



ASSURANT®

Planning for Your Retirement: A Guide for Assurant Employees (2026)





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This guide is intended to serve as a resource for employees planning to retire from Assurant. It's not meant to be a complete description of the plans or a promise of any benefit. In the event of any discrepancy between the information contained in this guide and the applicable provisions of any plan document or any local, state, or federal law or regulation, the plan document, law, or regulation will govern. You may examine or obtain a copy of the official plan documents by contacting the People Experience Center at 1-866-324-6513.

The company reserves the right to change, suspend, or eliminate the benefits described in this guide in its sole discretion (including, without limitation, the right to change or eliminate any cost sharing between the company and participants).

None of the information contained in this guide is intended as financial, tax, or legal advice. You should consult your own advisors regarding these matters.

This guide isn't intended to give you any rights to benefits not already provided by the compensation and benefit plans and doesn't change your status as an employee at will.

At Assurant, our purpose is to help people thrive in a connected world. And that includes our employees. As you plan for the exciting — and sometimes complex — next step of retirement, we've created this guide to help you thrive as you prepare for your future.

This guide is intended for employees who will be at least aged 55 with 10 or more years of qualifying service at the time they leave the company and are beginning to consider retirement. It provides general information about Assurant retirement-related benefits that may apply if an employee elects to retire and meets applicable plan eligibility requirements, along with key benefit considerations and resources for additional information. This guide is not meant to provide the specifics on our benefit plans; that information is available in the Summary Plan Descriptions located on myassurantbenefits.com.

Please note: Not all employees who are retiring from Assurant are eligible for all the benefits outlined in this guide.

We encourage you to read this guide and share the information with your family. **You should consult with a financial advisor and consider the time of year when it's best to retire to maximize your benefits and minimize your taxes.**

If you have any questions, please begin a chat with ERIN or contact the People Experience Center at **1-866-324-6513**.

We hope this is a helpful resource as you plan for retirement and prepare for the future.



When am I eligible for retirement?

Employees may elect to retire at any time, regardless of age. However, eligibility for Assurant retirement-specific benefits is subject to meeting certain age and years-of-service requirements. Generally, employees are eligible for Assurant retirement-specific benefits if they terminate employment after turning age 55 with at least 10 years of qualifying service, or after reaching age 65 with at least three years of qualifying service. **Please consult the applicable plan documents for more specific information.**





Assurant Benefit Programs

As you plan to retire, there are considerations to take into account across all our Total Rewards and Wellbeing offerings. Review the information below for specifics that apply to each of these plans.

Assurant 401(k) Plan

If you're a participant in the Assurant 401(k) Plan, you may choose to make pretax, Roth, or traditional after-tax contributions. Company matching contributions are always made on a pretax basis, regardless of whether your personal contributions are pretax or Roth. Matching contributions are deposited into your 401(k) account each pay period while you're an active employee. Since company matching contributions are pretax, you will owe taxes on both the matching contributions and any related earnings when they're withdrawn. As a reminder, Assurant matches your combined pretax, Roth, and any catch-up contributions dollar-for-dollar, up to 6% of your eligible pay.

Vanguard, the recordkeeper for the 401(k) Plan, will mail out a termination kit to your home address approximately two weeks after your last day of active employment. This package will provide you with information concerning all of your options.

- **Vested balance of \$1,000 or less**

If your vested balance is \$1,000 or less, you can't leave your money in the plan. You'll receive a taxable cash distribution unless you make an

election within 90 days of termination to either directly roll over your eligible savings or withdraw your eligible savings in cash as a lump sum.

- **Vested balance of \$1,000 to \$7,000**

If your vested balance is more than \$1,000 but no more than \$7,000, you can't leave your money in the plan. Your balance will automatically roll over to a Vanguard IRA and be invested in a Vanguard Prime Money Market Fund unless you make an election within 90 days of termination to either directly roll over your eligible savings or withdraw your savings in cash as a lump sum.

- **Vested balance of more than \$7,000**

If your vested balance is more than \$7,000, you will have the following several options to consider.

- Leave your money in the 401(k) Plan. Any earnings will continue to accumulate. You'll be able to move your assets among the investments available under the 401(k) Plan and access your account at any time. Vanguard will begin automatic annual required minimum distributions at age 73.
- Directly roll over your eligible savings. If completed in a timely manner, this option allows you to maintain the preferential tax treatment of your retirement savings. You can roll your plan balance into an IRA or another employer's eligible plan if that plan permits. You can also roll over your after-tax

How much income will you need? Use the tools!

