



Purple Health Plan (in-network only)

The Purple health plan is an Exclusive Provider Organization (EPO) plan, and all services must be received within the plan's network. Of the four Assurant health plans, it features the second lowest deductible, mid-level payroll contributions, and flat-dollar copays for most common services without first having to satisfy a deductible. This plan provides more predictability when it comes to managing health care expenses giving you greater control of your experience. Before you enroll, learn more about the Purple plan to find out if it's the best choice for you. For detailed information about the Purple Plan, visit myassurantbenefits.com.

What's Different About the Purple Plan?

- **In-network coverage only**

The Purple plan doesn't cover out-of-network providers, unless it's for urgent or emergency care.

Before you enroll: Be sure to confirm that your providers participate in the [network](#). While the Purple plan is also through Anthem Blue Cross and Blue Shield, the network may be different from the network you have under Assurant's Blue, Green, or Orange plans.

- **Second lowest deductible**

The Purple plan has a lower annual deductible (\$500 for Individual / \$1,000 for Family) compared to the Green and Orange plans. However, its payroll contributions are higher than those for the Green and Orange plans, but lower than the Blue plan. This is important because if you're enrolled in the Green or Orange plan, you should consider if the higher payroll contributions of the Purple plan will save you more money on health care expenses throughout the year.

- **Flat-dollar copays for common services**

For many common services, you pay a flat-dollar copay without first having to satisfy a deductible:

- Primary care doctor
- Specialist
- Urgent care
- Emergency room

If you'd like to set aside pretax dollars to reimburse yourself for copays and expenses that count toward the deductible, you can enroll in a General Purpose Health Care Flexible Spending Account.

- **Prescriptions aren't subject to the deductible**

All of Assurant's health plans cover the same medications but, with the Purple plan, you'll have prescription coverage immediately without having to first satisfy the deductible.



How Is the Purple Plan Similar to the Other Three Health Plans?

- All preventive care is covered at 100% under all four plans.
- Once you reach your out-of-pocket maximum, the plan pays 100% of your eligible health care costs. (This amount is different under each plan, with the Purple plan having the second lowest out-of-pocket maximum, after the Blue plan.)

Example of How the Purple Plan Works

Gerald decides to enroll in the Purple plan because he visits his allergist on a semiregular basis and anticipates one visit to the ER for an allergic reaction. Let's look at what Gerald's expenses might be under the plan:

Expense	Provider Charge	Plan Coverage	Amount Toward Deductible	Gerald Pays
Annual payroll contributions	N/A	Employee-only coverage at nonsmoker rate	N/A	\$2,078
Annual physical & related lab work	\$170	Preventive care is covered at 100%	\$0	\$0
Six visits to his allergist	\$900	Specialist copay is \$45 (\$45 x 6)	\$0	\$270
ER visit for bee sting	\$500	ER copay is \$300	\$0	\$300
Hospital visit for minor injury	\$5,000	\$500 deductible	\$500	\$500
		80% after deductible: \$5,000 - \$500 = \$4,500 x 80% = \$3,600		\$900 (20% x \$4,500)
Total amount Gerald pays during the year for health care (including payroll contributions)				\$4,048.70

Have You Met ALEX?

ALEX is a fun, interactive online tool that provides you with personalized support before you enroll. ALEX will help you choose a health plan by asking you questions about yourself and any dependents you plan to cover. Assurant will not see your responses – your information is totally confidential.



[ALEX](#) will assist you in deciding, but the ultimate choice of health plan is, of course, yours to make. You can also find ALEX by using the QR code to the right or visiting myassurantbenefits.com.