



2026

# Open Enrollment Guide



**Enroll between October 20 and November 7, 2025**

### You asked, we delivered.

You asked for greater value and easier access to care, and we are pleased to deliver just that with your 2026 benefits program.

In 2026, you'll see lower out-of-pocket costs within the enhanced Purple Plan, easy access to care through on-site mobile clinics at select locations, and expanded support for specialized needs such as family planning, menopause, and andropause. We are also improving benefits for temporomandibular joint (TMJ) care and acupuncture, and introducing a modernized Employee Assistance Program (EAP), along with improved mental health support benefits. These updates are designed to make your benefits more affordable, inclusive, and easier to use — so you can focus on what matters most: your health and wellbeing.

Please review our current benefits programs, as well as what's new and changing during this year's Open Enrollment. We look forward to a healthy 2026 together.

**Plan Well. Live Well.**



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This Enrollment Guide constitutes a Notice of Summary of Material Modifications (SMM) to the Assurant Health and Welfare Benefit Plan (the Plan). The changes described in this document affect benefits under the Plan and should be kept with your benefits materials for future reference. Please refer to the Assurant Health and Welfare Plan Summary Plan Description (SPD) for more information regarding the benefits listed below. These changes described in this SMM provide further clarification of existing language in the SPD as available on [myassurantbenefits.com](https://myassurantbenefits.com). While the company intends to continue these benefits described in this Guide, it reserves the right to change or terminate them in its sole discretion at any time. In the event of any discrepancy between the information contained in this Guide and the plan document, the plan document will control.



# Get Ready to Enroll

## Make your benefits elections from **October 20 to November 7, 2025**

Open Enrollment is your opportunity to select the benefits you feel will best meet the needs of you and your family in the year ahead. Your elections will be effective from January 1 through December 31, 2026, and cannot be changed until the next Open Enrollment period unless you have a qualified life event (such as a marriage or divorce, birth or adoption of a child, etc.) and report it through [MyHR](#) within 30 calendar days of a life event.

### Benefits Eligibility

Full-time employees and part-time employees working at least 20 hours per week are eligible to participate in the Assurant benefits programs under the Plan. If you have any questions about eligibility, or you didn't receive your Anthem ID or HSA cards, go to [myassurantbenefits.com](#) or begin a chat with [ERIN](#) — our Employee Resource and Information Network.

### Who You May Cover

You may enroll yourself and your eligible dependents.

### ? QUESTIONS?

Go to [myassurantbenefits.com](#) for details or simply begin a chat with [ERIN](#) — our Employee Resource and Information Network. If this is a sensitive matter or if ERIN is unable to answer your question, click “Request Assistance” within the tool and a member of the People Organization will contact you directly.

Review your options and select the plans that will help keep you and your family healthy and protected. *Plan Well. Live Well.*



## Dependent Verification

If you add a new dependent, you must verify they meet eligibility requirements. After enrolling, you will receive both a mailing at your home address and an email to your Assurant email from **Aptia** (Assurant's vendor that administers the dependent verification process), requesting supporting documentation verifying the dependent's relationship to you (e.g., a marriage or birth certificate). Failure to provide the requested documentation in a timely manner could result in cancellation of the dependent's coverage and your responsibility for any related claims incurred.



# What's New and Changing

## Medical Plans



### Purple Plan

The Purple Plan is being enhanced with lower deductibles, reduced coinsurance, and a lower out-of-pocket maximum. These changes mean you'll start paying less sooner — and reach full coverage faster. The Purple Plan is also the only option that includes copays, giving you predictable costs for common services like doctor visits and urgent care. These updates are designed to help you take control of your health and budget with confidence, increase affordability, and make getting access to care easier. **IMPORTANT NOTE: As a reminder, the Purple Plan is an Exclusive Provider Organization (EPO) Plan, which uses a specific provider network that differs from the other Assurant medical plans. All services must be received within the plan's network, which keeps costs lower, so be sure to check if your providers are [in network](#). See page 8 for more information.**



### Anthem covered services

To improve access to care and provide greater flexibility, benefits for temporomandibular joint (TMJ) care, durable medical equipment, in-home nursing care, and acupuncture will be enhanced. See page 7 for more information.



### Health Savings Account (HSA)

HSA contribution limits will increase by \$100 to \$4,400 for Individual Coverage and by \$200 to \$8,750 for Family Coverage, enabling you to save even more towards medical expenses now or in the future.



### Tobacco-Free Health Credit

The monthly tobacco surcharge for smokers will increase from \$40 to \$50 per month and will continue to be refundable when you complete the Tobacco Cessation program through Personify Health. A tobacco user is defined as a person who has smoked or otherwise used tobacco products (for example, cigarettes, e-cigarettes, vapes, cigars, chewing tobacco

or pipe tobacco, etc.) within the six-month period prior to the completion of this attestation. By taking the first step toward quitting tobacco, you're not only investing in your long-term health — you're also earning the Tobacco-Free Health Credit, putting money back in your pocket. [Click here](#) for more information on tobacco cessation resources.



### Orange Plan

To comply with IRS requirements, the annual deductible for in-network services will increase by \$100 for Individual Coverage and \$200 for Family Coverage. The out-of-network deductibles and the out-of-pocket maximums will increase to remain consistent with the plan design. See page 8 for more information.



### Paycheck contributions

Assurant continues to pay more than 83% of your total health care costs. Nationally, health care costs continue to rise, and premiums are projected to increase 11%. Through cost-savings initiatives and vendor negotiations, we've limited employee contribution increases to about 7% for 2026 (this equates to an average of \$8.31 per paycheck, depending on your plan and coverage level). **Dental and vision plan premiums will not increase for 2026, allowing you to enjoy the same coverage without any added expense.**





# What's New and Changing

## Prescription Drug



### CVS Weight Management Program

The CVS Weight Management Program offers a personalized, medication-supported approach to help you lose weight, improve overall wellness, and maintain long-term results. **This program will be required for new and existing users of GLP-1 medications for weight loss, ensuring safe, effective care through CVS Caremark. See page 12 for more information.**

## Flexible Spending Account (FSA)



### Dependent Care Flexible Spending Account

New in 2026, you may contribute up to \$7,500 for eligible dependent care expenses, an increase of up to \$2,500 from prior years. See page 20 for more information.

## Legal Assistance



### LegalEASE

Expanded support for you and your family, at no extra cost! Participants in the Legal Assistance Plan through LegalEASE will have access to a new divorce benefit through HelloDivorce to make the experience less stressful and more cost-effective. See page 24 for more information.

## Family Planning Benefits



### WINFertility

To support employees across all life stages, we are introducing and expanding doula support, caregiving resources, preeclampsia testing, and menopause/andropause benefits for medical plan enrollees. See page 13 for more information on WINFertility.

## Employee Assistance Program (EAP)



### Global EAP Partner

To offer consistent, world-class mental health counseling and coaching to employees, as well as improved digital capabilities, Lyra Wellbeing will be our new global EAP partner. The number of free sessions available to you and your family members will increase from six to eight, per issue per year. As result, EAP services offered through Lucet Health will end December 31, 2025. See page 27 for more information.



Stuck on the various terms used to refer to medical benefits? We've got you. **Click here** to better understand health plan terminology.



## Medical Plans

Assurant offers four medical plan options administered by Anthem Blue Cross and Blue Shield. They all cover the same medical services, prescription drugs, and health programs. They also all include free in-network [preventive care](#), such as annual exams and age-appropriate screenings. But there are differences in cost, provider networks, whether services are covered out-of-network, and how the deductibles work.

