



2027 Benefits Open Enrollment Guide

Enroll between October 19 and November 6, 2026



TOLD US WHAT MATTERS. WE LISTENED. WE ACTED.

Built for employees and shaped by their feedback, our 2027 benefits program reflects what's most important to our people.

You told us healthcare affordability is a priority. We acted by lowering deductibles and out-of-pocket maximums in the Orange Plan and reducing costs for many prescription medications.

You told us benefits can be difficult to navigate. We acted by introducing a dedicated Anthem support team to help guide you through your benefits and care, along with enhancements to the Sydney® Health app experience.

You told us family support and wellbeing matter. We acted by expanding paid parental leave and making it easier to access mental health resources and support.

We are also continuing to invest in programs and resources that support physical, emotional, financial, and social wellbeing.

As healthcare costs continue to rise nationwide, Assurant remains committed to investing in benefits that help employees and their families access the care, resources, and coverage they need while making those benefits more manageable and easier to use.

Open Enrollment is October 19 through November 6. As you review your options, we encourage you to explore the benefits available to you and your family. Together, these programs are designed to help you feel confident in your choices and prepared for the year ahead.

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. Some of the changes described in this SMM reduce or eliminate benefits previously available under the Plan, while others provide further clarification of existing language in the SPD as available on 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.

WHAT'S NEW AND CHANGING

Medical Plans

ORANGE PLAN

We've made enhancements to the Orange Plan to help improve the value of your coverage and reduce costs when you need care.

- Lower in-network deductibles
- Lower in-network out-of-pocket maximums
- Beginning in 2027, families enrolled in the Orange Plan will meet one combined family deductible before the plan begins sharing the cost of covered services

GREEN PLAN

Deductibles are increasing both in and out of network to accommodate 2027 IRS requirements for HSA-qualified plans.

MEDICAL CONTRIBUTIONS

Although healthcare costs are projected to increase by an average of 11% nationwide in 2027, employee medical contributions at Assurant will increase by approximately 7%, or 4 percentage points below the national trend. By continuing to cover about 82% of total healthcare costs, consistent with 2026, Assurant is helping reduce the impact of rising healthcare expenses on employees and their families. The actual change in your medical contribution will depend on the plan and coverage level you choose; however, the average increase is approximately \$8.58 per paycheck.

An employee enrolled in the **Orange Plan with Employee Only** coverage would pay approximately \$2.50 more per paycheck in 2027.

An employee enrolled in the **Green Plan with Family coverage** would pay approximately \$24.40 more per paycheck in 2027.

NEW! PERSONALIZED SUPPORT THROUGHOUT YOUR HEALTHCARE JOURNEY

Beginning in 2027, every covered member will have access to a dedicated Family Advocate through Anthem's Total Health Connections program. Whether you need help finding care, understanding your benefits, coordinating appointments, or managing a health condition, you'll have personalized support every step of the way, all accessible through the Sydney® Health app.

NEW! PRESCRIPTION DRUGS

Lower costs for prescription medications

We're lowering what you pay for prescription medications in 2027. Under the new tiered prescription drug plan design, you'll pay 20% coinsurance for generic medications and 30% coinsurance for preferred brand and specialty medications. These lower costs apply at retail pharmacies and through mail order. If you're enrolled in the Blue, Green, or Orange Plan, you must first meet your applicable deductible before coinsurance applies.

NEW! PrudentRx specialty medication program

If you take an eligible specialty medication, PrudentRx can help lower your costs. Eligible participants are automatically enrolled, and most will pay \$0 for covered specialty medications. Because the Green and Orange Plans are high-deductible health plans, participants must meet their deductible before the PrudentRx benefit applies. Blue and Purple Plan participants can receive the benefit without first meeting a deductible.

GLP-1 and wellbeing support

We remain committed to supporting employees in achieving healthy, sustainable weight-management goals. Beginning January 1, 2027, GLP-1 medications prescribed solely for weight loss will no longer be covered, and the CVS Weight Management Program will be discontinued.

WHAT'S NEW AND CHANGING

However, employees will continue to have access to comprehensive weight-management support through subsidized Weight Watchers, Personify Health coaching, and Anthem nutrition resources.

Employees affected by the GLP-1 coverage change will receive advance notice, transition support, and information about available alternatives. Coverage for GLP-1 medications prescribed for diabetes and other clinically supported conditions, as well as other medically necessary non-GLP-1 weight loss medications, will continue.

BEHAVIORAL HEALTH

NEW! Easier access to mental healthcare

If you are enrolled in an Anthem medical plan, you can use **Headway** to find and connect with in-network therapists and medication management providers based on your needs and preferences.

DENTAL COVERAGE

There are no plan design changes for 2027. Contributions are increasing by an average of \$0.48 per paycheck (varies depending on plan and coverage level).

