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 Assurant keep the plans as affordable as possible.

Take Care of Your Health

The best way to save money on your health care is to make healthy choices and be proactive about your own wellbeing.

- Stay up to date on annual physicals and other wellness screenings, including vision and dental checkups, which are covered at 100%, for you and your covered dependents.
- Use **My Medical Ally** (ConsumerMedical) to help you make more informed health care decisions, get a second opinion, and learn about treatment options if you have a new diagnosis. There's no cost to you for this service.

ALEX, Enrollment Comparison Tool

Check out **ALEX**, your Enrollment Plan Comparison tool. Based on your responses to questions about yourself, any dependents you plan to cover, and expected health care use, ALEX offers suggestions on which health plan may be right for you. Assurant won't see your responses — your information is totally confidential.

Save Money on Prescription Drugs

- **Generic medications** are FDA-approved and just as effective as brand-name drugs, but they cost much less. Always ask your provider or pharmacist if a generic alternative is available.
- **The Mail-Order Program** saves you money on long-term maintenance medications, and provides the convenience of having your medication delivered. You can fill it twice at a retail pharmacy for a 30-day supply, but then you must switch to mail-order or get a 90-day supply at CVS at the cost of a 60-day supply.
- **Rx Savings Solutions** works with CVS Caremark, Assurant's pharmacy benefits manager, to identify lower-cost options for your prescriptions, and is available to all employees enrolled in an Assurant health plan. There's no cost to you for this service, but you must register yourself and your dependents with **Rx Savings Solutions** if you want to participate.
- **Prescription Cost Saver** – Powered by GoodRx, Cost Saver makes sure you get the lowest available cost for many commonly prescribed, non-specialty generic drugs by automatically applying the lowest available discount price. Just show your Anthem ID card to your pharmacist and GoodRx will take it from there. Learn more about **Cost Saver** and how it can lower your costs.
- **Virtual PrEP Care** – PrEP reduces the risk of getting HIV by about 99%. You can receive convenient, no-cost access to PrEP with virtual care and testing costs through Nurx. Learn more about **Virtual PrEP Care**.

Use In-Network Providers

Remember that, if you enroll in the **Purple** plan, you only have coverage for in-network providers, except in emergencies. If you're enrolled in the **Blue**, **Green**, or **Orange** health plans, you save money 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 generally lower than out-of-network provider rates.

ASSURANT®

Get the Right Care in the Right Place

Saving the emergency room for an actual emergency saves money and time. It also lowers Assurant's health care costs. Plus, in a nonemergency, you may be able to enjoy the convenience of getting health care right in your own home. See below for guidelines on when and where to seek help.

Where to go for the right care, at the right cost

Lower Cost ← → **Higher Cost**

Based on the services you receive and the medical plan you are enrolled in

	Virtual Care	Primary Care Doctor	Retail Health Clinic	Urgent Care Center	Emergency Room
When do I go?	24/7 access to doctors through the **Sydney℠ Health** app or LiveHealth Online/virtual care — no appointment needed	Appointment required — available during normal business hours and may also provide medical advice by phone or video and after hours; Virtual Primary Care is also available through LiveHealth Online	Walk-in care clinics located in certain drugstores and major retailers	For serious but non-life-threatening issues; many are open seven days a week with extended hours, and they usually offer X-ray and lab services	Open 24/7/365 — life-threatening emergencies only; using the ER for non-life-threatening issues can cost you a lot in time and money
What is the average cost/wait time?	Your cost **$** Average wait[1] **10 min**	Your cost **$$** Average wait[2] **Less than 30 min**	Your cost **$$** Average wait[3] **Less than 30 min**	Your cost **$$$** Average wait[4] **Less than 30 min**	Your cost **$$$$** Average wait[5] **90 min+**
Select examples of types of care that you can receive	Mild asthma, back pain, flu-like symptoms, allergies, fever, sprains, diarrhea, eye or sinus infection, rash, urinary tract infection (UTI), sore throat, earaches, bumps, minor cuts and scrapes, and other non-emergency symptoms	Allergies, cold and flu symptoms, sinus issues, ear and eye infections, headaches or migraines, sore or strep throat, UTI, preventive exams and vaccinations, ongoing care support	Sore throat, earaches, bumps, minor cuts and scrapes, UTI	Sprains, strains, nausea, diarrhea, ear or sinus pain, minor allergic reactions, cough, sore throat, minor headache, UTI	Signs of a heart attack, such as chest pain or difficulty breathing; signs of a stroke, such as sudden numbness or slurred speech; severe burns or bleeding; other life-threatening symptoms

Costs are ranked according to the estimated out-of-pocket costs and average health plan copays. Each plan may have different costs. See your plan details for more information. Nonemergency care outside of your plan's network may cost more out of pocket or may not be covered at all. Video visits with a doctor in your plan's network are subject to a deductible. $ = lower cost, and $$$$ = higher cost. If you have any questions, please call Anthem Member Services at **1-855-285-4212**.

ASSURANT®

Use Pretax Dollars to Pay for Health Care Expenses

Using pretax dollars to pay for health care expenses is like getting an instant discount, depending on your tax bracket. You have two different opportunities to save pretax money.

Health Savings Account (HSA)

If you enroll in the Orange or Green plans, you can contribute to an HSA with pretax dollars. The HSA contribution limits are $4,400 for individual coverage and $8,750 for family coverage. Assurant will contribute up to $500 for individual coverage and up to $1,000 for family coverage. You can use both types of contributions (yours and the company's) to pay for health care expenses not reimbursed by the medical plan — like those that count toward your deductible. If you don't use up your HSA balance during the year, it carries over to the next calendar year and you can take your account with you if you leave Assurant. While the money remains in your HSA, it grows tax-free and when you withdraw the funds for qualified medical expenses, your withdrawals are also tax-free. Learn more here.

Health Care Flexible Spending Account (FSA)

If you enroll in the Purple or Blue plans, you can enroll in a General Purpose Health Care FSA to pay for eligible health, dental, and vision care expenses with pretax dollars. If you enroll in the Green or Orange plans, you can enroll in a Limited Purpose Health Care FSA to pay for eligible dental and vision care expenses.

Unlike the HSA, however, the FSA has an IRS-required **use it or lose it** rule. Any funds not used up by the end of the calendar year will be forfeited. Keep this in mind as you decide what to contribute based on your anticipated health care expenses. Learn more here.

Questions?

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