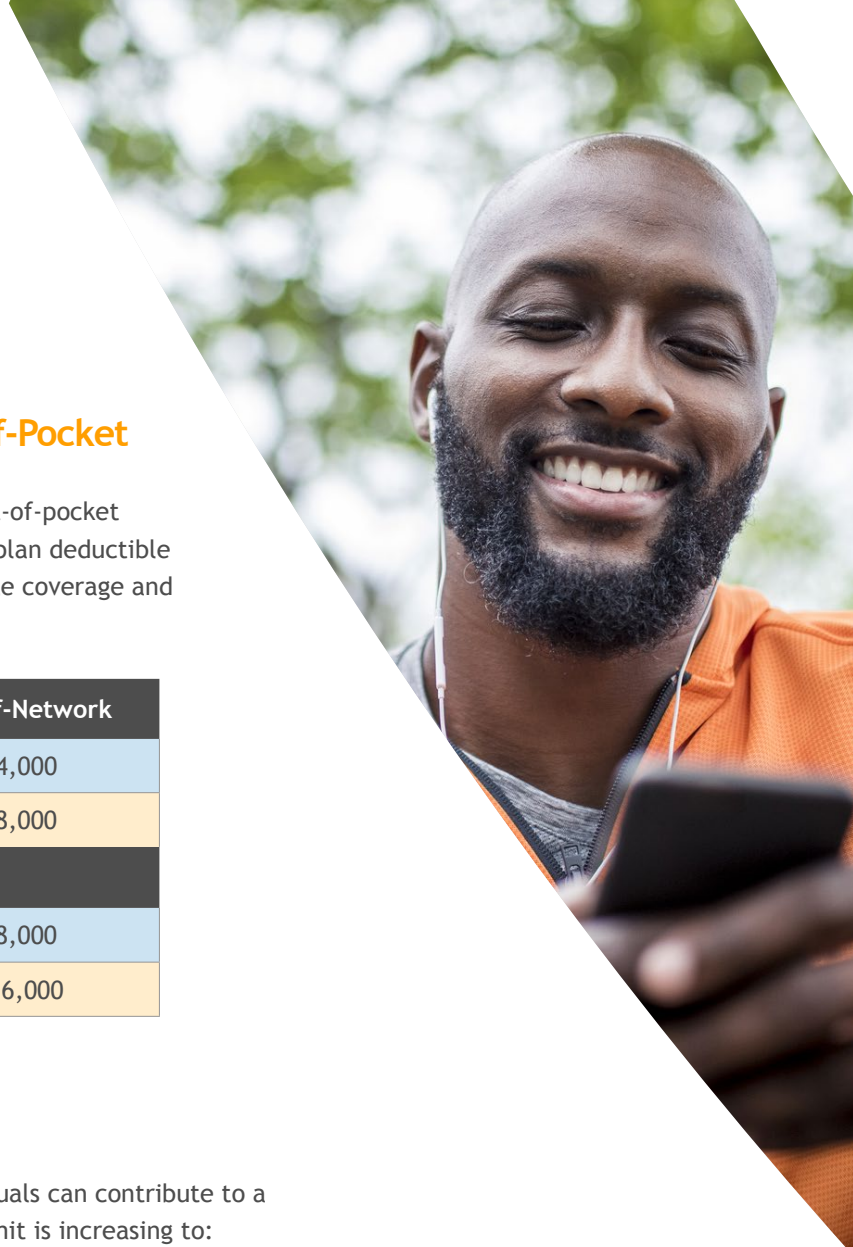
Deductible	In-Network	Out-of-Network
Single coverage	\$3,000	\$4,000
Family coverage	\$6,000	\$8,000
Out-of-Pocket Maximum		
Single coverage	\$5,000	\$8,000
Family coverage	\$10,000	\$16,000

HSA Contribution Limit Change

Each year, the IRS determines the maximum amount individuals can contribute to a Health Savings Account (HSA). For 2023, the contribution limit is increasing to:

	Contribution Limit
Single coverage	\$3,850
Family coverage	\$7,750

The contribution limit includes both Assurant's contributions as well as your own contributions. To have an HSA, you must be enrolled in the Green or Orange plan.



Your Health Care Plans

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 costs of your coverage.