VISION COVERAGE

There are no plan design changes for 2027. Contributions are decreasing by an average of \$0.51 per paycheck (varies depending on coverage level).



NEW!

MORE TIME FOR GROWING FAMILIES

Our paid parental leave policy will increase from 4 to 6 weeks for employees whose child's birth, adoption, or surrogacy placement occurs on or after January 1, 2027, giving eligible parents more paid time to bond with and care for a new child.



Not sure what these health plan terms mean? We can help. [Click here](#) health plan term explanations.

Make your benefits elections from October 19 to November 6, 2026

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, whether you decide to maintain your current elections or update your choices. Your elections will be effective from January 1 through December 31, 2027, and cannot be changed until the next Open Enrollment period unless you have a qualified life event (such as a marriage or divorce, or the birth or adoption of a child). If you currently participate in our benefits program and do not update your elections for 2027, your elections will remain unchanged.



HSA and FSA elections must be renewed every year, and will be reset to zero if you do not re-enroll in these programs.

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, go to myassurantbenefits.com or begin a chat with ERIN, our Employee Resource and Information Network.

WHO CAN BE COVERED

You may enroll yourself and your eligible dependents, including your spouse or domestic partner, children under age 26 including stepchildren, legally adopted, and foster children, and disabled children over age 26.

Questions

Go to myassurantbenefits.com for details or simply begin a chat with **ERIN**, our Employee Resource and Information Network.

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



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 such as 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.

Medical Plans

Assurant offers four medical plan options administered by Anthem Blue Cross and Blue Shield that cover the same medical services, prescription drugs, and health programs. Each plan includes [free in-network preventive care](#), such as annual exams and age-appropriate screenings. The key differences are in cost, provider networks, out-of-network coverage, and how the out-of-pocket maximums work.

1 Purple — This is an Exclusive Provider Organization (EPO) Plan, which means you must use providers in the plan's network except in the case of a true emergency. This provider network is different from the network in other Assurant medical plans and is based on 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. The Blue Plan has the highest paycheck contribution of all the Assurant plans. However, you'll generally pay less for services when you use in-network providers.

3 Green — This is a High Deductible Health Plan (HDHP). HDHPs typically have a higher deductible than other plans but lower paycheck contributions.

You can also save and pay for eligible healthcare expenses with an HSA. If you enroll in the Green Plan, Assurant will contribute \$500 for individual coverage or \$1,000 for family coverage to your HSA. You must open an HSA to receive the company contribution.

4 Orange — This is an HDHP and has the lowest paycheck contribution of Assurant's four medical plans. For 2027, Assurant is lowering the Orange Plan in-network deductibles and out-of-pocket maximums to help reduce costs when you need care.

Like the Green Plan, the Orange Plan allows you to save for and pay for eligible healthcare expenses with an HSA. If you enroll in the Orange Plan, Assurant will contribute \$500 for individual coverage or \$1,000 for family coverage to your HSA. You must open an HSA to receive the company contribution.

Important 2027 Change to How the Family Deductible Works in the Orange Plan

The Orange Plan continues to offer our lowest paycheck contributions, an HSA with company contributions, and lower in-network deductibles and out-of-pocket maximums for 2027.

One change for families in 2027 is how the deductible works. The Orange Plan will move to a combined family deductible, meaning the family deductible must be met before the plan begins sharing costs for non-preventive care. For families whose healthcare use is

spread across multiple family members, this can provide a more unified way of tracking progress toward the deductible. Because the impact will vary based on how your family uses healthcare, we encourage you to compare your expected needs and costs during Open Enrollment.

For additional information on how family deductibles and out-of-pocket maximums work, [click here](#).



On-site clinics

Finding time for preventive care and health screenings can be challenging, but they're essential for identifying potential health concerns before they become more serious. That's why we offer Catapult Health on-site clinics at select locations, making it convenient to complete important health screenings and receive personalized health insights right where you work.

Expanded Anthem support

Anthem's Total Health Connections and Sydney® Health App

Through enhanced capabilities on the Sydney® Health app, Anthem's Total Health Connections program helps you understand your benefits, find the right care, and connect to additional health and wellbeing resources and vendor partners.

Headway

Find and schedule care with an in-network mental health provider more easily, with options for both virtual and in-person appointments.

Combined medical and prescription drug ID card

New ID cards will be issued only for employees who enroll in medical coverage for the first time or make changes that require an updated ID card. If your coverage is unchanged, please continue using your current ID card.

Digital ID cards are also available at [anthem.com](https://www.anthem.com) and through the Sydney® Health app.

