



Choose.
Use.
Thrive.

2024 New Hire Benefits Guide



ASSURANT®

Welcome to Assurant!

Assurant is committed to helping you live well by providing plans, tools, and resources that support your overall wellbeing. Assurant pays most of the cost of our wide array of benefits — designed to meet the varied and evolving needs of our employees. 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 supports not only you, but also the people you care about most.

We support you as a whole person. And, no matter your background, who you are, where you're from, where you are in life or what you need, we provide resources to help you live well through our four wellbeing pillars: Physical, Emotional, Financial, and Social.

It's *Your* Journey. Live Well.

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 for the most up-to-date information about your benefit options.



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.

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QUESTIONS?

Review myassurantbenefits.com for details or simply begin a chat with ERIN — our Employee Resource and Information Network — and ask your question. If ERIN is unable to answer your question, type "Request Assistance" directly within the tool and a member of the People Organization will contact you.

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). The SPDs are available on myassurantbenefits.com.

The company 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.

Health Care Plans

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

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

- 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 \$500 (Individual) or \$1,000 (Family).*

How Much You Can Contribute to Your HSA in 2024

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
2024 IRS Limit	\$4,150	\$8,300
Assurant's 2024 Contribution*	-\$500	-\$1,000
Remaining Amount You Can Contribute Pretax in 2024	\$3,650	\$7,300
Additional Amount You Can Contribute if You Will Be Age 55 or Older By the End of 2024	+\$1,000	+\$1,000

* At the time of your initial enrollment, half of Assurant's HSA contribution will be deposited into your HSA account as a lump sum as soon as administratively feasible while the remaining portion will be prorated and deposited on a biweekly basis. Assurant's enrollment system, MyHR, only displays the biweekly contributions and doesn't reflect the lump sum portion of the company contribution.

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)
In-Network Preventive Care (See list of Preventive Services)	100% Covered			
Health Plan Account	N/A	Health Reimbursement Account	Health Savings Account	
Assurant’s Annual Contribution to Your HRA or HSA (Individual/Family) ¹	N/A	\$500/\$1,000		
Lifetime Maximum ²	Unlimited			
Annual Deductible (Individual/Family) ^{2,4}				
Embedded ³	No	No	No	Yes
In-Network	\$500/\$1,000	\$950/\$1,900	\$1,700/\$3,400	\$3,200/\$6,400
Out-of-Network	N/A	\$1,950/\$3,900	\$2,700/\$5,400	\$4,200/\$8,400
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 and Outpatient	• Deductible +20% in-network • 100% out-of-network	20%/40%		10%/30%
Annual Out-of-Pocket Maximum (Individual/Family) ^{2,4}				
Embedded ³	Yes	No	Yes	Yes
In-Network	\$4,000/\$8,000	\$3,450/\$6,900	\$4,200/\$8,400	\$5,200/\$10,400
Out-of-Network	N/A	\$6,450/\$12,900	\$7,200/\$14,400	\$8,200/16,400
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	\$96.08	\$160.98	\$91.41	\$49.61
Employee & Spouse/Domestic Partner	\$269.65	\$399.79	\$238.08	\$113.94
Employee & Child(ren)	\$248.09	\$361.74	\$215.89	\$106.91
Employee & Family	\$361.29	\$552.19	\$325.69	\$142.40

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 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%.

⁴ Deductibles and out-of-pocket maximums for in- and out-of-network services must be met separately — they don't cross-accumulate.

Choosing a Health Plan: Things to Consider

The health care provider network is based on where you live and which health plan you're enrolled in, not where your doctor or facility is located. 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 [Health Plan Networks](https://myassurantbenefits.com) on myassurantbenefits.com.

Is Your Doctor in the Network? Check Before You Enroll.

For the **Blue**, **Green**, or **Orange** plan, check if your providers are in-network [here](#).

Importance of the Health Care Network

While the **Purple** plan is also offered through Anthem Blue Cross Blue Shield, this network is different from the network you have under other Assurant health plans and is based upon where you live and your ZIP code.

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 if your providers are in the **Purple plan network**. 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.

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.

ALEX Can Help You Choose!

ALEX, your benefits enrollment virtual assistant, 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.



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 ⁵ (Up to 30-Day Supply)	Mail Pharmacy (Up to 90-Day Supply)
Tier 1: Generic ⁶	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% \$15 minimum to \$100 maximum	50% \$30 minimum to \$200 maximum
Tier 3: Non-Preferred Brand (Drugs not listed on the CVS Caremark Formulary Drug List)	50% \$40 minimum to \$150 maximum	50% \$80 minimum to \$300 maximum
Fill Limit for Long-Term Medications	Two fills on long-term maintenance medicines only	None

⁵ 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.

⁶ 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. For 2024, all medications will be covered by the Advanced Control Formulary and may be periodically revised.



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.



Other Valuable Benefits You Can Elect



Choose From Two Dental Plans

Oral health is an important part of overall health. That's why keeping your teeth and gums healthy through regular preventive and diagnostic dental care is covered at 100% through the [MetLife Dental plan](#). We offer two dental plans that provide both affordability and choice.