- 1 Purple** — This is an Exclusive Provider Organization (EPO) Plan, and all services must be received within the plan's network, which keeps costs lower. **Except in the case of an emergency, out-of-network benefits will not be covered.** The provider network is different than the other Assurant medical plans and is based upon where you live and your ZIP code. Check if your providers are in the [Purple Plan network](#).
- 2 Blue** — This is a Preferred Provider Organization (PPO) Plan and gives you the flexibility to use both in- and out-of-network providers. Generally, you will save money by using in-network providers, as rates have been negotiated and are usually lower than out-of-network rates. If you have a rollover balance in your Health Reimbursement Account (HRA) from last year, all eligible expenses must be incurred by December 31, 2025, and submitted for reimbursement by March 31, 2026. **Unused balances will be forfeited.**
- 3 Green** — This is a High Deductible Health Plan (HDHP). HDHPs typically have a higher deductible than other plans but lower paycheck contributions. They also offer the opportunity to save for health care expenses now or in the future with a Health Savings Account (HSA). If you enroll in the **Green** plan, Assurant will contribute \$500 for Individual Coverage or \$1,000 for Family Coverage. You must open an HSA to receive the Company contribution.
- 4 Orange** — This is also an HDHP Plan. It features a higher deductible than **Green** and offers lower employee contributions. It also offers the opportunity to save for health care expenses with an HSA, and if you enroll in the **Orange** Plan, Assurant will contribute \$500 for Individual Coverage or \$1,000 for Family Coverage. You must open an HSA account to receive the Company contribution.

[Click here](#) to view the 2026 medical precertification list.



## If You Enroll in Family Coverage

If you enroll in Family Coverage, you may need to meet an embedded annual deductible and/or out-of-pocket maximum. An **embedded annual deductible** includes both an Individual and Family deductible. This means that if someone in the family reaches the Individual deductible before the Family deductible is met, benefits for just that family member will begin. The **Orange** Plan has an embedded deductible.

The **Purple**, **Green**, and **Orange** Plans have an **embedded out-of-pocket maximum**. An embedded out-of-pocket maximum means that the Family out-of-pocket maximum includes the Individual out-of-pocket maximum. If someone in the family reaches the Individual out-of-pocket maximum before the Family out-of-pocket maximum is met, covered benefits for just that family member will be paid at 100%.



## Introducing Mobile Clinics

Finding time for checkups and screenings can be hard, but they're essential for catching small health concerns before they become big ones. That's why we're introducing **on-site mobile clinics in select locations**, so you can get the care you need, right where you work. **More information to come in 2026!**

## Enhanced Covered Services

As part of our commitment to offering more accessible and valuable care, several Anthem-covered services are being enhanced, including:

- Acupuncture
- Durable medical equipment
- In-home nursing care
- Temporomandibular joint (TMJ) care

## Top 3 Actions for 2026

- 1** Schedule your annual wellness exam — it's free if it's in network.
- 2** Schedule your colonoscopy and mammogram if it's that time. For more free, in-network preventive care, [click here](#).
- 3** Check Rx Savings Solutions for cheaper drug pricing options.

## Get ready for a new ID Card for 2026!

All medical plan enrollees will receive a new combined medical/vision + prescription ID card in the mail before January 1, 2026. Simply discard the old ID card when the new one arrives. If you need to visit your doctor or use your pharmacy benefits before you receive your new ID cards, you can access them digitally at [anthem.com](#) or the [Sydney](#) app in 2026.





## Overview of the Health Plan for In-Network Care

Click [here](#) for details on out-of-network benefits for the **Blue**, **Green**, and **Orange** Plans. Except in the case of an emergency, out-of-network benefits will not be covered under the **Purple** Plan.

	Lower deductible, higher premium		Higher deductible, lower premium (with HSA company contribution)	
	<b>PURPLE</b> Copoly-based, predictable costs, lowest deductible	<b>BLUE</b> PPO with highest premiums	<b>GREEN</b> HSA-compatible, second lowest premiums	<b>ORANGE</b> HSA-compatible, lowest premiums, highest deductible
Annual Deductible <sup>1</sup>	\$250 Individual \$500 Family <sup>2</sup>	\$450 Individual \$900 Family <sup>2</sup>	\$1,700 Individual \$3,400 Family <sup>2</sup>	\$3,400 Individual \$6,800 Family <sup>2</sup>
Primary Care Physician	\$25 copay <sup>3</sup>	20% coinsurance	20% coinsurance	10% coinsurance
Specialist	\$45 copay (includes Urgent Care)	20% coinsurance	20% coinsurance	10% coinsurance
Emergency Room	\$300 copay	20% coinsurance	20% coinsurance	10% coinsurance
Hospital Inpatient and Outpatient	Deductible + 15% coinsurance	20% coinsurance	20% coinsurance	10% coinsurance
Annual Out-of-Pocket Maximum <sup>1</sup>	\$3,000 Individual \$6,000 Family <sup>2</sup>	\$3,450 Individual \$6,900 Family <sup>2</sup>	\$4,200 Individual \$8,400 Family <sup>2</sup>	\$5,300 Individual \$10,600 Family <sup>2</sup>
Health Savings Account — Company Contribution	N/A	N/A	\$500 Individual \$1,000 Family <sup>2</sup>	\$500 Individual \$1,000 Family <sup>2</sup>

Below are full-time employee rates.<sup>4</sup> Non-tobacco users will receive a separate Tobacco-Free Health Credit of \$23.08 per paycheck, lowering their total contribution.

Employee Only	\$108.63	\$180.14	\$103.47	\$57.40
Employee + Spouse/ Domestic Partner	\$299.92	\$443.34	\$265.11	\$128.31
Employee + Child(ren)	\$276.15	\$401.41	\$240.66	\$120.55
Employee + Family	\$400.91	\$611.30	\$361.68	\$159.67

[Click here](#) for part-time employee medical, dental, and vision rates.

<sup>1</sup> Deductibles and out-of-pocket maximums for in- and out-of-network services must be met separately — they don't cross-accumulate.

<sup>2</sup> "Family" includes Employee & Spouse/Domestic Partner, Employee & Child(ren), and Employee & Family.

<sup>3</sup> A copay is a fixed amount paid at the time of care and does not count toward the deductible, nor is it subject to it.

<sup>4</sup> Your deductions may differ slightly due to rounding.





## Which Plan is Right for You?

There are considerations you should make when choosing a health plan, beyond the paycheck contributions and annual deductibles. Here are some things to think about.

- **HOW MUCH CARE YOU NEED.** Are you a high, moderate, or low user of health care?
- **HOW YOU PREFER TO PAY FOR CARE.** Would you rather pay more out of your paycheck and less when you need care? Or would you prefer to pay less out of your paycheck contributions and more when you need care?
- **YOUR PREFERENCES.** Do you want the freedom to use out-of-network providers? Are you comfortable paying for coverage you may not use?
- **ASSURANT CONTRIBUTIONS AND PRETAX SAVINGS.** Do you want to take advantage of Assurant's contribution to a Health Savings Account (HSA) and use it for your health care costs?

Still not sure? Check out [ALEX](#), your Open 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.

For more information about health plans, go to [myassurantbenefits.com](https://myassurantbenefits.com).

All the Assurant health plan options offer comprehensive care and support with in-network preventive care covered at 100%.

**Choosing the plan that will best meet your needs is based on your unique situation.** Consider the scenarios below as examples and consult with [ALEX](#) to find the right plan for you.

### Liam



Liam is in his 20s, healthy, and rarely goes to the doctor. Keeping his out-of-pocket costs and paycheck premiums low is important, and he likes the idea of receiving a company contribution towards an HSA that he can use now or in the future. Liam selects the **Orange** Plan.

### Jenny



Jenny and her partner are in their early 50s. Like Liam, she wants to receive a company contribution toward an HSA she can use in retirement. But, with a few illnesses and injuries under her belt, having a lower deductible is an important consideration, even if it results in higher paycheck contributions. Jenny selects the **Green** Plan.