Three tips for 2027

- 1 Take advantage of free in-network **preventive care**, such as annual exams and age-appropriate screenings (for example, mammograms and colonoscopies).
- 2 Get care when and where it works for you with **LiveHealth Online**. Access virtual primary care, urgent care, annual wellness visits, and mental health support from wherever you are.
- 3 Save on prescriptions with lower coinsurance for generic and preferred brand medications at **retail pharmacies and through mail order**.

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 a true 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)	
	PURPLE Copay-based, predictable costs, lowest deductible	BLUE PPO with highest premiums	GREEN HSA-compatible, second lowest premiums	ORANGE HSA-compatible, lowest premiums, highest deductible
Annual Deductible¹	\$250 Individual \$500 Family ²	\$450 Individual \$900 Family ²	\$1,750 Individual \$3,500 Family ²	\$2,500 Individual \$5,000 Family ²
Primary Care Physician	\$25 copay ³	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 Maximum¹	\$3,000 Individual \$6,000 Family ²	\$3,450 Individual \$6,900 Family ²	\$4,200 Individual \$8,400 Family ²	\$5,000 Individual \$10,000 Family ²
Health Savings Account — Company Contribution	N/A	N/A	\$500 Individual \$1,000 Family ²	\$500 Individual \$1,000 Family ²

Below are full-time employee rates per paycheck.⁴ **Non-tobacco users will receive a separate Tobacco-Free Health Credit of \$23.08 per paycheck, lowering their total contribution.** If you are a tobacco user, you can complete the tobacco cessation alternative program and receive the credit. For more information, refer to the SPD as available on myassurantbenefits.com. If it is unreasonably difficult due to a medical condition, or medically inadvisable, for you to complete the tobacco cessation alternative program, you may qualify to earn the same credit by a different means that is right for you in light of your health status. Begin a chat with [ERIN](#) to request this reasonable accommodation.

Employee Only	\$114.79	\$191.45	\$109.26	\$59.87
Employee + Spouse/ Domestic Partner	\$319.85	\$473.60	\$282.54	\$135.89
Employee + Child(ren)	\$294.37	\$428.65	\$256.33	\$127.57
Employee + Family	\$428.11	\$653.65	\$386.05	\$169.50

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

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

² Coinsurance amounts listed are effective after the deductible has been met.

³ "Family" includes Employee + Spouse/Domestic Partner, Employee + Child(ren), and Employee + Family.

⁴ 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.

⁵ Your deductions may differ slightly due to rounding.

Which Plan Is Right For You?

Choosing a medical plan is about more than paycheck contributions and annual deductibles. Think about:

WHO YOU'RE COVERING. Are you enrolling just yourself, or covering a spouse, children, or other eligible dependents? Plan costs, deductibles, and out-of-pocket expenses can vary significantly depending on who is covered and how your family uses healthcare services.

HOW MUCH CARE YOU NEED. Are you a high, moderate, or low user of healthcare?

HOW YOU PREFER TO PAY FOR CARE. Would you rather pay more out of your paycheck and less when you need care? Or pay less from your paycheck and more when you need care?

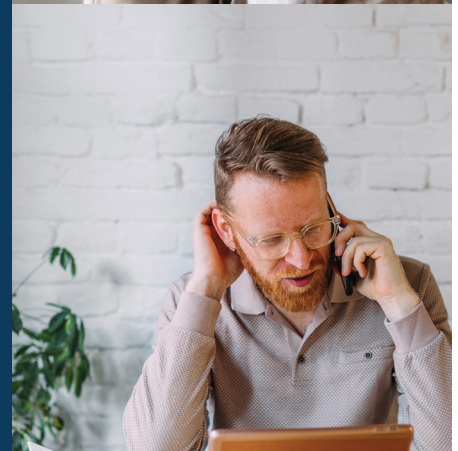
YOUR PREFERENCES. Do you want the freedom to use out-of-network providers? Are you comfortable paying for coverage you may not use?

ASSURANT CONTRIBUTIONS AND PRETAX SAVINGS. Do you want to take advantage of Assurant's contribution to an HSA to save and pay for eligible healthcare expenses?

NEED HELP DECIDING?

ALEX, your Open Enrollment Plan Comparison tool, can help. Based on your responses to questions about yourself, any dependents you plan to cover, and expected healthcare use, ALEX offers suggestions on which health plan may be right for you. Assurant won't see your responses — your information is totally confidential.¹

For more information about health plans, go to myassurantbenefits.com.



¹ ALEX is a third-party tool that uses artificial intelligence (AI) and proprietary health plan usage and medical cost information to provide suggestions about which health plan options may be a good fit based on the information you provide. The output generated by ALEX is intended for informational purposes. Employees should carefully evaluate the available plan options and determine independently which plan option best aligns with their personal circumstances, needs, and preferences before making an enrollment decision.