Vanguard, the Assurant 401(k) Plan recordkeeper, has planning and education tools on its website covering relevant topics for those thinking about retirement.

These tools, which can help you determine how much income you'll need and how to reach your target income goals, can be found at vanguard.com/retirementplans.



balance to another eligible plan if that plan's rules allow after-tax rollovers. You can choose to receive a check in the mail or have the check mailed directly to the new financial institution. If you wish to receive the check, it'll arrive payable to the financial institution that'll manage the new account. You'll need to mail the check to the new financial institution.

- Withdraw your eligible savings in cash as a lump sum. Distributions of pretax money and any earnings on traditional after-tax contributions are generally subject to ordinary income taxes and, if you're under 59½, usually a 10% federal penalty tax. The IRS requires that 20% of your distribution be withheld for taxes, though your actual tax liability on the distribution may be more or less than 20%. You may want to consult a tax advisor to determine your tax liabilities.
- Withdraw your eligible savings in regular cash installment payments. You can receive your savings in monthly, quarterly, semiannual, or annual installments.
- Take a partial distribution. You may take payment of part of your account balance and delay payment of the rest. You can take a partial payment on more than one occasion, but you'll need to make a separate request each time you want a partial payment.

- **Outstanding 401(k) loan(s)**

If you have an outstanding 401(k) loan, you can set up regular loan repayments if your vested account balance is more than \$7,000 and you leave your money in the 401(k) Plan. If you fail to either make the full payment within 90 days of employment termination or set up regularly scheduled repayments with Vanguard, your outstanding loan balance will be treated as a taxable distribution. At year-end, you'll receive an IRS Form 1099-R reporting the taxable distribution amount.

Assurant Executive 401(k) Plan

The Assurant Executive 401(k) Plan is designed to help attract and

retain talented executives by providing competitive levels of income replacement upon retirement.

You're eligible for a company contribution if your eligible compensation exceeds the IRS compensation limit for that year. For 2026, the IRS limit is \$360,000. The company contribution is 6% of your eligible pay in excess of the annual IRS compensation limit and is deposited into your account each pay period after your eligible pay exceeds the annual IRS compensation limit.

If you participate in the Executive 401(k) Plan, a lump sum distribution is your only distribution option. You'll receive the benefit, subject to all applicable taxes, as soon as administratively feasible but no sooner than 30 days after you retire. If you're considered a key employee, there's a required six-month waiting period from your retirement date before you can receive a distribution. You can't roll over your Executive 401(k) Plan distribution into an IRA or another eligible employer plan.

Assurant Pension Plan

The People Experience Center will mail a retirement package to your home address approximately 30 days after your last day of active employment. The package will include the pension calculation, a letter explaining your distribution options, and the paperwork necessary to begin your pension.



Paying out pension benefits following retirement

Assurant froze the Pension Plan effective March 1, 2016, and no additional benefits were earned after February 29, 2016. Your pension benefit will be based on your years of credited service and eligible compensation as of February 29, 2016. If eligible, your pension benefit can be paid as soon as administratively feasible after retirement or, if you prefer, can be deferred until age 65. Benefits will be paid either as a lump sum or as one of the monthly annuity options offered under the plan. If you're legally married on the date your pension benefits begin, the law requires you to name your spouse as the beneficiary under a Joint and Survivor Annuity option unless your spouse consents to your election of a different option or beneficiary by signing the Spouse Waiver section of the election form as witnessed by a notary public. The distribution options include:

- **Life Annuity.** This form of payment provides you with a monthly payment for your lifetime. All payments cease upon your death.
- **Period Certain and Life Annuity (5, 10, or 15 years).** This form of payment provides you with a reduced monthly payment for your lifetime. A Period Certain and Life Annuity differs from a Life Annuity because the payments are guaranteed for the period of time you elect. This means that if you die before the end of the guaranteed period, the same monthly payment will continue to be paid to your designated beneficiary for the remainder of the guaranteed period.
- **Joint and Survivor Annuity (50%, 66⅔%, 75%, or 100%).** This form of payment provides you with a reduced monthly payment for your lifetime. Upon your death, the designated beneficiary, if living, will receive a percentage of the monthly payment for their lifetime according to your election.
- **Lump Sum.** This form of payment provides an actuarially equivalent lump sum payment in lieu of monthly payments. The lump sum payment represents the full value of the benefit payable under the Pension Plan, and no future benefits will be payable.