### Noah



Noah had never given his health plan much thought, but with the arrival of his young twins, he and his wife go to the doctor often. For them, it's more important to maintain fixed copays, and they are content to use only in-network doctors and providers. Noah selects the **Purple** Plan.

### Amelia



Amelia is a single parent with three teenagers, and it seems that one of them is always sick or injured. She has a number of in- and out-of-network doctors who she's established relationships with and wants to continue using. Amelia likes the Blue Plan because it has a low deductible even though premiums are higher. Amelia selects the **Blue** Plan.



# Health Plans

MEDICAL PLANS

PRESCRIPTION DRUGS

SPECIALIZED MEDICAL PROGRAMS, SUPPORT, AND RESOURCES

DENTAL

VISION

## Where to go for the right care, at the right 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<sup>SM</sup> 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<sup>1</sup>  
**10 min**

Your cost  
**\$\$**  
Average wait<sup>2</sup>  
**Less than 30 min**

Your cost  
**\$\$**  
Average wait<sup>3</sup>  
**Less than 30 min**

Your cost  
**\$\$\$**  
Average wait<sup>4</sup>  
**Less than 30 min**

Your cost  
**\$\$\$\$**  
Average wait<sup>5</sup>  
**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**.

To find care providers in your plan's network, visit [anthem.com](https://www.anthem.com) or download the Sydney Health app.



<sup>1</sup> LiveHealth Online, internal data 2023.

<sup>2</sup> PatientPoint: 2023 Outlook: Patient Traffic and Wait Times (January 26, 2023): patientpoint.com.

<sup>3</sup> CVSHealth: As primary care wait times increase, MinuteClinic offers solutions (June 20, 2023): cvshealth.com.

<sup>4</sup> Debt.org: Emergency Rooms vs. Urgent Care Centers (January 19, 2023): debt.org.

<sup>5</sup> Harvard Business Review: To Reduce Emergency Room Wait Times, Tie Them to Payments (February 6, 2019): hbr.org.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan. In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another health care provider in your plan's network. If you receive care from a doctor or health care provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan. Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. Anthem Blue Cross and Blue Shield is the trade name of AMGP Georgia Managed Care Company, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



# Prescription Drugs

## Prescription Drugs

All Assurant medical plan options administered by Anthem include coverage for prescription drugs through CVS Caremark. All plans share the same list of covered drugs and formulary. Contraceptives and some preventive prescriptions are covered at 100% with no deductible, copay, or coinsurance.

### You can fill your prescriptions two ways.



**Retail Pharmacy** — For medications taken for a short time (such as antibiotics), you can fill your prescription at any participating pharmacy, including chain pharmacies, independent pharmacies, and CVS Pharmacy locations.



**Mail Pharmacy** — For maintenance medications taken regularly, you can get a 90-day supply delivered to your door through the CVS Caremark Mail Service Pharmacy or pick them up at any CVS Pharmacy.

The amount you pay for prescription drugs will depend on which medical plan you're enrolled in and whether the prescriptions are for preventive or non-preventive drugs.

- **Preventive Drugs** — Generic preventive drugs are covered at 100%, regardless of plan. Brand-name preventive drugs are covered before the deductible is met, which means the coinsurance amounts in the chart below will apply. See the [Preventive Drug List](#).
- **Non-Preventive Drugs** — Under the **Blue**, **Green**, and **Orange** Plans, you must meet the deductible before the plan pays the benefits outlined in the chart. Under the **Purple** Plan, you pay the coinsurance amounts indicated below for all non-preventive prescription medications.

For more information about the Prescription Drug Program, go to [myassurantbenefits.com](https://myassurantbenefits.com).

## Overview of Prescription Drug Benefits

TYPE OF MEDICATION	RETAIL PHARMACY <sup>1</sup> (UP TO 30-DAY SUPPLY)	MAIL PHARMACY (UP TO 90-DAY SUPPLY)
Tier 1: Generic <sup>2</sup>	50% up to \$50 per prescription	50% up to \$125 per prescription
Tier 2: Preferred Brand (Drugs listed on the CVS Caremark Formulary Drug List)	50% \$15 minimum to \$100 maximum	50% \$30 minimum to \$200 maximum
Tier 3: Non-Preferred Brand (Drugs not listed on the CVS Caremark Formulary Drug List)	50% \$40 minimum to \$150 maximum	50% \$80 minimum to \$300 maximum
Fill Limit for Long-Term Medications	Two fills on long-term maintenance medicines only	None

<sup>1</sup> For long-term maintenance medications, the plan allows two 30-day fills of maintenance medications at any pharmacy in the CVS Caremark network. After that, the plan will cover maintenance medications only if you have 90-day supplies filled through CVS Caremark mail order or at a CVS Caremark Pharmacy (this may vary by state). Specialty medication supply is limited to 30 days.

<sup>2</sup> Generic preventive prescriptions are covered at 100%. Brand name preventive prescriptions are not subject to the plan's deductible. All non-preventive prescriptions are subject to the plan's deductible, except under the **Purple** Plan. Caremark periodically reviews their formulary. The prior authorization list may change, and certain formulary medications may be excluded.



## NEW Personalized Support for GLP-1 Weight Loss\*

To help you achieve and maintain a healthy weight, we're introducing the **CVS Weight Management Program** — a comprehensive, personalized solution designed to support weight loss, improve your health, and sustain long-term results. **Required for all existing and new GLP-1 users taking medication for weight loss, this program combines clinical expertise, one-on-one support from registered dietitians, tailored nutrition plans, and the Health Optimizer app to guide your journey.**

To qualify, participants must meet the following requirements.

- BMI of 30 or higher, or BMI of 27 or higher with a related health condition (such as high blood pressure, high cholesterol, or type 2 diabetes)
- Physician attestation confirming you've engaged in a weight loss program and increased physical activity for at least six months

### How It Works

The below steps are required to remain in the program. Participants who are not enrolled in this program will have to pay 100% of the cost of the medication.

1. Download the Health Optimizer digital mobile app
2. Complete the eligibility assessment
3. Schedule a virtual visit with the care team to confirm eligibility

Once you're enrolled in the program, you can begin filling your GLP-1 medication at your plan's coinsurance or cost share.

To get the best results and remain in the program, you'll need to:

- Meet virtually each month with a care team member
- Log at least one biomarker in the Health Optimizer app

Assurant is proud to offer programs and services like this to help you achieve lasting health success.

*\* Participation in this program is not required for members with type 1 diabetes, on dialysis, pregnant, in end-stage renal disease, or under 18 years old.*

## Extra Ways to Save on Your Prescription Drug Costs



### Rx SAVINGS SOLUTIONS

Rx Savings Solutions (RxSS) is a free, confidential online tool available to all employees and dependents enrolled in an Assurant medical plan. It helps you identify ways to save money on your prescriptions by alerting you through your mobile device or online portal. Learn more about [RxSS](#) and how to save money on current and future prescriptions.

### 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](#).

## Specialized Medical Programs, Support, and Resources

The Assurant medical plan options through Anthem include additional programs — at no cost to you — that can help you manage aches and pains, chronic conditions, and more, so that you can feel your best.

### Physical Therapy Through Sword Health

You have access to Thrive, the Sword Health digital physical therapy platform, at no cost. It was designed to help you overcome joint, back, and muscle pain — all from home. Combining licensed physical therapists (PTs) with easy-to-use technology. Learn more about how [Thrive](#) can support your wellbeing.

### Pelvic Therapy Through Sword Health

Bloom is your no-cost, digital pelvic health benefit. Developed by Sword Health, this easy-to-use, at-home pelvic therapy solution can give you relief from bladder issues, bowel dysfunction, and pelvic pain. Learn more about how [Bloom](#) can help you.

### Diabetes Management through Teladoc Health

The Diabetes Management program can help you maintain your blood sugar levels for better overall health.

