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What's New for 2023

You asked and we listened! Based on the feedback you provided in last year's Total Rewards survey, we're offering additional benefit choices as well as a new tool to help you choose the best benefits for you based on how you use health care and what features are important to you.

Purple Health Plan (in-network only)

With the lowest deductible of Assurant's four health plan options, in the <u>Purple health plan</u>, you'll pay less money out of pocket before the plan begins paying for covered services. Certain services will be paid with a set copay, making health care expenses easier to forecast and budget.

What You Should Know: The Purple plan covers in-network services only. It doesn't cover any health care expenses you incur when you use out-of-network providers or facilities, except for emergency and urgent care. You can use the <u>provider search tool</u> to confirm that your providers participate in the network before you enroll.

Two New Voluntary Benefits: Accident Insurance and Critical Illness Insurance Supplemental Benefits

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

Meet ALEX

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To make it easier to choose your benefit plans, we're introducing <u>ALEX</u>, a fun, interactive online tool that provides you with personalized support before you enroll. ALEX will ask you questions about how you and your dependents use health care 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. To meet ALEX, scan the QR code or visit <u>myassurantbenefits.com</u>.



For More Information

See pages 4 - 7 of the <u>Open Enrollment Guide</u> for more information on what's new and review <u>myassurantbenefits.com</u> for details. If you have questions, contact the People Experience Center at <u>myhr@assurant.com</u> or 1-866-324-6513.