Health Plans	New! Purple (In-Network Only)	Blue (With Health Reimbursement Account)	Green (With Health Savings Account)	Orange (With Health Savings Account)
In-Network Preventive Care <small>(See list of Preventive Services)</small>	100% Covered			
Health Plan Account	N/A	Health Reimbursement Account	Health Savings Account	
Assurant's Annual Contribution to Your HRA or HSA <small>(Individual/Family)²</small>	N/A	\$400/\$800		
Lifetime Maximum³	Unlimited			
Annual Deductible (Individual/Family)^{2, 5}				
Embedded⁴	No	No	No	Yes
In-Network	\$500/\$1,000	\$950/\$1,900	\$1,700/\$3,400	\$3,000/\$6,000
Out-of-Network	N/A	\$1,950/\$3,900	\$2,700/\$5,400	\$4,000/\$8,000
Flexible Spending Account Eligibility	Health Care FSA		Limited Purpose FSA	
What You Pay: In-Network/Out-of-Network Coinsurance or Copay				
Primary Care Physician	\$25 copay	20%/40%		10%/30%
Specialist	\$45 copay (Includes urgent care)	20%/40%		10%/30%
Emergency Room	\$300 copay	20%/40%		10%/30%
Hospital Inpatient & Outpatient	•Deductible +20% in-network •100% out-of-network	20%/40%		10%/30%
Annual Out-of-Pocket Maximum (Individual/Family)^{2, 5}				
Embedded⁴	Yes	No	Yes	Yes
In-Network	\$4,000/\$8,000	\$3,450/\$6,900	\$4,200/\$8,400	\$5,000/\$10,000
Out-of-Network	N/A	\$6,450/\$12,900	\$7,200/\$14,400	\$8,000/\$16,000
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	\$90.46	\$150.66	\$86.12	\$47.35
Employee & Spouse/ Domestic Partner	\$251.46	\$372.17	\$222.17	\$107.03
Employee & Child(ren)	\$231.46	\$336.88	\$201.60	\$100.50
Employee & Family	\$336.46	\$513.54	\$303.44	\$133.42

²"Family" includes Employee & Spouse/Domestic Partner, Employee & Child(ren), and Employee & Family.

³There's a combined \$30,000 medical and prescription drug lifetime maximum benefit for infertility treatment. Precertification is required to receive this benefit.

⁴An 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%.

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



The Importance of the Health Care Network

The health care provider network is based on where you live and your health plan. Depending on which plan you choose, you may have no coverage at all for providers outside the network or it may be more expensive to use out-of-network providers. To find a health care network provider, visit the Health Plan Networks section on myassurantbenefits.com.

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

While the Purple plan is also offered through Anthem Blue Cross Blue Shield, the network may be different from the network you have under Assurant’s Blue, Green, or Orange plan. The Purple plan doesn’t cover out-of-network providers unless it’s for urgent or emergency care. Before enrolling in the Purple plan, check your current providers.

Use In-Network Providers to Save Money.

While the Purple plan only provides coverage for 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 will depend 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 plan. 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.

Also see [page 19](#) for savings opportunities on prescriptions through Rx Savings Solutions.

Non-Preventive Drug Type	Retail Pharmacy ⁶ (Up to 30-day supply)	Mail Pharmacy (Up to 90-day supply)
Tier 1: Generic ⁷	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

⁶For 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.

⁷Generic 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.



Additional Benefits to Consider During Open Enrollment

In addition to the health plans summarized on [page 8](#), Assurant offers the following coverages to help support your health.

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.

Two New Voluntary Plans to Cover Unexpected Health Events

Unexpected health events — like accidents and serious illnesses — can present significant and sudden financial challenges. Assurant is offering two new benefits through MetLife, Accident insurance and Critical Illness insurance, to help lessen some of the financial burden of these events. These programs are considered limited benefit policies and don't take the place of medical insurance.