Once enrolled, eligible participants receive an advanced and connected blood glucose meter, unlimited test strips and lancets, insights with every reading, and coaches to support you along the way, all at no cost to you.

Learn more about [Teladoc Health](#) and how you can reach your health goals.

## Family Planning Support through WINFertility (WIN)

Assurant celebrates all paths to parenthood and offers family-building benefits administered by WINFertility (WIN). WIN supports you throughout your journey by providing access to the best doctors, technology, and specialized advocacy and support for fertility, adoption, and surrogacy options with additional doula support, caregiving resources, and menopause/andropause benefits. Learn more about [WIN](#) and how it can support your family-building journey.

### HOW WIN WORKS

#### WIN provides:

- 24/7 access to specially trained WIN Nurse Care Managers
- Referrals to local, high-quality reproductive endocrinologists from Anthem's network
- Authorizations for outpatient and in-office infertility services
- An individualized care plan with treatment recommendations
- Preeclampsia testing to identify risk months before symptoms may appear
- Families enrolled in an Assurant medical plan receive a combined \$30,000 medical and prescription drug lifetime maximum benefit for infertility treatment



## Virtual Care — Anytime, Anywhere

### Care Options Available to You Through LiveHealth Online

With LiveHealth Online, you have access to telehealth visits 24/7/365 for almost everything (always go to the hospital or call 911 if you are experiencing a life-threatening health crisis). Whether you have a sick child in the middle of the night, can't get an appointment with your regular doctor, or just need help, LiveHealth Online removes obstacles to receiving care. [Click here](#) to learn more.

**LiveHealth Online is available to all employees, regardless of whether you participate in the Assurant Health Plan. However, if you're enrolled in the Assurant Health Plan, any costs associated with your virtual visit will be applied toward your deductible and coinsurance.**

### How Virtual Primary Care Works

Choose a Primary Care Provider who will get to know you and your health, providing:

- Chronic condition management, preventive care, referrals, acute care, and more
- Care for diabetes, the flu, and other health issues
- Referrals for X-rays, blood work, and specialists
- Prescriptions as needed sent to your local pharmacy
- Appointments from 8 a.m. to 8 p.m. on weekdays

### Annual Wellness Visit

A wellness visit is a regular check-up and a chance for you to get the routine preventive care you may need, from the comfort of home. Like other preventive services, it is covered at 100%.

Doctors on [LiveHealth Online](#) can:

- Order preventive screenings like mammograms, colonoscopies, and more
- Request immunizations and lab tests
- Write in-network referrals
- Give depression and anxiety screenings
- Write new and refill prescriptions
- Provide personalized health advice and a plan to stay well
- And more!



### Anthem Support Programs

You also have access to specialty programs through Anthem, including:

- **Building Healthy Families** — This all-in-one program can help your family grow strong whether you're trying to conceive, expecting a child, or raising young children.
- **Emotional Wellbeing Resources** — Learn to Live provides 24/7 access to digital tools that help you learn effective ways to manage stress, anxiety, depression, drug and alcohol use, sleep issues, social anxiety, and more.
- **Virtual Second Opinion** — If you're diagnosed with a serious health issue or your doctor recommends surgery, you can get a second opinion from a best-in-class facility and specialist through My Medical Ally. Connecting with recognized experts can help you feel confident in your diagnosis, understand the pros and cons of treatment options, and make informed decisions.

Login to [Anthem.com](#) under My Health Dashboards to learn more.

## HOW VIRTUAL URGENT CARE WORKS

With urgent care on LiveHealth Online, you'll get:

- Shorter wait times than in-person
- Doctors available 24/7
- Prescriptions sent to the pharmacy of your choice
- Access to doctors for flu, cold and fever, sore throat, headache, allergies, minor rashes, pink eye, tooth pain, skin conditions, and more

## HOW VIRTUAL MENTAL HEALTH THERAPY AND PSYCHIATRY WORK

With LiveHealth Online, you can get the mental health support you need, when you need it, any day of the week. If you're feeling anxious, depressed, or having trouble coping with problems, you can

schedule a video visit to talk with a licensed therapist or psychologist. Therapists are available seven days a week with appointments available at night and on weekends. When talk therapy alone is not enough, you can use LiveHealth Online to visit with a board-certified psychiatrist for medication management of mental health conditions.

No matter what care you need, your starting point is the [Anthem Sydney<sup>SM</sup>](#) Health app, [LiveHealth Online](#) app, or [Anthem.com](#).

If you are enrolled in the health plan, be sure to enter your Anthem member ID on the insurance screen in LiveHealth Online for access to all your benefits, including Annual Wellness. Learn more about [Virtual Care](#) and how you can get the care you need, when you need it.



## Ways to Optimize Your Benefits

We all comparison shop for things big and small — from airline tickets to electronics, appliances, and cars. Health care is no different. Here are some illustrative examples to optimize your cost. Choose what makes the most sense for you and your priorities.



Take advantage of [free in-network preventive care](#), such as annual exams and age-appropriate screenings; for example, mammograms and colonoscopies.



Consider an [HSA plan](#). When you elect the **Green** or **Orange** Plan, you will receive a Company contribution to your account (\$500 employee only and \$1,000 Family coverage) that can be used towards your deductible, coinsurance, or any eligible medical expense, now or in the future. Your contributions are never taxed if used for qualifying medical expenses.



**If it's not an emergency, skip the emergency room.** Visits to an emergency room can be as much as 10 times higher than an urgent care center. Or, save time and money with [Virtual Urgent Care](#) and speak or video conference with a board-certified doctor any time, day or night, from the comfort of your home.



Use [in-network providers and services](#), which are negotiated by the medical plan

providers, and typically offer considerable savings over out-of-network providers and facilities. It's always good to check to make sure that your doctor(s) are in network and that labs, imaging facilities, outpatient centers, etc., are also in network.



Use [generic drugs](#) and save as much as 80% compared to brand formulary drugs. The FDA requires generic drugs to meet standards that ensure it is the same basic product as the brand-name drug. Generics can be taken the same way and for the same reason as a brand-name drug.



Use the [Mail Service Pharmacy](#) or your local CVS Pharmacy for your maintenance medications (such as those for high blood pressure, allergies, or diabetes) and cut your prescription drug bills by as much as one-third.



Sign up for [Rx Savings Solutions](#) and let them identify ways to save on your prescription drug costs. Remember, you have to be enrolled in one of Assurant's Anthem plans to take advantage of this benefit.



Show your **Anthem CVS Caremark member ID card** when you go to the pharmacy, and you'll automatically receive any available discounts through [Caremark Cost Saver](#).







# Dental Plans

[MEDICAL PLANS](#)[PRESCRIPTION DRUGS](#)[SPECIALIZED MEDICAL PROGRAMS, SUPPORT, AND RESOURCES](#)[DENTAL](#)[VISION](#)

Assurant offers a choice of two dental options — the High and Low plans — through MetLife. Both provide preventive and diagnostic care at no cost to you when you use in-network providers and cover preventive, diagnostic, basic, and restorative services. Only the High plan offers orthodontics coverage. You can elect dental coverage even if you are not enrolled in an Assurant medical plan. **Dental plan premiums will not increase for 2026, allowing you to enjoy the same coverage without any added expense.**

## Overview of the Dental Plans for In-Network Care

	LOW PLAN (NO ORTHODONTICS)	HIGH PLAN (INCLUDES ORTHODONTICS)
Annual Deductible <sup>5</sup>	\$50 Individual \$100 Family	\$50 Individual \$100 Family
Preventive and Diagnostic Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontic Services	Not covered	50% /\$1,500 per person lifetime maximum
Annual Maximum Preventive, Diagnostic, Basic, and Major Services	\$1,000 per person per year	\$2,000 per person per year
PER PAYCHECK EMPLOYEE CONTRIBUTION (FULL-TIME)		
Employee Only	\$4.74	\$8.26
Employee + Spouse / Domestic Partner	\$9.39	\$16.34
Employee + Child(ren)	\$11.69	\$20.34
Employee + Family	\$16.60	\$28.90

<sup>5</sup> The deductible does not apply to preventive and diagnostic care or to orthodontic services. Coverage for orthodontic services applies to both adults and children.