Your pension and taxes

When you receive a distribution from the Pension Plan, you may have to pay federal income tax on the distribution. In some cases, state and local taxes may also be due.

A lump sum cash distribution is subject to a mandatory 20% federal tax withholding at the time it's distributed. Depending on your income tax bracket, you may owe additional taxes when you file your income tax return for the year. Also, you may have to pay an additional 10% excise tax if you receive a distribution before age 59½.

If you retire prior to reaching age 73, you can continue to defer taxes on your pension benefit until the April 1 date after you turn 73 by rolling your distribution into an IRA or another eligible employer plan (e.g., Assurant 401(k) Plan). To be eligible for rollover, your benefit must be \$200 or more and be paid as a lump sum. If you properly complete a rollover, you won't owe taxes on your distribution until you take the money out of the IRA or eligible employer plan, including the Assurant 401(k) Plan.

You'll receive more information about withholding and taxes when you're ready to receive a distribution. Tax laws are complex and continually changing. You may wish to speak with a tax advisor about your individual situation.

Assurant Executive Pension Plan

Assurant froze the Executive Pension Plan effective March 1, 2016, and no additional benefits were earned after February 29, 2016. Your executive pension benefit will be based on your years of credited service and eligible compensation as of February 29, 2016.

The IRS imposes limits on the amount of annual compensation that can be included in the calculation of pensions. The Executive Pension Plan

restores the level of pension benefits you'd receive under the Pension Plan if the IRS didn't limit the amount of compensation that can be included in your benefit calculation each year.

If you're eligible for an Executive Pension Plan benefit, the People Experience Center will include a letter explaining your benefit in your Pension Plan retirement package described above.

A lump sum payment is your only distribution option. Your benefit will be paid, subject to all applicable taxes, as soon as administratively feasible but no sooner than 30 days after you retire. If you're considered a key employee, there's a required six-month waiting period from your retirement date before you can receive a distribution. You can't roll over your Executive Pension Plan benefit into an IRA or another eligible employer plan.



Estimating your pension benefit

The Pension Estimator is an online tool that allows active employees to estimate their Pension Plan benefit and Executive Pension Plan benefit at various retirement dates under different distribution options. To access the Pension Estimator, go to [MyHR](#) and click on the Quick Links icon, where you'll find the Pension Estimator link.



Employee Stock Purchase Plan (ESPP)

If you retire in the middle of an offering period (January 1 to June 30 or July 1 to December 31), contributions deducted during the period will be refunded in your paycheck as soon as administratively feasible. If you have an account with Morgan Stanley, you can do one of the following.

- Keep your stock in your account with Morgan Stanley
- Sell some or all your shares of stock
- Transfer your stock to another broker

You'll be able to access your account through [atwork.morganstanley.com](#) or via customer service representatives at **1-866-722-7310** (U.S.) or **801-617-7435** (outside of the U.S.).

Assurant pays the fees for administration, recordkeeping services, and the reinvestment of any dividends under the ESPP. However, you're responsible for any brokerage commissions, transfer fees, and other related expenses if you elect to sell your stock.

Performance-Driven Incentive Plan (PDIP)

If you participate in the PDIP, you must be employed in good standing on the date the first PDIP payment is made in order to receive it. If you retire following completion of the performance period but prior to the second payment date, and would otherwise have been

eligible to receive a payment, you'll receive your second payment.

Short-Term Incentive Program

If you're eligible for the company's Short-Term Incentive Plan (STIP) and retire on or after April 1, 2026, you may be eligible for a pro rata award, subject to the STIP plan document. This will be paid approximately on March 15, 2026, for 2026. Refer to the STIP plan document for additional information.

Assurant Long-Term Equity Incentive Plan (ALTEIP) or CEO Equity Awards

ALTEIP grants, including the annual ALTEIP awards and CEO Equity Awards, if applicable, are designed to support our business strategy by providing executives and high-performing employees with a share in the success of the company. As a retiree, you may continue to access your stock plan account through [atwork.morganstanley.com](#).