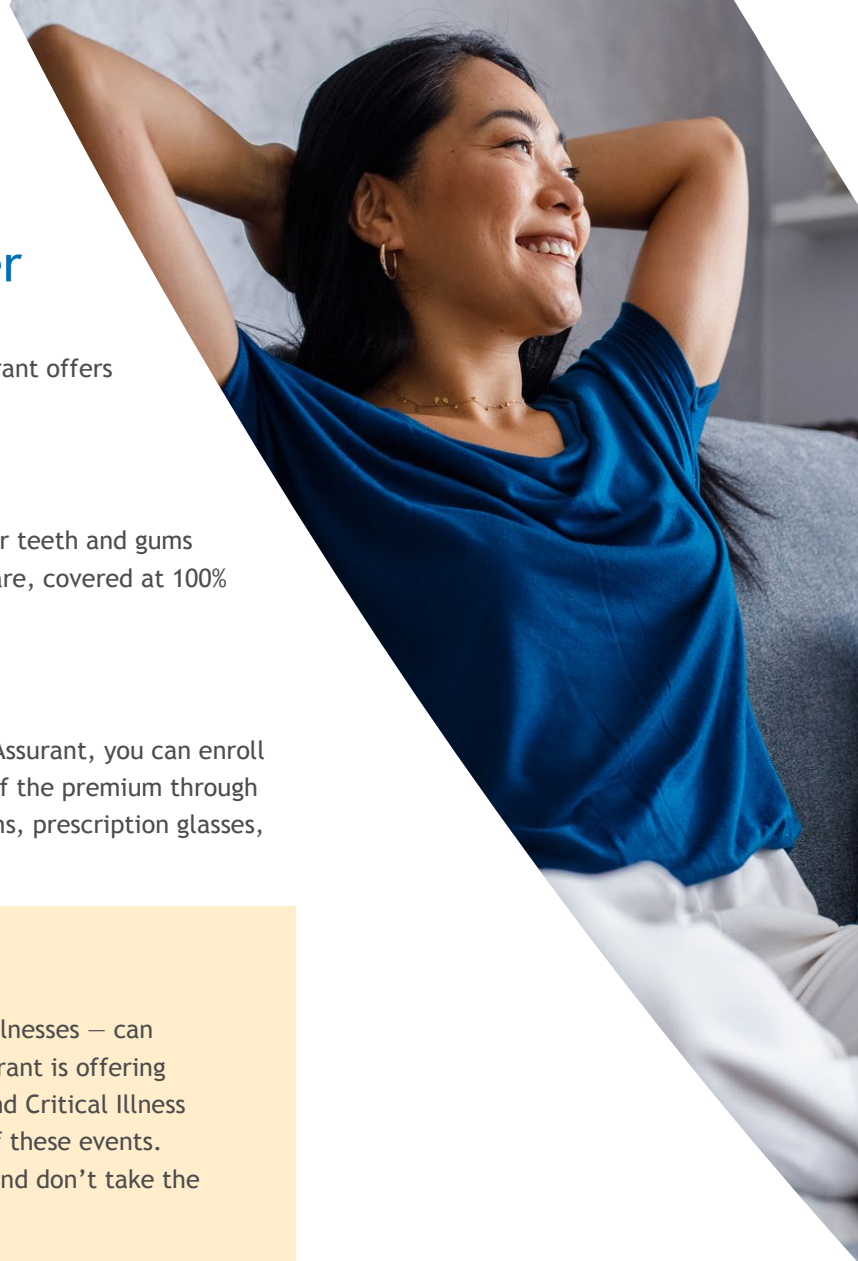
»» New! Accident Insurance⁸

Receive a lump-sum payment when you have a covered accident. 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
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Coma
- Ruptured disc

For more details about the new Accident insurance plan, 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.

⁸By 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.



»» New! Critical Illness Insurance⁹

Receive a lump-sum payment when you're diagnosed with a covered condition. 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
- Kidney disease
- Heart attack
- Major organ transplant
- Stroke
- Coronary artery bypass graft
- Alzheimer's disease

For more details about the new 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 of the low and high plan option.

⁹By 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).

Important Information About the Accident Insurance and Critical Illness Insurance Plans

Both plans are considered voluntary benefits, which means they're available to supplement Assurant core benefit offerings, and Assurant doesn't contribute to their cost. You can take advantage of group rates and for a relatively low premium, receive a lump-sum cash benefit in the event of a covered accident or illness.