Where to go for the right care at the right cost

Lower
cost



Higher
cost

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

Virtual Care	Primary Care Doctor	Retail Health Clinic	Urgent Care Center	Emergency Room
When do I go?				
24/7 access to virtual care through the Sydney® Health app or LiveHealth Online; 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 10 min	Your cost \$\$ Average wait Less than 30 min	Your cost \$\$ Average wait Less than 30 min	Your cost \$\$\$ Average wait Less than 30 min	Your cost \$\$\$\$ Average wait 90 min+
Some examples of types of care you could 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 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 except in the Purple Plan. \$ = 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.



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 IN 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 up to a 90-day supply delivered to your door through CVS Caremark mail order 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 not subject to the deductible; the coinsurance below applies from the first fill. 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.

Overview of Prescription Drug Benefits

TYPE OF MEDICATION	RETAIL PHARMACY ¹ (UP TO 30-DAY SUPPLY)	MAIL PHARMACY (UP TO 90-DAY SUPPLY)
Tier 1: Generic ²	20% up to \$50 per prescription	20% up to \$125 per prescription
Tier 2: Preferred Brand (drugs listed on the CVS Caremark Formulary Drug List)	30% \$15 minimum to \$100 maximum	30% \$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
Specialty ³	30% \$75 minimum to \$200 maximum	Specialty medication supply is limited to 30 days
Long-Term Medication Fill Limit	Two fills on long-term maintenance medicines only	None

¹ 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, CVS retail pharmacy (this may vary by state), or a participating maintenance choice pharmacy, which can be located on [caremark.com](#). Specialty medication supply is limited to 30 days.

² 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.

³ The \$75 minimum and \$200 maximum apply to non-PrudentRx eligible specialty medications. Members who are prescribed a PrudentRx-eligible specialty medication and choose not to participate in the PrudentRx program are responsible for the applicable 30% coinsurance without a minimum or maximum limit.

NEW!

SAVE ON SPECIALTY MEDICATIONS WITH PrudentRx

If you take an eligible specialty medication, PrudentRx can help lower your costs. Eligible participants are automatically enrolled, and most will pay \$0 for covered specialty medications. Because the Green and Orange Plans are high-deductible health plans, participants must meet their deductible before the PrudentRx benefit applies. Blue and Purple Plan participants can receive the benefit without first meeting a deductible.

If you are eligible for this program based on your specific specialty medication, PrudentRx will reach out to you directly. If you opt out, you'll pay 30% coinsurance of the cost of eligible specialty medications after meeting any applicable deductible. Coinsurance minimums and maximums do not apply to PrudentRx eligible medications.

Members prescribed a PrudentRx-eligible specialty medication may be required to provide additional information to participate in a manufacturer copay assistance program.

Important: If you're enrolled in the Green or Orange Plan, you will need to meet your medical or prescription drug deductible before the PrudentRx benefit takes effect.

GLP-1 AND WELLBEING SUPPORT

We remain committed to supporting employees in achieving healthy, sustainable weight-management goals. Beginning January 1, 2027, GLP-1 medications prescribed solely for weight loss will no longer be covered, and the CVS Weight Management Program will be discontinued.

However, employees will continue to have access to comprehensive weight-management support through subsidized Weight Watchers, Personify Health coaching, and Anthem nutrition resources.

Employees affected by the GLP-1 coverage change will receive advance notice, transition support, and information about available alternatives. Coverage for GLP-1 medications prescribed for diabetes and other clinically supported conditions, as well as other medically necessary non-GLP-1 weight loss medications, will continue.

NEW!

FOR 2027 — LOWER COSTS FOR GENERIC AND PREFERRED BRAND MEDICATIONS

You'll pay less for generic and preferred brand medications in 2027. Coinsurance is decreasing from 50% to 20% for generic medications and to 30% for preferred brand medications. If you are enrolled in the Blue, Green, or Orange Plan, you must first meet your applicable deductible before this coinsurance applies. These lower coinsurance amounts apply whether you fill your prescription at a retail pharmacy or through mail order.

Extra Ways to Save on Your Prescription Drug Costs

Rx SAVINGS SOLUTIONS

Learn more about [RxSS](#) and how to save money on current and future prescriptions.

PRESCRIPTION COST SAVER

Learn more about [Cost Saver](#) and how it can lower your costs.

For more information about the prescription drug program, go to myassurantbenefits.com.

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 navigate the healthcare system, manage health conditions, build your family, and get the care and support you need, so you can feel your best.

NEW! [YOUR PERSONAL HEALTHCARE ADVOCATE](#)

Navigating healthcare can be challenging, but you don't have to do it alone. Through Anthem's Total Health Connections, you and your family have access to a dedicated Family Advocate who can serve as a single point of contact for your healthcare needs. Whether you need help understanding your benefits, finding quality care, coordinating treatment, resolving claims or billing issues, or connecting with additional resources, your advocate is there to help.