You may fully vest in your outstanding equity awards, subject to the terms of your award agreements, which you can access at [atwork.morganstanley.com](#), as follows.

- If you retire on or after January 1 of the year following the year of grant, you may fully vest in any outstanding Restricted Stock Units (RSUs) as soon as administratively feasible after retirement.

What does it mean to be a key/highly compensated employee?



Each year, Assurant must identify its 50 most highly compensated employees as "key employees," as required under Section 409A of the Internal Revenue Service.

If you're a key employee at the time of your retirement, a six-month delay will be applied to distributions from any of the following Assurant programs, as applicable.

- Executive 401(k) Plan
- Executive Pension Plan
- Assurant Long-Term Equity Incentive Plan (ALTEIP) shares vesting upon a separation from service, including CEO Equity Awards. Vested shares already in the possession of the employee at separation aren't impacted by this rule.
- Assurant Deferred Compensation Plan (ADC) payments due upon a separation from service

- For any outstanding Performance Share Units (PSUs), vesting is subject to the determination that performance metrics have been achieved and, if approved, shares will be issued in approximately March following the end of the original three-year performance period.

Any shares received due to retirement are considered wages subject to ordinary income tax. Taxes are withheld at supplemental rates. Shares will be withheld to cover any applicable taxes, and the net shares will be issued to you.

Morgan Stanley can assist you with your equity plan questions. You can reach a customer service representative at **1-866-722-7310** (U.S.), or **801-617-7435** (outside of the U.S.).

Assurant Deferred Compensation Plan

If you're part of the select group of management employees who participate in the Assurant Deferred Compensation Plan, payments upon retirement will be made according to your valid distribution elections on record.

Payments will be made via Assurant payroll, subject to all applicable taxes, as soon as administratively feasible.

- Separation accounts payable in a lump sum are valued on the last business day of the month following separation.
- Separation accounts payable in installments are valued as of July 1 of the year selected.
- Fixed Date Payout accounts are valued as of July 1 of the year selected.

Fixed Date Payouts may only be delayed if you submit a delay request at least one year before the scheduled Fixed Date payout and you delay the payout for at least five years. If you make a payment modification and terminate in the same calendar year, your payment modification will be invalid, and your prior election will remain in effect.



To review your distribution elections and account balances, access your account at Newport's website, newportgroup.com, or call Newport's Participant Service Center at **1-800-230-3950**.

Assurant Investment Plan

If you have a balance in the Assurant Investment Plan (AIP), a grandfathered stock option plan, you'll have a specified period of time from your retirement date to exercise your AIP options and receive a distribution from the plan.

To view your account balance at any time, you can access your account at Newport's website, newportgroup.com, or call Newport's Participant Service Center at **1-800-230-3950**.

Sales Incentive and/or Commission Programs

If you participate in a sales incentive or commission program, refer to the plan document provided to you or speak to your People Partner or People Business Partner for information on eligibility.

Life Insurance

Your Basic and Supplemental Life Insurance, Basic and Supplemental Accidental Death and Dismemberment Insurance, Business Travel Accident Insurance, and Dependent Life Insurance offered by Assurant terminate on your last day of active employment.

Basic and Supplemental Life Insurance and Dependent Life Insurance can be converted to individual whole life policies without providing evidence of insurability. Conversion applications and required premiums must be received within 31 days of the date your group coverage ends.

Retiree Life Insurance

If you're at least aged 55 with 10 years of service at the time of your termination, life insurance coverage for you and your eligible

dependents is available through the Retiree Life Insurance Program, a retiree-pay-all plan that provides term life insurance at group rates. The Retiree Life Insurance Program requires evidence of insurability for any amount over \$10,000 (\$20,000 for retirees under the age of 60) for the employee and any amount for your eligible dependents. You must apply for coverage within 30 days of your retirement date to be eligible for coverage. Coverage is provided by MetLife.

MetLife will mail information regarding life insurance to your home address approximately 10 days following your termination date. For information about converting your group life insurance coverage, or if you want to request quotes and Retiree Life Insurance applications, you can contact MetLife at **1-866-492-6983**.

Participating retirees will be able to convert to individual whole life insurance policies without providing evidence of insurability. Conversion applications and required premiums must be received within 31 days of the date your group coverage ends.