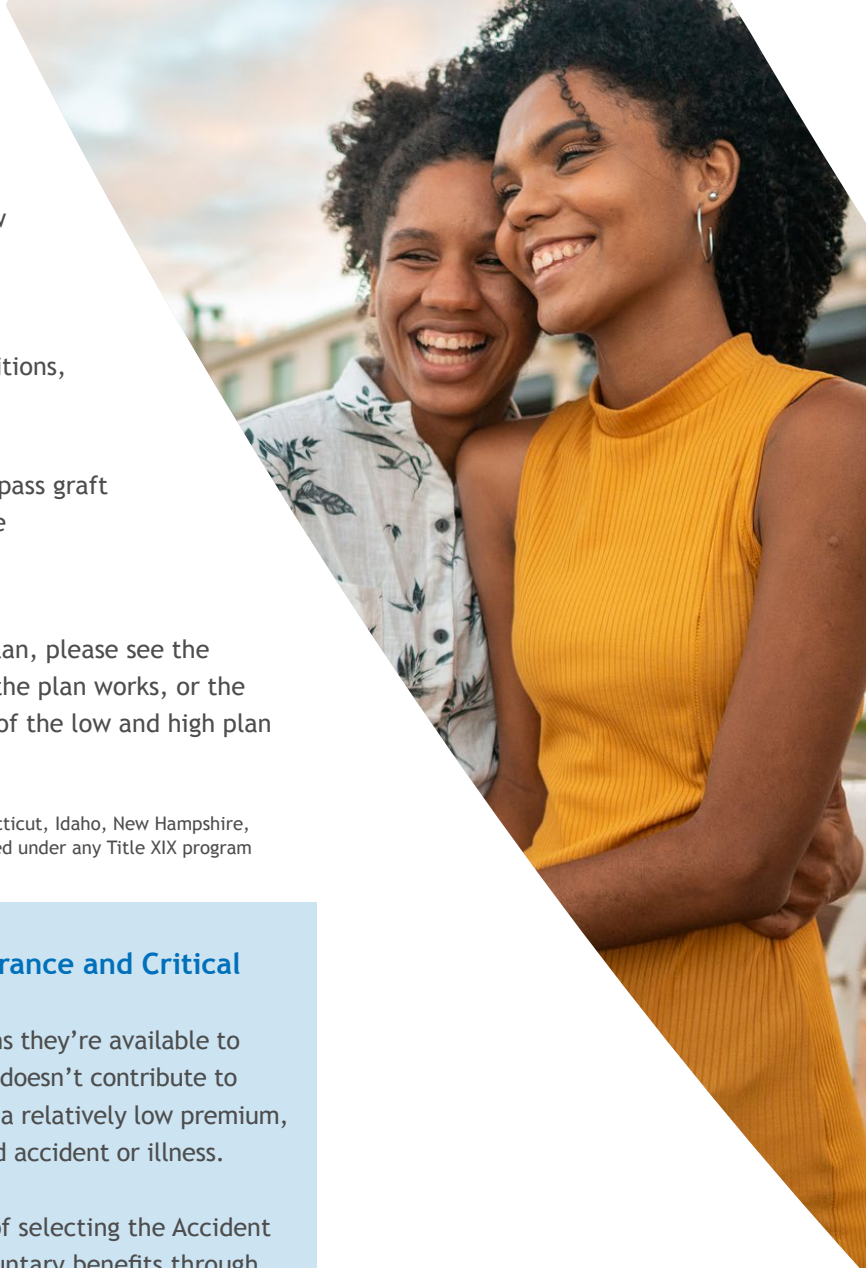
In addition to competitive group rates, the advantages of selecting the Accident insurance and Critical Illness insurance coverages as voluntary benefits through Assurant include:

- ✓ Guaranteed acceptance
- ✓ No medical exam required
- ✓ Paid through convenient payroll deductions
- ✓ Portable coverage you can take with you
- ✓ \$50 reward under each plan when you get a health screening

Use your lump-sum cash benefit – paid directly to you – as you see fit. Use it to pay expenses to meet your deductible, copays for doctors and specialists, coinsurance, and additional help you may need at home during your recovery.

Life and AD&D Insurance

Do you have enough life insurance to protect those who depend on you? Assurant automatically provides Basic Life and Basic Accidental Death & Dismemberment (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. Regardless of whether you purchase additional life or AD&D coverage, Open Enrollment is a good time to review your beneficiary elections to confirm both your beneficiaries and their personal information are correct.

Starting **Jan. 1, 2023**, if you purchase coverage for a spouse/ domestic partner, the rate will be based on the age of the dependent you cover. If you're currently enrolled in supplemental life coverage, your payroll deductions will increase or decrease, based on your dependent's age. For more details about Supplemental Life and AD&D coverage, visit myassurantbenefits.com.

Long-Term Disability Buy-Up

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. 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. Your current coverage election automatically carries over into 2023. If you previously waived coverage under the LTD Buy-Up option and wish to enroll for 2023, you'll need to provide Evidence of Insurability to Lincoln Financial for their approval before additional coverage goes into effect. If applicable, Lincoln Financial will send you an email with instructions after Open Enrollment ends.

