

# 2017 Assurant Benefits Program

## Guide for New Employees



### Eligibility for the Assurant Benefits Program

Review the eligibility rules ([MyAssurantBenefits.com](http://MyAssurantBenefits.com) > Benefits > Eligibility and Dependents) to determine whether you and your dependents qualify for Assurant benefits.

#### IMPORTANT NOTICE

*This Guide is to be used as a supplement to the Assurant Orientation Program – it is not intended to be a full description of the Plans in the Assurant Benefits Program. Complete descriptions of these Plans are found in the applicable Plan documents and the Summary Plan Descriptions (the “SPDs”). The SPDs are available on [MyAssurantBenefits.com](http://MyAssurantBenefits.com).*

*While the Company intends to continue these benefits, 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.*



ASSURANT®



# Welcome to Assurant!

We aspire to be a best place to learn and work. Providing a quality and competitive benefits package is one way we reinforce our commitment to our employees. You can select from a comprehensive and valuable benefits package that includes a range of options, so you can choose the coverage that's right for you and your family.

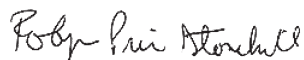
You and the company share responsibility for your benefits. By working together to make informed decisions and leveraging resources to be healthy, you can do your part to help ensure we outperform as a Company.

You have **eight calendar days from your date of hire to enroll** in your health and welfare benefits and will receive default coverage if you do not make an active election, outlined on the next page.

Explore this Guide and [MyAssurantBenefits.com](https://myassurantbenefits.com) to learn about eligibility and benefit options, decide which coverage is right for you and your family and enroll in benefits. The site is available year-round and also from Connect ([assurantconnects.sharepoint.com](https://assurantconnects.sharepoint.com)) at work, home or via your mobile device. **MyTotalRewards** is updated quarterly with new hire information, so check it out from **Connect** for a personalized and comprehensive view of your pay and benefits.

If you need additional information, you can access the Health and Welfare Plan and the 401(k) Plan Summary Plan Descriptions through [MyAssurantBenefits.com](https://myassurantbenefits.com). You also may contact HR Services at **866.324.6513** or [MyHR@assurant.com](mailto:MyHR@assurant.com).

Sincerely,



Robyn H. Price Stonehill  
Executive Vice President, Chief Human Resources Officer, Assurant



# Enrolling in Your Benefits

## Health and Welfare

## 401(k)

### Deadline to enroll:

Eight calendar days from date of hire.

None, eligible after 30 days of employment and you may change your contribution rate at any time.

### Benefits coverage you will receive if you do not enroll:

- Health: Employee-Only ORANGE Plan option at non-discounted rate.
- Basic Life Insurance, Basic AD&D, Short-Term Disability, Long-Term Disability, Business Travel Accident Insurance, EAP and Wellness.

- Automatically enrolled at a pre-tax contribution rate of three percent.
- Each year, unless you opt out, the pre-tax contribution rate will be increased by one percentage point until you reach six percent.

### How to enroll or opt-out:

Visit EPIC at [epic.assurant.com](https://epic.assurant.com) before the deadline.

Visit [vanguard.com/retirementplans](https://vanguard.com/retirementplans).

### When you will receive your enrollment confirmation statement:

After your enrollment period ends, you will receive an email that your Confirmation Statement is ready for review in EPIC.

To review your Confirmation Statement, visit EPIC > New Hire > New Hire Checklist > Benefits Enrollment Process > View Benefits Confirmation Sheet. You can print or save this statement for your personal records.

Make sure you carefully review your Confirmation Statement. If you find an error, you should notify HR Services immediately at [866.324.6513](tel:866.324.6513) and within four days from the end of the enrollment period.

Initially, and for any changes afterward, confirmation is available on the Vanguard website > My History, Statements & Forms > View My Confirmations.

### Making changes throughout the year:

Permitted only if you experience a qualified life event and report it through MyHR within 30 days.

May be made at any time, effective on the next administratively possible pay period.