### Optimize Your Benefits

Receive in-network preventive care at no cost, which generally includes routine oral exams, X-rays, and cleanings. For more information about the Dental Program, go to [myassurantbenefits.com](http://myassurantbenefits.com).

### Two Plans. One Bright Smile.

Your smile is worth protecting — and with Assurant’s dental plans, it’s easy and affordable.

Choose from the High or Low plan, both offering free in-network preventive and diagnostic care to keep your teeth healthy. You’ll also get coverage for basic and restorative services, so you’re protected if you need more than a checkup.

If someone in your family needs braces, the High Plan adds orthodontic coverage at any age. Best of all, you can enroll in dental coverage even if you’re not enrolled in an Assurant health plan.

Using the plan is easy! Simply tell your dentist you have MetLife insurance, no ID card needed, although you may print one from [metlife.com/mybenefits](http://metlife.com/mybenefits).



# Vision Plan

[MEDICAL PLANS](#)[PRESCRIPTION DRUGS](#)[SPECIALIZED MEDICAL PROGRAMS, SUPPORT, AND RESOURCES](#)[DENTAL](#)[VISION](#)

Assurant’s Vision plan is offered through EyeMed, Anthem’s vision partner. In addition to benefits for eye exams, eyeglasses, and contacts, Anthem has negotiated discounted rates for the Anthem Blue View Vision Insight Plan. You pay 100% of premiums through pretax payroll deductions and can elect vision coverage even if you are not enrolled in an Assurant medical plan.

**Vision plan premiums will not increase for 2026, allowing you to enjoy the same coverage without any added expense.** The vision plan offers an extensive network of optometrists and vision care specialists. You’ll save money by visiting in-network providers. To find a network provider near you, visit [anthem.com](https://www.anthem.com).

## Overview of the Vision Plan for In-Network Care

Routine Eye Exam	\$10 Copay
One Pair of Eyeglass Frames	\$150 allowance, then 20% off any remaining balance
EYEGLOSS LENSES (INSTEAD OF CONTACT LENSES)	
• Single-vision lenses	\$10 copay
• Bifocal lenses	\$10 copay
• Trifocal lenses	\$10 copay
• Lenticular lenses	\$10 copay
CONTACT LENSES (INSTEAD OF EYEGLOSS LENSES)	
Elective conventional (non-disposable) OR	\$150 allowance, then 15% off any remaining balance
Elective disposable OR	\$150 allowance (no additional discount)
Non-elective (medically necessary)	Covered in full
PER PAYCHECK EMPLOYEE CONTRIBUTION (FULL-TIME)	
Employee Only	\$3.12
Employee + Spouse/Domestic Partner	\$6.25
Employee + Child(ren)	\$6.41
Employee + Family	\$9.53

For more information about the Vision Program, go to [myassurantbenefits.com](https://myassurantbenefits.com).



## Your Best View Yet

Keep your vision sharp with Assurant’s EyeMed plan through Anthem. Get eye exams, glasses, and contacts at great rates, plus extra discounts with Blue View Vision Insight.

Enjoy a huge network of providers, lower costs in network, and coverage, even without an Assurant health plan.



# Saving and Spending Accounts

HEALTH SAVINGS ACCOUNT

FLEXIBLE SPENDING ACCOUNTS

## Health Savings Account

If you enroll in the **Green** or **Orange** Medical Plans, you may contribute to a Health Savings Account (HSA) to pay for eligible health care expenses, such as your deductible and coinsurance, incurred now or in the future, even in retirement. Assurant will also contribute to your HSA based on the coverage level you elect (\$500 Individual/\$1,000 Family), helping you grow your account faster.

**To receive the Company contribution, you must open an HSA.**

Advantages of contributing to an HSA:

- You may make pretax contributions to save for future health care expenses, decreasing your taxable income.
- Your account earns tax-free interest, and you may choose how it is invested once your account balance reaches \$1,000.
- The balance rolls over from year to year.
- You may use it for future health care expenses,

even after you retire.

- You take your balance with you if you leave the Company.
- Never pay taxes if you use the funds to pay for eligible medical expenses.
- Completely flexible; you can start, stop, or change your HSA contributions at any time.

**For 2026, the maximum amount<sup>6</sup> you may contribute to an HSA is:**

- \$4,400 for Individual Coverage
- \$8,750 for Family Coverage
- If you are age 55 or older, you are eligible to make an additional catch-up contribution of \$1,000. For more information about HSAs, including eligibility criteria, go to [myassurantbenefits.com](https://myassurantbenefits.com).

<sup>6</sup> The annual maximum includes your contribution from Assurant. If you are hired before January 1, 2026, half of Assurant's HSA contribution will be deposited into your HSA as a lump sum in January and the remaining portion will be prorated and deposited on a biweekly basis. Assurant's enrollment system, MyHR, only displays the biweekly contributions and doesn't reflect the lump sum portion of the company contribution.



## Save Smart. Spend Smart.

An HSA is your triple tax-advantaged way to pay for eligible health care expenses. That means you don't pay taxes when you contribute, your balance grows tax-free through interest or investments, and you don't pay taxes when you use the money for eligible expenses.

Use it now for doctor visits, prescriptions, and more, or let it grow year after year for future health care costs.

Your money is always yours, even if you change jobs or retire.

And when you enroll in the Orange or Green Plan, Assurant contributes to your HSA, giving your savings a healthy head start.



# Saving and Spending Accounts

HEALTH SAVINGS ACCOUNT

FLEXIBLE SPENDING ACCOUNTS

## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) reduce your taxable income and save you money by letting you set aside pretax dollars to pay for eligible health care and dependent care expenses that insurance doesn't cover. The FSAs are administered by Anthem.

### General Purpose Health Care FSA

If you participate in the **Purple** or **Blue** Plans or waive coverage, you may enroll in a General Purpose Health Care FSA. Use it to pay for deductibles, copays, and coinsurance for eligible medical, dental, vision, prescription drug expenses, and more. You may contribute up to \$3,400, the 2026 IRS maximum.

### Limited Purpose Health Care FSA

If you participate in the **Green** or **Orange** Plans, you may participate in a Limited Purpose Health Care FSA. Use it to pay for eligible dental and vision expenses only (not medical). You may contribute up to \$3,400, the 2026 IRS maximum.

### Dependent Care FSA

Use pretax dollars to pay for eligible dependent or elder care expenses that allow you and your spouse to work or attend school full-time. This includes care for children under 13 or dependents who are disabled or elderly and incapable of self-care.

### 2026 Contribution Limits:

- Up to \$7,500 per household
- \$3,750 if married filing separately
- If you are a Highly Compensated Employee (HCE) as defined by the IRS, your savings opportunity may be limited. The estimated maximum contribution for 2026 is \$1,500. Impacted employees will be notified by the People Experience Center.

**NOTE: Unlike HSAs, FSAs have "use it or lose it" rules; any unused balance at the end of the year will be forfeited.**

## How Do Health Care FSAs (General and Limited Purpose) and HSAs Differ?

Health Care FSA	HSA
Save on health care in the current year only	Save on health care expenses now or in the future, even in retirement
You can contribute up to \$3,400 in 2026	You can contribute up to \$4,400 (Individual) or \$8,750 (Family) and an additional \$1,000 if age 55+ in 2026
No Company contribution	Company contributes \$500/Individual and \$1,000/Family
Funds don't carry over year to year but you have until March 31 to submit claims from the prior calendar year (any unused funds are forfeited)	Funds carry over year to year, and are yours to keep, even if you leave the company or retire



### Optimize Your Benefits

Contribute to a Health Care FSA or HSA and use pretax dollars to pay for eligible health care expenses, such as deductibles and coinsurance. For more information about FSAs, go to [myassurantbenefits.com](https://myassurantbenefits.com).