Legal Assistance Plan

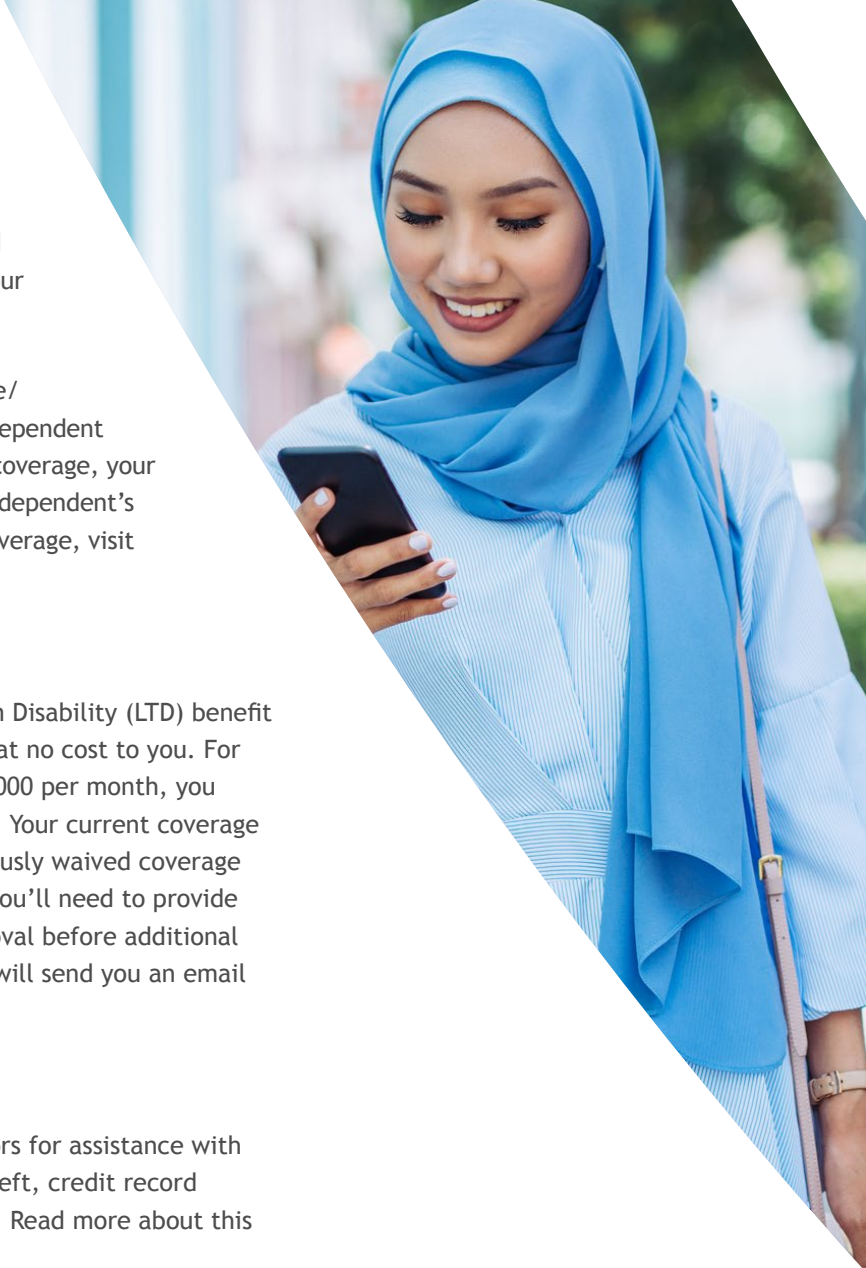
Get access to professional attorneys and financial counselors for assistance with a variety of legal and financial matters, such as identity theft, credit record corrections, coverage for minor traffic offenses, and more. Read more about this coverage, offered through [LegalEASE](#).

General Purpose and Limited Purpose Flexible Spending Accounts (FSAs)

When you contribute to an FSA, your money is deposited before it's taxed. That gives you an automatic savings of 22% or higher, depending on your federal tax rate. The type of FSA you can enroll in depends on which health plan you choose. You can contribute up to **\$3,050** to a General Purpose or Limited Purpose FSA in 2023. You must use your FSA balance during the plan year. Any balance remaining in your account at the end of the plan 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 \$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 that can be reimbursed through a Limited Purpose or General Purpose Health Care FSA, or a Dependent Day Care FSA.

Remember that, if you want to contribute to any of the FSAs, you must enroll each year. The IRS doesn’t allow payroll contributions to carry over from the prior year.