Disability Insurance

Short-term and long-term disability coverage ends on the last day of your employment.



Employee Assistance Program (EAP)

Employee Assistance Program (EAP) services are available during your COBRA continuation period at no cost to you. You don't have to elect to continue coverage under COBRA to be eligible for their services. Assurant partners with Lyra Wellbeing to provide easy access to comprehensive mental health care at no cost to you and your household. You can reach Lyra Wellbeing at **1-800-634-6433**, or visit their website at lyrawellbeing.health using the access code ASSURANT.



Medical Coverage

Your coverage as an active employee — including medical, dental, and vision — will terminate at the end of the month in which your employment with Assurant ends through retirement.

COBRA Coverage

You can choose to continue your current medical, dental, and/or vision coverage through COBRA until the earlier of:

- 18 months from your termination date
- Your Medicare effective date

If you qualify for COBRA coverage, Anthem will send information about COBRA to your home approximately 10 days after your employment termination date.

If you're aged 65 or older when you retire, you're generally eligible for Medicare. You may also elect COBRA coverage; however, you shouldn't delay enrolling in Medicare upon retirement, as doing so may result in late enrollment penalties. In addition, for individuals who are eligible for Medicare, Medicare is the primary payer, and COBRA coverage, if chosen, will be secondary. Once you enroll in Medicare, your COBRA coverage will end.

Enrolled Spouse/Domestic Partner and Medicare

If you or your enrolled spouse/domestic partner are entitled to Medicare due to age (age 65 or older) or disability, COBRA coverage through the Assurant plan may be secondary to Medicare (even if you don't actually enroll in Medicare).

If you or your spouse/domestic partner sign up for COBRA and are eligible for but haven't enrolled in Medicare Part B, you may incur considerable costs not covered by the Assurant plan. These costs are your responsibility.

If you're entitled to Medicare due to age or disability and have questions about whether COBRA coverage would be secondary to Medicare, ask **ERIN**. Remember that through COBRA, you can only continue the coverage you had as an active employee, and you can't make a new election until the following annual Open Enrollment period, unless you experience a Qualified Life Event such as marriage or the birth of a child.



What do I need to consider regarding Social Security?

For additional information regarding Social Security or to apply for benefits, visit the Social Security Administration website at ssa.gov.

This website provides publications and online resources to help you understand your Social Security benefits and how to apply for them.

Health Insurance Marketplace

If you wish to learn more about Health Care Reform and the Insurance Marketplace, also sometimes called the Health Insurance “Exchange,” visit the government website [healthcare.gov](https://www.healthcare.gov) or call **1-800-318-2596** for general information.

This resource is available to help you understand the Marketplace options but won't be able to compare the Assurant health plan coverage options under COBRA to the Marketplace options on your behalf.

Note: You can't purchase coverage through the Marketplace if you're enrolled in coverage under COBRA. If you're participating in coverage under COBRA and wish to purchase coverage through the Marketplace, you'll be required to cancel your COBRA coverage. If you enroll in medical coverage through the Marketplace, you may qualify for a federal subsidy based on your household income. You can't re-enroll in COBRA coverage after being covered through the Marketplace.

Health Savings Account (HSA) Balances

If you participate in the Green or Orange medical plans, you'll have full access to your Health Savings Account (HSA) account through the 14th day of the month following termination.

On the 15th day of the month following termination, your HSA account will transition over to a regular retail account (unaffiliated with Assurant) at WealthCare (Anthem's HSA custodian). Your Anthem HSA account will be closed and will no longer be accessible via [anthem.com](https://www.anthem.com).

Within a day or two of this transition, you'll receive information from WealthCare sent to your email address on file to let you know that your account was transitioned to a retail account, along with instructions on how to access your HSA and view/use your funds. The transition information will also be mailed to you.

Prior to this transition, you'll want to update your email address at Anthem to your personal email address. You'll be responsible for paying the monthly maintenance fee. WealthCare will charge you a monthly account fee of \$2.50 as well as an investment fee of \$2.50 per month should you choose to invest your funds. You also have the option of transferring any remaining HSA funds to an HSA provider of your choice.

If you enroll in the Green or Orange medical plans through COBRA, Assurant will no longer make contributions to your HSA. However, if you're under the age of 65 and continue to be HSA-eligible (see the Assurant Health and Welfare Summary Plan Description available at myassurantbenefits.com), you can make tax-deductible contributions to your account after termination up to the IRS limits.