[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. It combines 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 provide 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.



Log in to [anthem.com](#) under My Health Dashboard to learn more about additional Anthem support programs included with your Assurant medical coverage.

Specialized Medical Programs, Support, and Resources

[FAMILY PLANNING AND WELLBEING SUPPORT THROUGH WIN](#)

Assurant celebrates all paths to parenthood and offers family-building benefits administered by [WIN](#). WIN supports you throughout your journey by providing access to the best doctors, technology, and specialized clinical advocacy and support for preconception, fertility, adoption, and surrogacy, along with doula support, parenting coaching and assessments, caregiving resources, and menopause/andropause benefits. [Click here](#) for more information on fertility support, and [click here](#) for more information on adoption and surrogacy.



Expanded Maternity Preventive Care Coverage

Beginning in 2027, certain prenatal, postpartum, and other maternity-related preventive services will be covered at no cost for health plan enrollees under Anthem when provided in accordance with preventive care guidelines. This enhancement helps make important maternity care more affordable for growing families.

Virtual Care — Anywhere, at Any Time

Need care but can't get to the doctor? With LiveHealth Online, you can connect virtually with providers for everything from everyday illnesses and preventive care to ongoing primary care and mental health support. And with virtual urgent care available 24/7/365, you can get help when you need it, wherever you are.

LiveHealth Online is available to all employees, regardless of whether you participate in an Assurant medical plan. However, if you're enrolled in an Assurant medical plan, your applicable plan cost-sharing will apply.

Always call 911 or go to the nearest emergency room if you are experiencing a life-threatening emergency.

VIRTUAL PRIMARY CARE

Choose a primary care provider who will get to know you and your health, just like an in-person provider. Virtual primary care is available on weekdays from 8 a.m. to 8 p.m.

ANNUAL WELLNESS VISITS

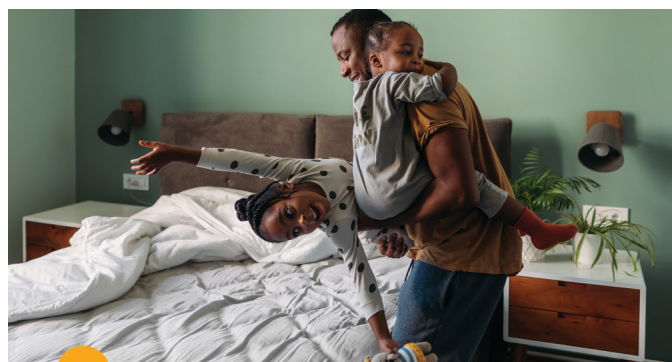
You can even complete your annual wellness visit from home. Like other preventive services, it is covered at 100% in network.

VIRTUAL URGENT CARE

For everyday illnesses and minor health concerns, you can connect with a doctor 24/7 without leaving home. Get care for the flu, colds, fever, sore throat, headaches, allergies, minor rashes, pink eye, skin conditions, and more. Prescriptions can be sent to the pharmacy of your choice when needed.

VIRTUAL MENTAL HEALTH THERAPY AND PSYCHIATRY

Get mental health support from home with licensed therapists and psychologists available seven days a week, including nights and weekends. You can also connect with a board-certified psychiatrist for medication management when needed.



Ready to get started? Start with the [Anthem Sydney® Health app](#), [LiveHealth Online app](#), or [anthem.com](#).

If you are enrolled in an Assurant medical plan, enter your Anthem member ID in LiveHealth Online to access all your benefits, including your annual wellness visit.

Make the Most of Your Benefits

A few simple choices can help you get more from your benefits and manage your healthcare costs.

Stay in network. You'll typically pay less when you use in-network providers and facilities. Always check to be sure that any referrals you get from your doctor — lab, outpatient facility, hospital — are in network, too.

Choose the right place for care. If it's not a true emergency, consider virtual care or urgent care instead of the emergency room.

Confirm which services require precertification. [Click here](#) to view the 2027 medical precertification list.

Choose generic medications when available. In 2027, you'll pay lower coinsurance for generic medications.

Take advantage of available tools and resources. Use [ALEX](#) to compare your medical plan options and [Rx Savings Solutions](#) to find lower-cost prescription options.

Get recommended preventive screenings. Preventive care and screenings are covered at 100% when you use in-network providers and can help detect potential health concerns before they become more serious and expensive to treat.

Dental

Assurant offers 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 basic and major services. Only the High plan offers orthodontics coverage. You can elect dental coverage even if you are not enrolled in an Assurant medical plan. Contributions are increasing by an average of \$0.48 per paycheck (varies depending on plan and coverage level).

