



New! Purple Health Plan (in-network only)

Beginning Jan. 1, 2023, Assurant is introducing the Purple health plan (in-network only) – featuring the lowest deductible, mid-level payroll contributions and flat-dollar copays for most common services without first having to satisfy a deductible. We’re offering this plan in response to employee feedback indicating a need for more predictability when it comes to managing health care expenses. Before you enroll, learn more about the new Purple plan to find out if it’s the best choice for you.

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.

- **Lowest deductible**

The Purple plan has an annual deductible of \$500 for Individual coverage or \$1,000 for Family coverage – lower than the other plans Assurant offers. By comparison, the cost of the coverage (your payroll contributions) for the Purple plan is higher than that of the Orange and Green plans, but lower than the Blue plan. Why is this important? If you’re enrolled in the Orange or Green plan, for example, you need to evaluate whether the higher cost you’ll pay for the Purple plan through payroll contributions will end up saving you more money when you go to the doctor and use other health care services 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

- **No Health Reimbursement Account or Health Savings Account**

The Purple plan doesn’t have a Health Reimbursement Account or a Health Savings Account. 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	\$1,872
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)				\$3,842

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, such as how often you visit the doctor, and other questions that will be used to help you choose the plan that could give you the best coverage for the least amount of money. 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.

Your Health Care Plans

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 costs of your coverage.

Health Plans	New! 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	\$400/\$800		
Lifetime Maximum²	Unlimited			
Annual Deductible (Individual/Family)^{1, 4}				
Embedded³	No	No	No	Yes
In-Network	\$500/\$1,000	\$950/\$1,900	\$1,700/\$3,400	\$3,000/\$6,000
Out-of-Network	N/A	\$1,950/\$3,900	\$2,700/\$5,400	\$4,000/\$8,000
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 & Outpatient	•Deductible +20% in-network •100% out-of-network	20%/40%		10%/30%
Annual Out-of-Pocket Maximum (Individual/Family)^{1, 4}				
Embedded³	Yes	No	Yes	Yes
In-Network	\$4,000/\$8,000	\$3,450/\$6,900	\$4,200/\$8,400	\$5,000/\$10,000
Out-of-Network	N/A	\$6,450/\$12,900	\$7,200/\$14,400	\$8,000/\$16,000
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	\$90.46	\$150.66	\$86.12	\$47.35
Employee & Spouse/ Domestic Partner	\$251.46	\$372.17	\$222.17	\$107.03
Employee & Child(ren)	\$231.46	\$336.88	\$201.60	\$100.50
Employee & Family	\$336.46	\$513.54	\$303.44	\$133.42

¹"Family" includes Employee & Spouse/Domestic Partner, Employee & Child(ren), and Employee & Family.

²There's a combined \$30,000 medical and prescription drug lifetime maximum benefit for infertility treatment. Precertification is required to receive this benefit.

³An 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%.

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