# Financial Protection

DISABILITY

LIFE AND ACCIDENT INSURANCE

INJURY AND ILLNESS BENEFITS

401 (K) PLAN

LEGAL ASSISTANCE PLAN

## Disability

Assurant provides Disability, Basic Life, and Basic Accidental Death & Dismemberment (AD&D) Insurance at no cost to you.

Disability coverage protects your income if you are unable to work due to an illness or injury. Assurant provides both Short-Term and Long-Term Disability benefits, and offers an optional Long-Term Disability Buy-Up option. The Disability Plans are administered by Lincoln Financial.

### Short-Term Disability

Assurant automatically enrolls you after 60 days of employment and provides Short-Term Disability (STD) Plan coverage at no cost to you. The Plan provides income in the event you cannot work due to illness, injury, or pregnancy. Benefits begin after you have been disabled for seven consecutive calendar days and are payable for the duration approved by Lincoln Financial, up to a maximum of 25 weeks.

### Long-Term Disability

Assurant automatically enrolls you after 60 days of employment and provides Long-Term Disability Plan (LTD) Core coverage at no cost to you. The Plan pays 50% of your monthly Plan Pay up to a maximum monthly benefit of \$15,000. The premium is added to your taxable earnings for tax purposes only. This means that, because you are taxed on the premium

for this coverage, any future benefits you may receive are exempt from income taxes to the extent allowed by law.

### LTD Buy-Up Option

During Open Enrollment, you have the opportunity to enroll in LTD Core plus 10% Buy-Up option, which covers a total of 60% of your Plan Pay at the time of disability, up to the maximum monthly benefit of \$18,000. If you select the LTD Core plus 10% Buy-Up option, you pay the premium for the Buy-Up option on an after-tax basis each pay period.

For more information about the Disability Plans, go to [myassurantbenefits.com](https://myassurantbenefits.com).

### Pregnancy Leave

After you're employed with Assurant for 60 days, benefits-eligible employees may receive up to eight weeks of pregnancy leave paid at 100% under Assurant's Short-Term Disability Plan. The number of weeks will vary based on medical necessity.

### Paid Parental Leave

Assurant provides up to four weeks of 100% paid parental leave to help parents bond with a new child, whether due to birth, adoption, or surrogacy. This benefit is available to all benefits-eligible employees who give birth or complete an adoption or surrogacy placement after completing 90 days of employment.





## Life and Accident Insurance

Assurant automatically provides Basic Life and Basic Accidental Death & Dismemberment (AD&D) Insurance, administered by MetLife. You have the option to purchase additional supplemental life and AD&D insurance to provide financial protection and peace of mind for you and your family.

### Basic Life Insurance

Assurant automatically enrolls and provides Basic Life Insurance coverage at no cost to you in the amount of one times your annual Plan Pay. If your annual [Plan Pay](#) is greater than \$50,000, you may elect coverage of either one times your Plan Pay or \$50,000.

### Basic Accidental Death & Dismemberment (AD&D) Insurance

Assurant automatically enrolls you and provides Basic AD&D Insurance coverage at no cost to you in the amount of one times your annual Plan Pay, up to a maximum of \$1.5 million. A benefit is paid to you or your designated beneficiary if, as the result of an accident, you become dismembered or die.

### Supplemental Life Insurance

You may elect additional life insurance above what Assurant provides, paying the full cost on an after-tax basis. The maximum amount of life insurance coverage you can elect is \$3 million under the Basic and Supplemental Life Insurance plans combined. Dependent Life Insurance is available for your spouse/ domestic partner and children and is limited to 50% of your Life Insurance coverage under the Basic and Supplemental Life Insurance plans combined.

- **For Yourself:** You may elect one to eight times your annual Plan Pay.
- **Spouse/Domestic Partner:** You may elect coverage in the amount of \$10,000, \$25,000, \$50,000, \$75,000, or \$100,000.
- **Children:** If you enroll your children, all of your eligible children are covered for the same premium. You may elect coverage in the amount of \$5,000, \$12,500, or \$25,000.

## Supplemental AD&D Insurance

You may elect additional AD&D insurance above the Company-provided coverage, paying the full cost on an after-tax basis. The maximum amount of AD&D coverage that you can elect is \$1.5 million under the Basic and Supplemental Life Insurance combined.

- **For Yourself:** You may elect one to eight times your annual Plan Pay.

If your election requires evidence of insurability, a direct link to MetLife's online Statement of Health Form will appear in the External Links section of your MyHR Benefits worklet once you've submitted your enrollment and after the enrollment event closes. You must complete the Statement of Health Form, and it must be approved by MetLife before your coverage takes effect.

For more information about Life and Accident Insurance, go to [myassurantbenefits.com](https://myassurantbenefits.com).





# Financial Protection

DISABILITY

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## Injury and Illness Benefits

Assurant offers a range of injury and illness benefits at discounted group rates. Hospital Indemnity, Accident, and Critical Illness Insurance provide cash benefits you can use however you like. These programs do not replace health insurance and must be elected during Open Enrollment.

HOSPITAL INDEMNITY INSURANCE	ACCIDENT INSURANCE	CRITICAL ILLNESS INSURANCE
<ul style="list-style-type: none"> <li>A hospital stay can be costly. Plan deductibles, copays, and out-of-network costs can add up fast — not to mention costs outside of medical needs, like your mortgage, childcare expenses, transportation, and more.</li> <li>Hospital Indemnity Insurance can help with out-of-pocket costs while you're in the hospital and recovering, reducing the financial impact as you heal.</li> </ul>	<ul style="list-style-type: none"> <li>Accident Insurance can provide funds to help you pay for unexpected expenses after an accidental injury.</li> <li>Whatever you need while recovering from an accident or injury, including another form of transport to get to work or help covering rent, a payment from Accident Insurance can help.</li> </ul>	<ul style="list-style-type: none"> <li>When you get sick, the expenses associated with recovery from a major illness, heart attack, stroke, kidney failure, cancer, and more go beyond standard medical bills.</li> <li>That's where Critical Illness Insurance may help. Whether you need to take a taxi to a doctor's appointment, order a meal delivery service, or hire a babysitter while you recover, payment from Critical Illness Insurance can be used to help cover such expenses however you see fit.</li> </ul>

### For Life's "What If" Moments

Planning a surgery or expecting a new arrival in 2026?

- Hospital Indemnity Insurance provides a cash benefit that you may use however you wish.
- Accident and Critical Illness insurance coverage rewards you with a \$50 **Health Screening Benefit** for completing covered screenings and tests.
- Claiming your Health Screening Benefit is simple. Just visit [metlife.com/mybenefits](https://metlife.com/mybenefits) or call 1-800-GET-MET8 (800-438-6388), 8 a.m. to 8 p.m. (EST). You can also file a claim using the MetLife Mobile App.
- For more information about these benefits, go to [myassurantbenefits.com](https://myassurantbenefits.com).





# Financial Protection

DISABILITY

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401 (K) PLAN

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## 401(k) Plan

It's never too early — or too late — to start saving for retirement through the 401(k) Plan. Assurant will match 100% up to 6% of eligible pay for your combined pretax or Roth contributions. To take full advantage of the match, you can register with Vanguard and make your elections on [retirementplans.vanguard.com](https://retirementplans.vanguard.com). You're eligible to participate after 30 days of employment and you may change your contribution rate at any time. If you don't take action, you'll be automatically enrolled at a 3% pretax contribution rate. You are 100% vested in your own contributions to the Plan, and after two years of service, 100% vested in the Company's contribution.