The balance in your HSA will continue to be available tax-free (for federal and most states tax purposes), for qualified medical expenses, such as:

- COBRA premiums
- Other health care premiums while receiving unemployment compensation
- Unreimbursed medical expenses such as deductibles and coinsurance
- Long-Term Care premiums (up to the limits of Internal Revenue Code (IRC) Sec. 213(d)(10)) and expenses
- Medical, dental, and vision expenses (as defined under IRC Sec. 213(d)) not otherwise covered by your health or dental plan



If you (the HSA owner) are aged 65 or older, you also can “spend down” your HSA balance on:

- Medicare premiums
- Unreimbursed medical expenses, such as deductibles and coinsurance under Medicare and private Medigap (additional insurance coverage to supplement the benefits available under Medicare) policies

Premiums for private Medigap insurance policies are not qualified medical expenses.

Any distribution from your HSA that isn’t used exclusively to pay for qualified medical expenses should be included in your gross income and will be subject to a 20% excise tax. The excise tax doesn’t apply if you’re aged 65 or older at the time of the distribution.

Flexible Spending Account Balances

Your participation in the Health Care Flexible Spending Account (HCFSA) ends on the last day of the pay period in which your final HCFSA deduction is withheld. You have until March 31 of the year following your retirement year to file claims incurred while participating in the HCFSA. For example, if you separate from employment with Assurant due to retirement on November 1, 2025, you have until March 31, 2026, to file claims incurred while participating in the HCFSA.

If you have a positive balance in your HCFSA when you retire, you can continue participating in the plan through COBRA until the end of the calendar year.

Your contributions will be made on an after-tax basis. Anthem will send information about COBRA to your home approximately 10 days after your termination date.



Medicare

Medicare becomes the primary source of your medical coverage when you reach age 65 and you don’t have group health coverage based on your or your spouse’s current employment.

The Medicare program consists of several parts that together provide hospital insurance (Part A), medical insurance (Part B), and pharmacy insurance (Part D). Depending on where you live, you may have alternatives to “original” Medicare (Parts A and B). These alternatives are commonly referred to as Medicare Advantage Plans or Medicare Part C and are offered by private insurance companies. You can request detailed information about the plans available in your area by calling **1-800-MEDICARE (1-800-633-4227)** or by visiting the Medicare website, [medicare.gov](https://www.medicare.gov). If you’ve filed an application and qualified for Social Security benefits, you’ll be automatically enrolled in Medicare Part A.

Generally, Medicare Part A is provided free of charge for most participants. When you enroll in Part A, you’ll automatically be enrolled in Part B unless you decline it. There’s a premium for Medicare Part B that may be deducted from your monthly Social Security payment or paid directly to Medicare.

Enrollment in Medicare Part D is voluntary; you don’t have to enroll. However, if you delay enrollment in a



Is there anything else I should do as an active employee to ensure I receive my benefits as a retiree?

Update MyHR with your personal email address and ensure your home address is correct.

Ensure that your beneficiary(ies) for your benefits are updated. Properly designating beneficiaries protects your loved ones by ensuring that at your death, your money will be distributed to those you intend.

Part D plan beyond your initial eligibility period, you'll have to pay a late enrollment penalty unless you were covered under another plan that provides creditable prescription drug coverage. Creditable prescription drug coverage is coverage that's expected to pay out, on average, at least as much as standard Medicare prescription drug coverage. Currently, the Purple, Blue, Green, and Orange health plans are creditable. You won't have to pay the Medicare late enrollment penalty as long as you don't go without creditable prescription drug coverage for 63 continuous days or more.

Note: If you lose coverage in the middle of the year and don't qualify for a special enrollment period, you may not be able to enroll in a Medicare Part D plan until the Medicare annual enrollment period for that year (October 15 through December 7).

The late enrollment penalty is equal to an additional premium of at least 1% for each month that you delay joining a Part D plan beyond your initial enrollment period. You'll have to pay this penalty as long as you have the Part D plan.

Refer to the Medicare website, [medicare.gov](https://www.medicare.gov), for additional information about these benefits.

You can buy additional insurance coverage to supplement the benefits available under Medicare. This type of policy is called Medigap insurance.