If You Don’t Enroll by Nov. 4, You’ll Receive This Default Coverage

<p>Your personal contributions will be set to \$0 for:</p>	<ul style="list-style-type: none"> • Health Savings Account (HSA) • Flexible Spending Account (FSA) – both Health Care (General Purpose and Limited Purpose) and Dependent Day Care
<p>You’ll have the same coverage in 2023 as you did in 2022 for these plans and programs, including the same enrolled dependents:</p>	<ul style="list-style-type: none"> • Health (including your prior tobacco use attestation) • Dental • Vision • Supplemental Life insurance¹⁰ • Supplemental AD&D insurance • Dependent (Spouse/Domestic Partner) and Child Life insurance¹⁰ • Long-Term Disability 10% Buy-Up • Legal Assistance Plan
<p>You’ll continue to have coverage in these core benefits (no election is required):</p>	<ul style="list-style-type: none"> • Basic Life • Basic Accidental Death & Dismemberment • Short-Term Disability • Core Long-Term Disability • Business Travel Accident • Employee Assistance Program • Live Well wellbeing resources and family-friendly benefits

¹⁰Even if you make no changes to your Supplemental Life Insurance elections, your payroll deduction may change. Starting Jan. 1, 2023, rates for Spouse/Domestic Partner Life Insurance will change to an age-based rate. Your rate may increase or decrease, depending on the age of the dependent you cover.





People Like Me



Choosing a Health Plan: Things to Consider

There are many factors to consider when choosing a health plan. ALEX, our new 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 the trade-offs you need to make. For example, do you want to pay lower payroll contributions and pay 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, like you would in the Purple plan? Read these examples of people who may be like you and find out how they chose their health plans. Then think about how you use your own health care and consider using [ALEX](#) to help you decide which plan is best for you. You can also find ALEX at myassurantbenefits.com.

Meet Gina

Personal info:	<ul style="list-style-type: none">• 28 years old• Single• No children• Enrolled in single coverage
Health status:	<ul style="list-style-type: none">• Healthy; rarely sick
How she uses health care:	<ul style="list-style-type: none">• Has an annual physical and well-woman exam (covered at 100%)• Rarely needs to visit the doctor for any other reason
Goal:	<ul style="list-style-type: none">• Pay the lowest payroll contribution
She chooses:	<ul style="list-style-type: none">• The Orange plan with a Health Savings Account (HSA), which has the lowest payroll contributions and an annual \$400 company contribution into the HSA• The Limited Purpose FSA to help pay for her annual out-of-pocket dental expenses
She understands:	<ul style="list-style-type: none">• She will have to meet her \$3,000 plan deductible before the plan begins to cover her health expenses, if she needs health care. Gina has enough savings to cover this cost if she has an accident or illness. Assurant contributes \$400 (Individual) each year to her HSA based on her election of single coverage.



People Like Me



Meet Jerome

Personal info:	<ul style="list-style-type: none">• Mid-40s• Married to Jade• Two children• Enrolled in family coverage
Family health status:	<ul style="list-style-type: none">• Several health challenges, with a chronic condition to manage, a musculoskeletal surgery coming up, and occasional injuries
How he and his family use health care:	<ul style="list-style-type: none">• Have annual physicals and the kids get required vaccines for school (covered at 100%)• Their son has periodic doctor visits and prescriptions for recurring sinus infections• Their daughter broke her arm last year• Jerome is going to need in-patient surgery soon to address a back injury
Goal:	<ul style="list-style-type: none">• Have more predictable health care costs and spend less when visiting the doctor
He chooses:	<ul style="list-style-type: none">• The Purple plan, with the lowest deductible, copays for many services, like specialist visits and higher contributions than his previous choice, the Orange plan• The General Purpose Health Care FSA to pay the deductible and doctor copays with pretax dollars• The new Accident and Critical Illness plans to further protect them financially if something unexpected happens
He understands:	<ul style="list-style-type: none">• The Purple plan only covers in-network services for all non-emergency, non-urgent health care. Before he enrolled, he and Jade checked all the providers they routinely use to ensure they're considered in-network.



People Like Me



Meet Kyle

Personal info:	<ul style="list-style-type: none">• Late 30s• Single• One child in high school• Enrolled in Employee & Child coverage
Family health status:	<ul style="list-style-type: none">• Relatively healthy, with one well-controlled chronic condition and occasional injuries
How he and his son use health care:	<ul style="list-style-type: none">• Have annual physicals (covered at 100%)• His son gets required vaccines for school (covered at 100%)• Kyle sees his doctor several times a year to keep his asthma under control• Last year, Kyle's son tore his ACL at a track meet
Goal:	<ul style="list-style-type: none">• Be able to save for current health care expenses and potentially higher health expenses in the future
He chooses:	<ul style="list-style-type: none">• The Green plan, with a Health Savings Account (HSA), which has a lower deductible than the Orange plan, and lower payroll contributions than the Blue plan
He understands:	<ul style="list-style-type: none">• He can take advantage of triple-tax savings and contributes the maximum amount allowed to his Health Savings Account• The funds he withdraws will remain tax-free as long as they're used for eligible health care expenses• Assurant contributes \$800 a year to his HSA because he has Family coverage• If he leaves Assurant in the future, he can take his HSA with him



How to Enroll

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 10 p.m. ET, **Nov. 4, 2022**. Simply select your Benefits worklet in MyHR, then “Change Open Enrollment.” Don’t forget to resubmit your elections if you make changes.
- After the enrollment period ends, you’ll find a summary of your 2023 elections in your Benefits worklet.
- Refer to the [job aid](#) on the MyHR Resources site via your Quick Links worklet.