## Legal Assistance Plan

The Legal Assistance Plan can help with a variety of legal and financial matters, and provides access to professional attorneys, financial counselors, and other resources. The plan is administered by LegalEASE. When you enroll in the plan, you can obtain legal coverage for services like estate planning or addressing a contractor dispute. Fees for most covered services are covered at 100% when you use a network attorney. Enrollment in the plan covers you and your spouse or domestic partner and all children

up to age 26, providing access to in-office services, telephone assistance, online resources including articles, legal resources, legal document samples, and access to the attorney network with discounted rates.

**NEW!** The **HelloDivorce** platform, in collaboration with LegalEASE, offers a high-level legal support solution designed to simplify and humanize the divorce process. It provides:

- Step-by-step guidance through divorce, combining legal, financial, and emotional support.
- Early-stage planning, including financial preparation and education before filing.
- 24/7 access to divorce coaches, online tools, and resources.
- Streamlined resolutions through conflict mediation and expert coordination.
- Comprehensive support from attorneys, financial advisors, wellness coaches, and real estate experts.

For more information about the Legal Assistance Plan, go to [myassurantbenefits.com](https://myassurantbenefits.com).



**From identity theft to divorce and immigration support benefits, the Legal Assistance Plan is in your corner, every step of the way.**

**Identity Theft:** Identity monitoring can help ease your worries if your personal information is ever compromised. Identity Monitoring offers additional resources to help protect personal identity and information, as well as services to help deal with identity theft in case it happens. For more information, [click here](#).

**Immigration Support:** Navigating the complexities of immigration law can be overwhelming. LegalEASE is here to provide the support and resources you need to address your immigration challenges with confidence, including preparation and hearing attendance and extensive family coverage. For more information, [click here](#).





# When You're Ready to Enroll

## Reminders and Resources

Before electing your 2026 benefits, review your options to keep you and your family healthy and protected. Find more information and resources on [myassurantbenefits.com](https://myassurantbenefits.com).

- Compare all Assurant's benefit options to determine which are right for you. Check out [ALEX](#), your Open Enrollment Plan Comparison tool.
- Compare coverage through Assurant with other options that may be available to you through your spouse/partner or parents (if you're under age 26).
- Review your past health care expenses while considering any anticipated services or procedures.
- Employees who are new to Assurant health care coverage or those making a change should confirm their providers are in-network for their chosen plan by visiting the [Health Plan Network](#) page.

## Benefits Enrollment How-to

### Use MyHR to Enroll in or Waive Coverage

- Go to Connect and click on the MyHR icon from the dashboard.
- Check your MyHR inbox and click on the task "Open Enrollment."
- Complete your tobacco use attestation, make your benefit elections, and review/add beneficiaries.
- You can make changes to your submitted elections at any time during the Open Enrollment period, through 10 p.m. ET November 7, 2025. Simply select your Benefits worklet in MyHR, then click "Change Open Enrollment." Don't forget to resubmit your elections if you make changes.
- After the enrollment period ends, you'll find a summary of your 2026 elections in your Benefits worklet.





# When You're Ready to Enroll

## What Happens If You Take no Action During Open Enrollment

If you don't elect or waive coverage during 2026 Open Enrollment, most of your current benefits will automatically roll over — but at 2026 rates, except for the Flexible Spending Account (FSA) and Health Savings Account (HSA), which do not roll over and require your active enrollment each year. If you want to contribute to an FSA or HSA in 2026, you must actively elect it on MyHR by Friday, November 7.

### IF YOU DON'T ENROLL IN BENEFITS BY NOVEMBER 7 AT 10 P.M. ET:

**You'll have the same coverage in 2026 for these plans and programs, including the same enrolled dependents.**

- Health (including your prior tobacco use attestation)
- Dental
- Vision
- Supplemental Life insurance
- Supplemental AD&D insurance
- Dependent Life Insurance (Spouse/Domestic Partner and Child)
- Long-Term Disability 10% Buy-Up
- Legal Assistance Plan
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance

**Your personal contributions will be set to \$0 for:**

Health Savings Account (HSA)<sup>7</sup>

<sup>7</sup> If you're a participant in the **Green** or **Orange** Medical Plan and meet the eligibility criteria, you're required to enroll in the HSA to complete the enrollment process; however, you're not required to make personal contributions, and you'll still receive the Company contribution if you meet the eligibility criteria and properly complete the opening of your account. Unlike other pre-tax benefits, you can start, stop, or change your personal HSA contributions at any time during the year through MyHR.

**You will not participate in the FSAs unless you actively make an election during Open Enrollment.**

Flexible Spending Account (FSA) — both Health Care (General Purpose and Limited Purpose) and Dependent Care

**You'll continue to have coverage in these core benefits (no election is required).**

- Basic Life
- Basic Accidental Death & Dismemberment
- Short-Term Disability
- Core Long-Term Disability
- Business Travel Accident
- Employee Assistance Program (EAP)
- Live Well wellbeing resources and family-friendly benefits
- Rx Savings Solutions

Unless you have a **qualifying life event** (such as a marriage or divorce, birth, or adoption of a child, etc.), your next opportunity to change your coverage or enroll in benefits will be at Open Enrollment in the fall of 2026 for coverage in 2027.



# Use or Enroll in These Programs at Any Time

## Mental Health

*Easy, free access to quality care for you and your family*

### NEW Global Employee Assistance Program (EAP) through Lyra Wellbeing

Beginning in 2026, Assurant will partner with Lyra Wellbeing to provide easy access to comprehensive mental health care at no cost to you and your household. Lyra's AI-powered platform connects you quickly to a global network of providers across 50+ specialties and 33 languages. Whether you're facing challenges related to family, finances, legal issues, anxiety, depression, or more complex needs, Lyra offers personalized support and high-quality care tailored to your situation.

#### How It Works

- You and members of your household will have access to eight free sessions per issue per year with therapists and coaches by phone, video, or in-person
- Unlimited access to telephone counselling 24/7
- Helpline for expert guidance on a range of personal and professional issues
- The Lyra Wellbeing App offers tools, information, guidance, and accessible support

Your use of Lyra Wellbeing is completely confidential, and your information will never be shared with Assurant. [Learn more about Lyra Wellbeing.](#)



### Headspace: Mindfulness and Meditation Made Easy

To help support your mental health and wellbeing, Assurant offers Headspace, a leading mindfulness app, **at no cost to employees and up to five family members and friends.** Headspace makes mindfulness simple with short exercises to reduce stress and anxiety and improve your mood, energy levels, sleep, and performance. Headspace can help you:

- Manage stress, anxiety, loneliness, and financial worries.
- Improve personal and professional relationships.
- Learn mindful parenting techniques.
- Reprioritize sleep, exercise, and nutrition.
- Reduce negative emotions, helping to navigate through tough moments.

Activate your free Assurant account and download the **Headspace app** to get started.



# It's Your Journey. Live Well.

Assurant offers a diverse range of benefits under four Live Well pillars: **Physical**, **Emotional**, **Financial**, and **Social**. Join MyWellbeing (Personify Health), a free, confidential app and platform to help you reach your personal wellbeing goals.



## **Physical.** Your body and physical environment.

Find resources on [myassurantbenefits.com/live-well/physical](https://myassurantbenefits.com/live-well/physical).