Overview of the Dental Plans for In-Network Care

	LOW PLAN (NO ORTHODONTICS)	HIGH PLAN (INCLUDES ORTHODONTICS)
Annual Deductible ¹	\$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	\$4.87	\$8.61
Employee + Spouse/ Domestic Partner	\$9.63	\$17.03
Employee + Child(ren)	\$11.99	\$21.20
Employee + Family	\$17.03	\$30.12

¹ The deductible does not apply to preventive and diagnostic care or to orthodontic services. Coverage for orthodontic services applies to both adults and children.



For more information about the dental program, go to myassurantbenefits.com.

Vision

Assurant's vision plan is offered through EyeMed, Anthem's vision partner. The plan covers eye exams, eyeglasses, and contact lenses and offers additional discounts through 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 are decreasing for 2027 by an average of \$0.51 per paycheck (varies depending on coverage level), so you'll pay less while continuing to receive the same coverage. The vision plan offers an extensive network of optometrists and vision care specialists. You'll generally pay less when you use 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
EYEGLASS 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 EYEGLASS 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	\$2.88
Employee + Spouse/Domestic Partner	\$5.75
Employee + Child(ren)	\$5.89
Employee + Family	\$8.77



For more information about the vision program, go to myassurantbenefits.com.

SAVINGS AND SPENDING ACCOUNTS

HEALTH SAVINGS ACCOUNT

FLEXIBLE SPENDING ACCOUNTS

Health Savings Account

If you enroll in the Green or Orange Medical Plans, you can save and pay for eligible healthcare expenses with an HSA. Use your HSA for eligible expenses today, such as your deductible and coinsurance, or save the money for future healthcare expenses, even in retirement. Assurant will also contribute to your HSA (up to \$500 for individual coverage or up to \$1,000 family coverage), helping you grow your account faster. **You must open an HSA to receive the company contribution.**

WHY SAVE WITH AN HSA?

An HSA offers three tax advantages: your contributions are made pretax, your money grows tax-free, and withdrawals are tax-free when used for eligible healthcare expenses. **Plus:**

- You can invest your money once your account balance reaches \$1,000.
- Unused money rolls over from year to year; there is no “use it or lose it” rule.
- The money is always yours, even if you leave Assurant or retire.
- You can start, stop, or change your HSA contributions at any time.



For 2027, the maximum amount¹ you may contribute to an HSA is:

- \$4,500 for individual coverage
- \$9,000 for family coverage

If you are age 55 or older, you can make an additional catch-up contribution of \$1,000

Assurant's HSA contribution counts toward these IRS limits. For more information about HSAs, including eligibility criteria, go to myassurantbenefits.com.



¹ IRS annual HSA contribution limits include both employee and employer contributions. Assurant contributes up to \$500 for individual coverage and up to \$1,000 for family coverage. Employees may contribute the remaining amount up to the applicable IRS annual maximum. If you are hired before January 1, 2027, half of Assurant's HSA contribution will be deposited in January and the remaining portion will be prorated and deposited on a biweekly basis. In MyHR, only biweekly contributions are displayed, and the January lump-sum contribution is not reflected.

SAVINGS AND SPENDING ACCOUNTS

HEALTH SAVINGS ACCOUNT

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) let you set aside pretax dollars to pay for eligible healthcare and dependent care expenses, helping you lower your taxable income. The FSAs are administered by Anthem.

GENERAL PURPOSE HEALTH CARE FSA

If you participate in the Purple or Blue Plan or waive medical coverage, you may enroll in a general purpose health care FSA. Use it to pay for eligible medical, dental, vision, and prescription drug expenses, including deductibles, copays, and coinsurance. You may contribute up to \$3,400 in 2027.¹

LIMITED PURPOSE HEALTH CARE FSA

If you participate in the Green or Orange Plan, 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 in 2027.¹

DEPENDENT CARE FSA

Use pretax dollars to pay for eligible dependent care expenses that allow you and your spouse to work or attend school full-time. **This includes care for children under 13 or other qualifying dependents who are disabled or elderly and incapable of self-care. Examples of eligible expenses include daycare, preschool, before- and after-school care, summer day camps, and adult day care.**

2027 dependent care FSA contribution limits:

- Up to \$7,500 per household¹
- \$3,750 if married filing separately¹

If you are a highly compensated employee (HCE) as defined by the IRS, your savings opportunity may be limited. The estimated maximum contribution for 2027 is \$1,500. Impacted employees will be notified by the People Experience Center.

¹ The contribution limits shown reflect current IRS maximums. Final 2027 limits are subject to IRS announcement and may change.

Keep in mind:

Unlike HSAs, FSAs do not roll over from year to year. Plan carefully because any unused balance at the end of the year will be forfeited. You have until March 31 to submit eligible claims from the prior year.

For more information about FSAs, go to myassurantbenefits.com.



Disability

Disability coverage helps replace a portion of 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 a 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 replaces 66.67% of your eligible 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. That first week is considered the seven-day elimination period and is typically covered by your PTO.