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 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.



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. To request a leave, report intermittent FMLA usage, check on the status of a request, or to view your available leave balances, please contact Lincoln Financial, Assurant's leave administrator, at 1-800-213-1939 or submit your request online and use the code word "Assurant" to apply at [mylincolnportal.com](#).



Short-Term Disability

Assurant provides 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. If applicable, Lincoln Financial will send you an email with instructions. 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](#).





Other Valuable Benefits You Can Elect



401(k) Plan

It's never too early — or too late — to start saving for retirement through the 401(k) Plan. Assurant will match 100% up to 6% of eligible pay for your combined pretax or Roth contributions. To take full advantage of the match, you can register with Vanguard and make your elections on 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. If enrolled automatically, the pretax contribution rate increases each year in March up to 15% with the auto escalation feature.



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](#).



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 2024, the IRS limit for pretax contributions is \$315 per month. To enroll, visit 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](#).



Candidly: Student Loan Solution

Don't be burdened by student loans. Crush it with help from Candidly. Assurant teamed up with Vanguard for free and secure access to Candidly. Candidly is an internet platform designed to help you work through paying off student debt. Use Candidly to identify and connect with tools and resources that can help you: find debt forgiveness programs, discover ways to lower your monthly student loan bills, build a repayment plan, turn your

spare change into loan payments, and pay off your debt faster. You may call them at 1-866-719-3437 or email them at help@getcandidly.com. To access the Candidly platform, log in to your Vanguard account, click on the My Financial Wellness tab, scroll down to the Candidly logo, click "Tell me more about Candidly," then click "Log me in to Candidly."



Alliant Credit Union

As an Assurant employee, you have access to become a member of Alliant Credit Union. Alliant offers a variety of resources to assist you with financial security for unplanned expenses. You could be ready for whatever comes your way when you start an emergency fund with Alliant's high-rate savings and checking accounts. Alliant also provides excellent rates on loans, deposits, convenient banking, and other tools to assist you reach your other financial goals. Visit myalliantcreditunion.com/assurant or call 1-800-328-1935.



Flexible Spending Accounts (FSAs)



Health Care Flexible Spending Accounts

When you contribute to an FSA, your money is deposited before it's taxed. That gives you an automatic savings, depending on your federal tax rate. Whether you can enroll in a general purpose or limited purpose FSA depends on which health plan you choose. 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. In 2024, you can contribute up to \$3,200 to a health care FSA. 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. Visit myassurantbenefits.com to learn about FSA tax savings and contribution limits.



Dependent Care Flexible Spending Accounts

If you incur eligible expenses during the year for child or elder care, you can reimburse yourself for those expenses through a Dependent Care FSA. In 2024, 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.

Save Money on Health Care

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

Voluntary⁷ Benefits 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 voluntary Accident Insurance and Critical Illness Insurance benefits 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 benefits offered to you outside of the Assurant Plans and are intended to supplement your medical coverage — they don't replace a traditional health plan.



Accident Insurance⁸

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.

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



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.

For more details about Critical Illness insurance, 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.

⁷ The Accident and Critical Illness benefits 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.

⁸ 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.

⁹ 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).





Getting Enrolled

Who You Can Cover

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

Spouse/ Domestic Partner ¹⁰	<ul style="list-style-type: none">• Your lawful spouse• Your domestic partner
Children ¹¹	<ul style="list-style-type: none">• 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• Your unmarried child(ren) who are permanently disabled and — if age 26 or older — for whom you provide proof of disability

If you elect coverage for your dependents under the health, vision, 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 after 30 days of employment. You may make changes to your contribution rate at any time during the year.

Benefits Included in Default Coverage

If you don't enroll by the deadline, you're still eligible for some coverage automatically. Please note that this doesn't include medical, dental, or vision benefits. Default coverage will include:

- Basic Life and Basic Accidental Death & Dismemberment (AD&D)
- Short-Term Disability
- Long-Term Disability — Core
- Business Travel Accident Insurance
- Employee Assistance Program
- Live Well wellbeing resources and certain family-friendly benefits
- 401(k) Savings Plan:
 - After 30 days, you're automatically enrolled at a pretax contribution rate of 3%.
 - Each year, unless you opt out, the pretax contribution rate will increase by 1% until you reach 15%.
 - Assurant will match 100% up to 6% of eligible pay for your combined pretax or Roth contributions.

¹⁰ 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.

¹¹ Eligible children include your own and your spouse's/domestic partner's biological and adopted children.



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

Enrollment Checklist



1. Get Ready

- ✓ Review this guide for a high-level overview of the benefits Assurant offers.
- ✓ Visit these additional benefit resources as needed: myassurantbenefits.com, [ALEX](#), and [MyHR](#).

2. 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 submit your elections.

3. After You Enroll

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



Additional Resources for You and Your Family¹²

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. No matter where you are in your journey to live well, we have the resources and tools to help promote your overall wellbeing and promote work/life balance.