### **High-quality preventive and general health care**

- Free in-network preventive care<sup>1</sup>
- 24/7 NurseLine for general medical care and advice<sup>1</sup>
- 24/7 virtual care through the Sydney Health App<sup>1</sup>
- Vision benefits<sup>1</sup>
- Dental benefits<sup>2</sup>

### **Expert help to get the best care and the most from your benefits**

- Health Guides to help you navigate your care and benefits<sup>1</sup>
- Virtual Second Opinion experts to help make informed decisions<sup>1</sup>

### **Resources for hopeful, expecting, or new parents**

- Lactation consulting through LiveHealth Online
- Building Healthy Families support through the Sydney Health App<sup>1</sup>
- WINFertility family planning support<sup>1</sup>

### **Care for unique conditions or situations**

- Virtual PrEP Care program for HIV preventive treatment support<sup>1</sup>
- Sword Thrive virtual physical therapy for musculoskeletal issues<sup>1</sup>
- Sword Bloom virtual pelvic health care solution<sup>1</sup>
- 24/7 personalized care management support for chronic conditions<sup>1</sup>
- Blue Distinction facilities specializing in complex medical needs<sup>1</sup>
- AIM financial assistance for complex tests and treatments<sup>1</sup>
- Customized care for families with members on the autism spectrum<sup>1</sup>
- Teladoc Health for diabetes coaching and resources<sup>1</sup>

### **Subsidized weight management and healthy eating resources**

- Weight Watchers
- CVS Weight Management<sup>1</sup>

<sup>1</sup> Anthem plan enrollment required

<sup>2</sup> MetLife plan enrollment required



# It's Your Journey. Live Well.



## **Emotional.** Your mind and balance.

Find resources on [myassurantbenefits.com/live-well/emotional](https://myassurantbenefits.com/live-well/emotional).

### **General mental health and work-life support**

- Mental health and substance abuse benefits<sup>1</sup>
- 24/7 access to free virtual counseling through Lyra Wellbeing, our global Employee Assistance Program
- Video therapy through LiveHealth Online

### **Digital tools to build self-awareness and mindfulness**

- Headspace App for meditation and mindfulness
- Learn to Live, Cognitive Behavioral Therapy (CBT) online program to work on thought and behavior patterns that affect your wellbeing<sup>1</sup>

### **Support for more severe mental health conditions**

- Behavioral Health Resource Care Management, on-demand and long-term virtual mental health support for things like depression, anxiety, and substance abuse<sup>1</sup>

### **Sleep support**

- Sleep testing and sleep therapy<sup>1</sup>



## **Financial.** Your money: your current financial obligations and preparedness for your financial future.

Find resources on [myassurantbenefits.com/live-well/financial](https://myassurantbenefits.com/live-well/financial).

### **Resources for saving, investing, and financial planning**

- Traditional or Roth 401(k) and company match through Vanguard
- Competitive rates on savings accounts and loans through Alliant Credit Union
- Assurant stock at a 10% discount (Employee Stock Purchase Plan)
- Health Savings Account for out-of-pocket health care expenses<sup>1</sup>
- Flexible Spending Accounts to pay for health care and dependent care costs
- MyTotalRewards personalized online snapshot of your total rewards
- Student loan debt support through Vanguard and Candidly

### **Resources to help save on health care costs**

- ALEX Plan Comparison Tool helps you understand your benefit options
- Vision discounts for frames, lenses, or contacts<sup>1,2</sup>
- Anthem Care Finder to compare costs for common health care services<sup>1</sup>

- Save money on prescriptions through Rx Savings Solutions and Caremark Cost Saver<sup>1</sup>

### **Savings on everyday expenses**

- Variety of Assurant Employee Discounts
- Commuter Benefits Program pretax account for public transit

### **Planning for the unexpected**

- Short- and Long-Term Disability income replacement while on leave
- Critical Illness, Accident, and Hospital Indemnity Insurance<sup>2</sup>
- Legal Assistance Plan for prepaid legal services and resources, including HelloDivorce<sup>3</sup>

### **Assistance for parents and caretakers**

- Financial assistance for adoption or surrogacy
- Bright Horizons subsidized backup care and virtual tutoring for dependents

### **Continuing education and aid**

- Tuition reimbursement
- Courses in MyLearning to support your financial wellbeing

<sup>1</sup> Anthem plan enrollment required | <sup>2</sup> MetLife plan enrollment required | <sup>3</sup> LegalEASE plan enrollment required



# It's Your Journey. Live Well.



**Social.** Your involvement with other people and communities around you. Find resources on [myassurantbenefits.com/live-well/social](https://myassurantbenefits.com/live-well/social).

## Volunteering and donations

- Emergency financial assistance in the wake of a catastrophic event/natural disaster through the Assurant Cares Employee Support Fund (ACES)
- Up to eight hours of paid volunteer time per year

- Employee resource groups to build community and inclusion
- Viva Engage internal social networking platform

## Personal time

- Holidays and paid time off to relax and rejuvenate

## Engagement with Assurant colleagues

- Local engagement champion teams to support employee engagement



Join **MyWellbeing powered by Personify Health**: a customizable tool to build positive habits, stay accountable, track progress in one place, and reach your wellbeing goals in all four pillars. With MyWellbeing, you can earn up to \$50 per quarter/\$200 during a full calendar year for completing wellbeing activities.

- Easy to use
- Personalize your experience
- Add friends and family
- Build community
- Track healthy habits and activities
- Earn rewards
- Take it with you wherever you go
- Secure data



Watch Connect for articles, testimonials, featured benefits, resources, webinars, and more. Learn more at [myassurantbenefits.com](https://myassurantbenefits.com). | Visit [ERIN](#) with questions.



# Contact Information

PROGRAM	VENDOR	PHONE/WEBSITE
Medical	Anthem BCBS	<a href="https://www.anthem.com">anthem.com</a> ; 1-855-285-4212 Sydney app
Digital Physical Therapy	Sword Health, Thrive	<a href="https://swordhealth.com/solutions/thrive">swordhealth.com/solutions/thrive</a>
Digital Pelvic Therapy	Sword Health, Bloom	<a href="https://swordhealth.com/solutions/bloom">swordhealth.com/solutions/bloom</a>
Diabetes Management	Teladoc Health	<a href="https://teladochealth.com/register/assurant">teladochealth.com/register/assurant</a> 1-800-835-2362
Family Planning Support	WINFertility	<a href="https://managed.winfertility.com/assurant">managed.winfertility.com/assurant</a> 1-866-227-2690
Virtual Care <ul style="list-style-type: none"> <li>• Primary Care</li> <li>• Urgent Care</li> <li>• Mental Health Therapy</li> </ul>	LiveHealth Online	<a href="https://LiveHealthOnline.com">LiveHealthOnline.com</a> 1-855-603-7985
Prescription Drug	CVS Caremark	<a href="https://caremark.com">caremark.com</a> 1-866-587-4799
Prescription Savings	Caremark Cost Saver	<a href="https://caremark.com">caremark.com</a>
	Rx Savings Solutions	<a href="https://myrxss.com/assurant">myrxss.com/assurant</a> 1-800-268-4476
Dental	MetLife	<a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a> 1-800-942-0854
Vision	Anthem (EyeMed)	<a href="https://anthem.com">anthem.com</a> 1-877-635-6403
Health Savings Account	Anthem	<a href="https://anthem.com">anthem.com</a> 1-855-285-4212
Flexible Spending Accounts	Anthem	<a href="https://anthem.com">anthem.com</a> 1-855-285-4212
Disability	Lincoln Financial	<a href="https://MyLincolnPortal.com">MyLincolnPortal.com</a> 1-800-213-1939
Life and Accident Insurance	MetLife	<a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a> 1-800-438-6388
401(k) Plan	Vanguard	<a href="https://retirementplans.vanguard.com">retirementplans.vanguard.com</a> 1-800-523-1188
Legal Assistance	LegaleASE	<a href="https://www.legaleaseplan.com/assurant">www.legaleaseplan.com/assurant</a> Enrollment Hotline: 1-800-248-9000 Member Services: 1-888-416-4313
EAP	2025: Lucet Health	<a href="https://eap.lucethealth.com">eap.lucethealth.com</a> Access code: Assurant 1-800-624-5544
	2026: Lyra Wellbeing	<a href="https://lyrawellbeing.health">lyrawellbeing.health</a> Access code: ASSURANT 1-800-634-6433