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 the LTD Core Plus 10% Buy-Up option, which covers a total of 60% of your Plan Pay at the time of disability, up to a maximum monthly benefit of \$18,000. If you select the LTD Core Plus 10% Buy-Up option, you pay the premium on a post-tax basis each pay period.

For more information about the disability plans, go to 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 may vary based on medical necessity. The first week is considered the seven-day elimination period and is typically covered by your PTO.



PAID PARENTAL LEAVE

NEW! For 2027:

Assurant is increasing paid parental leave from four to six weeks for employees whose child's birth, adoption, or surrogacy placement occurs on or after January 1, 2027, giving you more paid time to bond with a new child.

Assurant provides up to six weeks of 100% paid parental leave following a birth, adoption, or surrogacy placement. This benefit is available to all benefits-eligible employees 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 can purchase additional Supplemental Life and AD&D Insurance to provide additional financial protection 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 combined Basic and Supplemental Life Insurance coverage you can elect is \$3 million.

Dependent Life Insurance is available for your spouse/domestic partner and your children, and it is limited to 50% of your combined Basic and Supplemental Life Insurance coverage.

- 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 combined Basic and Supplemental AD&D coverage you can elect is \$1.5 million.

- 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.



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 to help with expenses when the unexpected happens. Employees who are not currently enrolled in these plans may elect coverage during Open Enrollment. These benefits do not replace health insurance and you do not have to be enrolled in an Assurant health plan to enroll.

Hospital Indemnity Insurance	Accident Insurance	Critical Illness Insurance
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.	Accident Insurance can provide funds to help you pay for unexpected expenses after an accidental injury.	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.

Get Rewarded for Taking Care of Your Health

If you enroll in Accident or Critical Illness insurance coverage, you can receive a \$50 Health Screening Benefit for completing eligible screenings and tests.

To claim your benefit, visit metlife.com/mybenefits or call 1-800-GET-MET8 (1-800-438-6388), 8 a.m. to 8 p.m. (ET). You can also file a claim using the MetLife mobile app.

For more information about these benefits, go to myassurantbenefits.com.



401(k) Plan

It's never too early or too late to start saving for retirement through the Assurant 401(k) Plan. After 30 days of employment, you can contribute through convenient payroll deductions and receive a dollar-for-dollar company match on the first 6% of eligible pay you contribute on a combined pretax and/or Roth basis.

If you don't make an election, you'll automatically be enrolled at a 3% pretax contribution rate, with an automatic annual increase of 1% until you reach 15%, helping you grow your retirement savings over time. You can change your contribution rate or investment elections at any time. You are always 100% vested in your own contributions and become 100% vested in the company's matching contributions after two years of service.



Legal Assistance Plan

Get help with a range of legal and financial matters, from estate planning and contractor disputes to divorce, identity theft, and immigration. Most covered services are provided at no additional cost when you use a network attorney. Coverage includes you, your spouse or domestic partner, and children up to age 26. For more information about the Legal Assistance Plan, go to myassurantbenefits.com.



LegalEASE Support

Identity theft: Identity monitoring can help protect your personal information and provide support if your identity is ever compromised. Access resources to help prevent and respond to identity theft. For more information, [click here](#).

Immigration support: LegalEASE provides legal support for immigration matters, including preparation, hearing attendance, and extensive family coverage. For more information, [click here](#).

HelloDivorce: Available through LegalEASE, HelloDivorce provides step-by-step guidance throughout the divorce process, including 24/7 access to divorce coaches, attorneys, financial advisors, wellness coaches, real estate experts, mediation support, and online tools and resources.

● WHEN YOU'RE READY TO ENROLL

Reminders and Resources

Before you enroll, take a few minutes to review your options and think about your family's needs in 2027. Find more information and resources at myassurantbenefits.com.

- Use [ALEX](#), your Open Enrollment Plan Comparison tool, to compare your medical plan options and help decide which may be right for you.
- Compare coverage through Assurant with other options available to you through your spouse/partner or parents (if you're under age 26).
- Review your past healthcare expenses and consider any anticipated services or procedures.
- If you're enrolling in a new medical plan, confirm your providers are in-network by visiting the [Health Plan Network](#) page.

How to Enroll

ENROLL IN OR WAIVE COVERAGE IN MYHR

- 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 during the Open Enrollment period through 10 p.m. ET on November 6, 2026. Simply select your Benefits Hub 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 2027 elections in your Benefits Hub.



● 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 2027 Open Enrollment, most of your current benefits will automatically roll over at 2027 rates, except for the FSA and HSA. If you want to contribute to an FSA or HSA in 2027, you must actively elect it during Open Enrollment.