# Health and Welfare Benefit Effective Dates

Health and Dental Plans and Health Reimbursement Account:	The later of your hire date or the date you became eligible for benefits.
Health Savings Account:	First of the month following your hire date.
Supplemental Life Insurance and Dependent Life Insurance:	The later of the date you make your election or, if required, the date your Proof of Good Health (POGH) application is approved.
Supplemental Accidental Death and Dismemberment (AD&D) Insurance:	The date you make your election.
Flexible Spending Accounts:	The day after your initial enrollment period ends.
Disability:	After 90 days of employment.

## A Healthier Assurant

Assurant strives to offer employees sufficient resources to protect what matters most to you — your physical, emotional, social and financial well-being. We know that good health takes time and effort, and that's why we offer resources, tools and incentives to encourage your individual journey toward better health.

Assurant employees have access to the following programs:

Wellness Programs:	You can take advantage of most of these wellness programs even if you're not enrolled in the Assurant Health Plan. You will be eligible to earn wellness incentives in 2017 if you participate in certain activities.
Employee Assistance Program:	This program, provided through New Directions, offers free counseling and support services available 24/7.
Time Away From Work:	Assurant offers paid time off (number of days varies — see <a href="http://MyAssurantBenefits.com">MyAssurantBenefits.com</a> or contact your Human Resources representative) as well as unpaid time off, and observes nine national holidays during the calendar year, plus a floating holiday in 2017.
Tuition Reimbursement:	Assurant helps employees continue personal and professional development by reimbursing you for courses that are required as part of a business-related undergraduate (eligible after six months of employment) or graduate degree program (eligible after 12 months of employment).
Assurant Employee Matching Gifts Program:	You may request a dollar-for-dollar match for personal contributions of \$25 or more, to qualifying charitable organizations, up to \$1,000 per employee, annually. You're eligible to participate after 30 days of employment.

## LEARN MORE

More information about these benefits is available on [MyAssurantBenefits.com](http://MyAssurantBenefits.com) under the A Healthier Assurant tab.

# Benefits

Eligible Assurant employees may participate in the following plans. Additional details can be found on [MyAssurantBenefits.com](https://myassurantbenefits.com).

<b>Health:</b>	<p>Assurant offers three comprehensive Health Plan options administered by Anthem BlueCross BlueShield – <b>BLUE</b>, <b>GREEN</b> and <b>ORANGE</b>. These plan options have different deductibles, coinsurance, out-of-pocket maximums and per paycheck contributions. Under all three plan options:</p> <ul style="list-style-type: none"><li>• Coverage is provided for both in-network and out-of-network care.</li><li>• In-network preventive care is 100 percent covered.</li><li>• Prescription drug coverage is included.</li><li>• Care from specialists can be covered even without a referral.</li><li>• Coverage offers protection from catastrophic expenses.</li><li>• Wellness programs are available for you and your family.</li></ul> <p>The <b>BLUE</b> Plan option has a Health Reimbursement Account (HRA). The <b>GREEN</b> and <b>ORANGE</b> Plan options have a Health Savings Account (HSA). These health accounts work differently, so be sure that you fully understand the benefits of each. See the chart on the following pages summarizing the three Health Plan options.</p>
<b>Dental:</b>	<p>The Assurant Dental Plan is designed to encourage you and your covered dependents to maintain a regular program of dental care. Preventive and diagnostic dental care is covered at 100 percent and Assurant shares the cost with you for other dental services.</p>
<b>Health Savings Account and Health Reimbursement Account:</b>	<p>Assurant provides you with two account options that can help you save money on your out-of-pocket health care costs. With both accounts, Assurant contributes \$200 for individual coverage (\$400 for family coverage) plus any wellness incentives you may earn. For 2017, the annual individual IRS maximum contribution allowed into the HSA is \$3,400 and \$6,750 for family.</p>
<b>Flexible Spending Accounts:</b>	<p>Pay for eligible health care and dependent day care expenses with pre-tax money when you contribute to an FSA. The money is deducted before taxes and when you use these funds for eligible expenses, you do so with pre-tax money.</p>
<b>Disability and Life Insurance:</b>	<p>Assurant provides a competitive level of disability coverage to replace earnings that would otherwise be lost following a qualifying accident, injury or pregnancy. Assurant also automatically provides Basic Life and Basic Accidental Death &amp; Dismemberment Insurance, and you have the option to purchase additional Life and AD&amp;D Insurance protection for yourself or your dependents.</p>
<b>Retirement:</b>	<p>Save for retirement through the 401(k) Plan and receive a Company match each pay period up to six percent of eligible pay when you make your own pre-tax contributions. You're eligible to participate after 30 days of employment.</p>
<b>ESPP:</b>	<p>The Employee Stock Purchase Plan (ESPP) allows you to buy shares of Assurant, Inc. stock at least at a 10 percent discount with funds you contribute through after-tax payroll deductions. You are eligible to participate after six months of employment.</p>
<b>Group Legal:</b>	<p>The UltimateAdvisor Plan is a group legal insurance plan, offered by ARAG. This benefit provides legal assistance for a variety of legal and financial matters, including access to professional attorneys, financial counselors, identity theft protection, credit record corrections, expanded coverage for minor traffic offenses and other resources.</p>