Changes to Dependents or Insurance Elections

- If you add a new dependent for 2023 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.

Open Enrollment Checklist

Get Ready

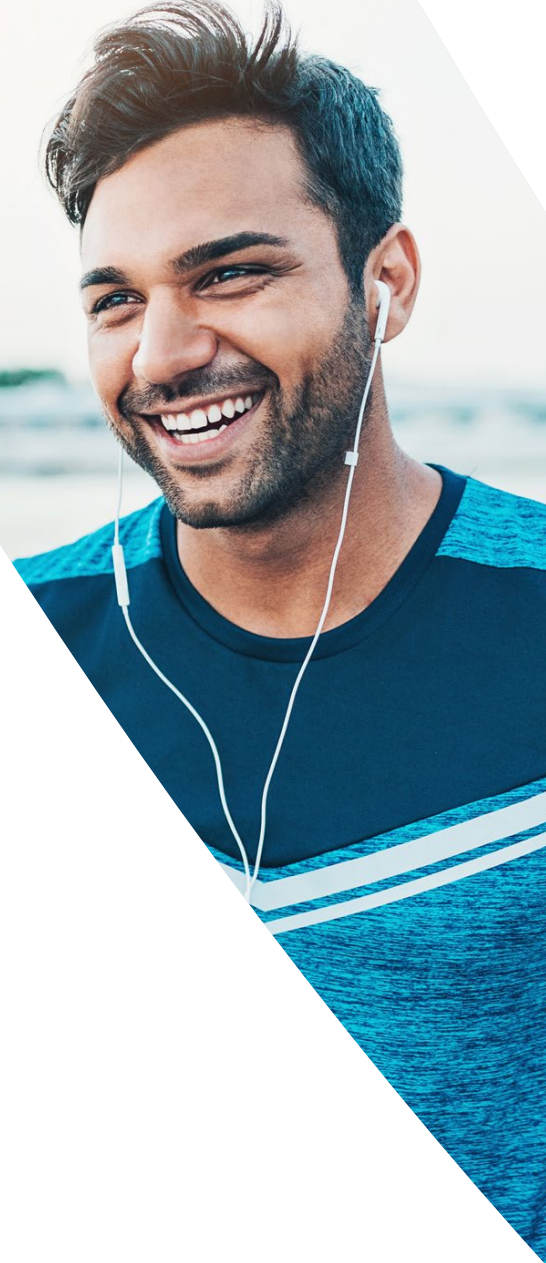
- ✓ Review this guide to find out what’s new and what to consider before making your elections.
- ✓ Attend an optional, live webinar during the weeks of **Oct. 10** and **Oct. 17** or watch a recorded webinar. See [page 4](#) for more information.
- ✓ Use [ALEX](#), a fun and engaging new tool that can give you personalized support to help you choose the plan that may best fit your needs. You can also find ALEX at myassurantbenefits.com.
- ✓ Review your dependent and beneficiary information to confirm everything is correct.

Enroll

- ✓ Between **Oct. 17** and **Nov. 4**, visit [myHR](#) to choose your benefits or waive coverage.
- ✓ See the [job aid](#) for enrollment features.
- ✓ Update your dependent/beneficiary information, if necessary.
- ✓ Be sure to save your elections. You can make changes through 10 p.m. ET, **Nov. 4**.

After You Enroll

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





Use

Consider all the benefits Assurant offers and how you can use them to save money and be healthier.

Make the Most of Your Health Savings Account (HSA)

Are you enrolled in the Green or Orange health plans? If so, you have a great opportunity to take advantage of the triple-tax-free benefit with your HSA while saving for health care expenses now or in the future:

1. Contributions come out of your pay before taxes, reducing your taxable income.
2. Any investment growth is tax-free.
3. Qualified withdrawals from your HSA are tax-free.

Assurant also contributes to your account each year: \$400 for Individual coverage and \$800 for Family coverage.

How Much You Can Contribute to Your HSA in 2023

The IRS determines the maximum amount you can contribute to an HSA each year. This is a combined limit, which includes the amount Assurant contributes on your behalf.