IF YOU DON'T ENROLL IN BENEFITS BY NOVEMBER 6 AT 10 P.M. ET:

Your current coverage and dependents will continue.

- 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

THESE ELECTIONS WON'T CARRY OVER

Health Savings Account (HSA)¹

- Personal HSA contribution (resets to \$0)

¹ If you're enrolled in the Green or Orange Plan and eligible for an HSA, you must open your HSA to receive Assurant's company contributions. You're not required to make personal contributions, and you can start, stop, or change your personal HSA contributions at any time during the year through MyHR.

Flexible Spending Account (FSA)

- Health care (general purpose and limited purpose)
- Dependent care

You'll continue to have these benefits automatically.

- 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 [qualified life event](#) (such as a marriage or divorce, birth, or adoption of a child), your next opportunity to change your coverage or enroll in benefits will be during Open Enrollment in the fall of 2027 for coverage in 2028.

Global Employee Assistance Program (EAP) Through Lyra Wellbeing

Assurant partners with Lyra Wellbeing to provide free, confidential mental health and work life support for you and your household. Get help with family, financial and legal concerns, anxiety, depression, and other needs through a global network of providers.

You And Members of Your Household Have Access To:

- Eight free sessions per issue per year with therapists and coaches by phone, video, or in-person
- Unlimited access to telephone counseling 24/7
- Expert guidance on a range of personal and professional issues

- Tools, information, guidance, and accessible support through the Lyra Wellbeing App

Your use of Lyra Wellbeing is completely confidential, and your information will never be shared with Assurant. Learn more about Lyra Wellbeing at lyrawellbeing.health (code: Assurant).

NEW!

Find Mental Healthcare with Headway

If you're enrolled in an Assurant medical plan and looking for a therapist or other mental healthcare provider, Headway makes it easier to find care that fits your needs. Choose from more than 48,000 in-network clinicians nationwide for talk therapy or medication management, with virtual and in-person appointments available.

Headway can match you with providers based on your needs and preferences, with same-day matching and timely access to care. You can view estimated costs before scheduling care and conveniently manage your appointments and payments online.





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 or \$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, signature events, and more.
Learn more at myassurantbenefits.com. | Visit [ERIN](#) with questions.

CONTACT INFORMATION

PROGRAM	VENDOR	PHONE/WEBSITE
Medical	Anthem BCBS	anthem.com ; 1-855-285-4212 Sydney® Health app
Digital Physical Therapy	Sword Health, Thrive	swordhealth.com/solutions/thrive
Digital Pelvic Therapy	Sword Health, Bloom	swordhealth.com/solutions/bloom
Diabetes Management	Teladoc Health	teladochealth.com/register/assurant 1-800-835-2362
Family Planning Support	WINFertility	managed.winfertility.com/assurant 1-866-227-2690 WINFamily app, using code AIZ22 to register
Virtual Care • Primary Care • Urgent Care • Mental Health Therapy	LiveHealth Online	livehealthonline.com 1-855-603-7985
Prescription Drugs	CVS Caremark	caremark.com 1-866-587-4799
Prescription Savings	Caremark Cost Saver	caremark.com
	Rx Savings Solutions	myrxss.com/assurant 1-800-268-4476
	PrudentRx (starting in 2027)	1-800-578-4403
Dental	MetLife	metlife.com/mybenefits 1-800-942-0854
Vision	Anthem (EyeMed)	anthem.com 1-877-635-6403
Health Savings Account	Anthem	anthem.com 1-855-285-4212
Flexible Spending Account	Anthem	anthem.com 1-855-285-4212
Disability	Lincoln Financial	lincolnfinancial.com 1-800-213-1939
Life and Accident Insurance	MetLife	metlife.com/mybenefits 1-800-438-6388
401(k) Plan	Vanguard	retirementplans.vanguard.com 1-800-523-1188
Legal Assistance	LegalEASE	legaleaseplan.com/assurant Enrollment Hotline: 1-800-248-9000 Member Services: 1-888-416-4313
EAP	Lyra Wellbeing	lyrawellbeing.health Access code: ASSURANT 1-800-634-6433

CONTACT INFORMATION

PROGRAM	VENDOR	PHONE/WEBSITE
Mindfulness and Meditation	Headspace	work.headspace.com
Dependent Eligibility Verification	Aptia	verify.aptia365.com 1-888-201-4096
In-Network Therapy Search Tool	Headway	book.headway.co/anthem-bcbs 1-646-941-7645
MyWellbeing	Personify Health	join.personifyhealth.com/Assurant 1-888-671-9395
Backup Care & Tutoring	Bright Horizons	backup.brighthouse.com/assurant 1-877-242-2737
Student Loan Repayment	Candidly	Email: help@getcandidly.com 1-866-719-3437
Employee Stock Purchase Plan	E*TRADE	etrade.com 1-800-838-0908