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 yourself, child, adult, or elders. [Virtual Tutoring](#) is available for your professional certifications/academic pursuits and for your children ages 5+ to 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.

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 pre-certifying 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 wellbeing 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.



¹²Some programs may require enrollment in an Assurant health plan.

It's *Your* Journey. **Live Well.**

Assurant offers a diverse range of benefits under four Live Well pillars: **Physical**, **Emotional**, **Financial**, and **Social**.

Join [Virgin Pulse](#), a free, confidential app and platform to help you reach your personal wellbeing goals.



Physical. Your body and physical environment.

Find resources on myassurantbenefits.com/live-well/physical.

High-quality preventive and general health care

- Free in-network preventive care¹³
- 24/7 NurseLine for general medical care and advice¹³
- 24/7 virtual care through the Sydney Health App¹³
- Vision benefits¹³
- Dental benefits¹⁴

Care for unique conditions or situations

- 24/7 personalized care management support for chronic conditions¹³
- Blue Distinction facilities specializing in complex medical needs¹³
- AIM financial assistance for complex tests and treatments¹³
- Customized care for families with members on the Autism spectrum¹³
- Livongo diabetes coaching and resources¹³

Expert help to get the best care and the most from your benefits

- Health Guides to help you navigate your care and benefits¹³
- My Medical Ally (ConsumerMedical) experts to help make informed decisions¹³

Resources for hopeful, expecting, or new parents

- Lactation consulting through LiveHealth Online
- Building Healthy Families support through the Sydney Health App¹³
- WINFertility family planning support¹³

Subsidized weight management and healthy eating resources

- Weight Watchers



Emotional. Your mind and balance.

Find resources on myassurantbenefits.com/live-well/emotional.

General mental health and work-life support

- Mental health and substance abuse benefits¹³
- 24/7 access to free virtual counseling through our Employee Assistance Program
- Video therapy through LiveHealth Online

Digital tools to build self-awareness and mindfulness

- Headspace App for meditation and mindfulness
- Learn to Live, Cognitive Behavioral Therapy (CBT) online program to work on thought and behavior patterns that affect your wellbeing¹³

Support for more severe mental health conditions

- Behavioral Health Resource Care Management, on-demand and long-term virtual mental health support for things like depression, anxiety, and substance abuse¹³

Sleep support

- Sleep testing and sleep therapy¹³

¹³Anthem plan enrollment required | ¹⁴MetLife plan enrollment required



Financial. Your money: your current financial obligations and preparedness for your financial future.

Find resources on myassurantbenefits.com/live-well/financial.

Resources for saving, investing, and financial planning

- Traditional or Roth 401(k) and company match through Vanguard
- Competitive rates on savings accounts and loans through Alliant Credit Union
- Assurant stock at a 10% discount (Employee Stock Purchase Plan)
- Health Plan Accounts for out-of-pocket health care expenses¹³
- Flexible Spending Accounts to pay for health care and dependent care costs¹³
- MyTotalRewards personalized online snapshot of your total rewards
- Student loan debt support through Vanguard and Candidly

Resources to help save on health care costs

- ALEX online support to help you understand your benefits options
- Vision discounts for frames, lenses, or contacts^{13,14}
- Anthem Care Finder to compare costs for common health care services¹³
- Rx Savings Solutions to save money on prescriptions

Savings on everyday expenses

- Variety of Assurant Employee Discounts
- Commuter Benefits Program pretax account for public transit

Planning for the unexpected

- Short- and Long-Term Disability income replacement while on leave
- Critical Illness and Accident Insurance¹⁴
- Legal Assistance Plan for prepaid legal services and resources¹⁵

Assistance for parents and caretakers

- Financial assistance for adoption or surrogacy
- Bright Horizons subsidized backup care and virtual tutoring for dependents

Continuing education and aid

- Tuition reimbursement
- Courses in MyLearning to support your financial wellbeing



Social. Your involvement with other people and communities around you.

Find resources on myassurantbenefits.com/live-well/social.

Volunteering and donations

- Assurant Cares volunteer opportunities and charitable donation matching
- Emergency financial assistance through the Assurant Cares Employee Support Fund (ACES)
- Up to eight hours of paid volunteer time per year

Engagement with Assurant colleagues

- Local Engagement Champion Teams to support employee engagement
- Employee resource groups to build community and inclusion
- Viva Engage internal social networking platform

Personal time

- Holidays, paid time off, and unpaid time off to relax and rejuvenate

¹³Anthem plan enrollment required | ¹⁴MetLife plan enrollment required | ¹⁵LegalEASE plan enrollment required

Visit [Virgin Pulse](#): a customizable tool to build positive habits, stay accountable, track progress in one place, and reach your wellbeing goals in all four pillars.

- Easy to use
- Personalize your experience
- Add friends and family
- Build community
- Track healthy activities
- Earn rewards
- Take Virgin Pulse with you wherever you go
- Secure data