	Individual Coverage	Family Coverage
2023 IRS Limit	\$3,850	\$7,750
Assurant's 2023 Contribution	-\$400	-\$800
Amount You Can Contribute Pretax in 2023	\$3,450	\$6,950
Additional Amount You Can Contribute if You'll Be 55 or Older by the End of 2023	+\$1,000	+\$1,000

Don't forget: You must enroll in the HSA each year you want to contribute. While your health plan coverage carries over into the next year, your HSA payroll contributions don't.

For More Information

Read more details about the [HSA](#) and see the Tax Savings module on [ALEX](#).

If You Don't Act Now

If you don't submit your enrollment elections by 10 p.m. ET on **Nov. 4, 2022**, you'll have the same benefits in 2023 you had in 2022 with the same dependents EXCEPT you won't contribute to a Health Savings Account or a Flexible Spending Account. Unless you have a qualified life event during the year, such as marriage or the birth of a child, you'll have to wait until the next Open Enrollment before you can change your elections or add a dependent. (See default elections on [page 13](#).)

Questions?

Review 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.



Be Health Smart

How you use your health plan affects how much you pay out of your own pocket, as well as how much the plan pays, which has an impact on future rates. Following these tips will not only stretch your health care dollars, but also help us keep the plans as affordable as possible.

- **Take care of your health:** Stay up to date on your annual physicals and other wellness screenings, which are covered at 100%.
- **Save money on prescription drugs:** Use generics when medically appropriate and register for [Rx Savings Solutions](#) for other possible savings opportunities. Generic preventive drugs are covered at 100%.
- **Get the right care in the right place:** Save the emergency room for actual medical emergencies and explore options for virtual visits or urgent care for non-emergencies.

For more detailed tips on saving money on your health care expenses, read [Be Health Smart](#).



Thrive

Coming Soon!

We're revamping our online interactive platform (MyWellbeing). Stay tuned for more information in early 2023, when we'll launch a more robust program to support your physical, emotional, financial, and social wellbeing. We'll continue to offer personalized coaching, as well as exciting challenges and rewards designed to help you build healthy habits.

Questions?

Review 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.

Assurant takes a broader, more holistic view of health and wellbeing, offering plans and programs to support your physical, emotional, financial, and social needs. While you don't have to enroll in these benefits during Open Enrollment, keep them in mind and consider how they may be able to enhance your life.

Additional Resources¹¹ for All Employees

Physical

- **Expert medical decision support:** Contact [ConsumerMedical](#) when you need a second opinion, to better understand a diagnosis and treatment options, or to get assistance navigating the health care system.
- **Type 1 or Type 2 diabetes management:** Get unlimited supplies, a smart meter, and coaching — all at no cost to you — through [Livongo](#) (registration code: Assurant).
- **Fertility Benefits:** As part of our family-friendly benefits, Assurant has partnered with [WinFertility](#) (WIN) to provide access to top-quality doctors, technology, and guidance.

Emotional

- **EAP (Employee Assistance Program):** Free counseling and support services with trained counselors are available 24/7 at [New Directions](#) (company code: Assurant).
- **Mindfulness, meditation, and sleep support:** Proven to reduce stress in just 10 days, get 1,000+ hours of mindfulness and sleep content through the app [Headspace](#). Available as a free benefit to all global employees for one year (until May 2023).
- **Virtual therapy:** Available live via two-way video: [LiveHealth Online](#) (service key: Assurant).



Financial

- **401(k) Plan:** Secure your future through convenient payroll contributions and a 6% Assurant company match. Get more information at [Vanguard](#).
- **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](#).
- **Back-up care and virtual tutoring:** Assurant offers a comprehensive suite of [family-friendly benefits](#) to support a wide variety of needs for employees and their loved ones. Get [Back-up Care](#) coverage for dependent children and dependent adults and [Virtual Tutoring](#) for children ages 5 - 18. Register now so you'll be ready when you need it: [brighthorizons.com](#). Use assurant (lowercase) as the employer username and Assurant123 as a password (case sensitive) to register.
- **Personalized profile:** Get an overview of your pay and the value of your benefits on Connect at [mytotalrewards](#).

Social

- **Time away from work requests:** [MyHR](#).
- **Volunteer work:** Volunteer events and tracking, charitable contributions, and Assurant company matches: [Assurant Cares](#).
- **Employee Resource Groups (ERGs):** All eligible employees are invited to join Assurant's existing ERGs, Women@Assurant and Veterans@Assurant. Coming in December: Mosaic@Assurant. For additional information and instructions on how to join, please visit our ERG [SharePoint](#) site.

This is only a partial list of the plans and programs available to you under [Live Well](#).

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 (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.