The Medicare website has a tool that can help you select the Medigap policy that best suits your needs. This website also has publications and online resources to help you understand your Medicare benefits and how to apply for benefits. On this site, you can download a publication entitled "Medicare & You." This publication is updated annually and contains extensive information on your Medicare benefits.

Note: If your enrolled domestic partner becomes eligible for Medicare due to age, Medicare becomes the primary carrier while you're still actively employed. Costs can be significant if the domestic partner isn't enrolled in Medicare Part B.

Notes on Medicare Part B

If you've delayed enrolling in Medicare Part B because you have group health coverage based on your or your spouse's current employment, you'll have an eight-month special Medicare Part B enrollment period that begins when your group health coverage ends. If you enroll during the first month of this eight-month period, your coverage will be effective on



the first day of that month. If you enroll during any of the remaining seven months, your coverage will be effective on the first day of the month following the month in which you enroll.

There will be no premium increase if you enroll during the special enrollment period and had employer-sponsored coverage based on current employment continuously since age 65.

An annual enrollment period is available if you didn't enroll in Medicare Part B during your initial enrollment period and don't meet the criteria for a special enrollment period. The Medicare general enrollment period is from January 1 to March 31 each year; your coverage will be effective on the first day of the month following enrollment. There's a permanent 10% premium increase for each full 12 months that you delay enrolling in Part B. Months in which you were aged 65 or over and covered under an employer health plan based on your or your spouse's current employment aren't counted when calculating the premium increase.

Notes on Medicare Part D

If you didn't enroll in Medicare Part D (prescription drug) when first eligible, you can enroll during the next annual enrollment period from October 15 to December 7; your coverage will be effective the following January 1.

You may have to pay a higher premium if you enroll late. However, you won't have to pay the higher premium if you had other creditable drug coverage (as good as the standard Medicare drug plan) without a 63-day break in coverage until the time of your late enrollment. The higher premium is at least 1% more for each month that you could have been enrolled in a Medicare Part D plan but didn't enroll.

Currently, Assurant's Purple, Blue, Green, and Orange health plans are considered creditable coverage. It's an important item to consider, as it may impact your enrollment during the Assurant Open Enrollment period prior to your anticipated retirement date.

The People Experience Center will mail a retirement package to your home address approximately 30 days after your last day of active employment. The package will include the pension calculation, a letter explaining your distribution options, and the paperwork necessary to begin your pension.



 **Questions?**

If you're an active employee, please begin a chat with ERIN to receive answers to your questions. Terminated employees may continue to use myhr@assurant.com. You may also reach the People Experience Center at **1-866-324-6513** or reach out to the vendor directly as shown below.

People Experience Center	Vendor	Contact Information
Retirement and Savings Plans		
Pension Plan	People Experience Center	1-866-324-6513
Executive Pension Plan	People Experience Center	1-866-324-6513
401(k) Plan & Executive 401(k) Plan	Vanguard	1-800-523-1188 vanguard.com/retirementplans
Deferred Compensation Plans	Newport Group	1-800-230-3950 newportgroup.com
ESPP and ALTEIP	Morgan Stanley	866-722-7310 (U.S.), or at 801-617-7435 (outside the U.S.), or atwork.morganstanley.com
Health and Welfare Benefits		
COBRA	Anthem	1-888-775-9393 benefitadminsolutions.com
Dental	MetLife	1-800-942-0854 metlife.com/mybenefits
Prescription Drug Coverage	CVS Caremark	1-866-587-4799 caremark.com
Health Savings Account (HSA)	WealthCare	1-866-287-2520 wealthcare.com
FSA Claims Processing	Anthem	1-855-285-4212 anthem.com

Life Insurance		
Basic Life, Supplemental Life, Dependent Life, Retiree Life	MetLife	1-866-492-6983
Wellbeing and Support Programs		
Employee Assistance Program (EAP)	Lyra Wellbeing	lyrawellbeing.health Access Code: ASSURANT 1-800-634-6433
Government and External Resources		
Program	Resource	Contact Information
Social Security	Social Security Administration	1-800-772-1213 ssa.gov
Social Security – “Retirement Benefits” Brochure	SSA Publication No. 05-10035	ssa.gov/pubs/10035
Medicare	Medicare	medicare.gov
Health Insurance Marketplace	U.S. Government	healthcare.gov