# Your Health Plan Options

Assurant offers three comprehensive Health Plan options – **BLUE**, **GREEN** and **ORANGE**.

## What the Plan Pays...

Health Plan Options	BLUE	GREEN	ORANGE
In-Network Preventive Care	100%		
Health Plan Account	Health Reimbursement Account (HRA)	Health Savings Account (HSA)	
Annual Assurant contribution to your HRA or HSA (individual/family) <sup>1</sup>	\$200/\$400		
Lifetime Maximum <sup>2</sup>	Unlimited		
Medical Coverage			
In-Network Services	80%		90%
Out-of-Network Services	60%		70%

## What You Pay...

Health Plan Options	BLUE	GREEN	ORANGE
Annual Deductible (individual/family) <sup>1,3</sup>			
In-Network Services	\$850/\$1,700	\$1,600/\$3,200	\$2,600/\$5,200
Out-of-Network Services	\$1,350/\$2,700	\$2,100/\$4,200	\$3,100/\$6,200
Prescription Coinsurance (except for generic preventive drugs which are 100% covered) <sup>4</sup>			
Retail prescriptions (30-day supply)	50%, up to \$55 per prescription		
Mail-order prescriptions or retail maintenance prescriptions at a CVS pharmacy (90-day supply)	50%, up to \$110 per prescription		
Annual Out-of-Pocket Maximum (individual/family) <sup>1,5</sup>			
In-Network Services	\$3,350/\$6,700	\$4,100/\$8,200	\$4,600/\$9,200
Out-of-Network Services	\$5,850/\$11,700	\$6,600/\$13,200	\$7,100/\$14,200
<b>Note:</b> Any amount accumulated toward your in-network deductible/out-of-pocket maximum also will count toward your out-of-network deductible/out-of-pocket maximum (and vice versa).			

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

<sup>2</sup> There is a \$20,000 lifetime maximum benefit on infertility treatment.

<sup>3</sup> If you elect Family coverage under the **BLUE** or **GREEN** Plan option, benefits begin once the entire family deductible is met (except for preventive care benefits and preventive prescription drugs). If you elect Family coverage under the **ORANGE** Plan option, benefits begin for a family member once that family member satisfies the individual deductible. Benefits begin for the entire family once the entire family deductible is met.

<sup>4</sup> Generic preventive prescriptions are covered at 100 percent. Brand name preventive prescriptions are not subject to the Plan's deductible. All non-preventive prescriptions are subject to the Plan's deductible. CVS/Caremark periodically reviews their formulary. Certain formulary medications may be excluded from coverage from time to time and impacted members will be notified.

<sup>5</sup> If you elect Family coverage under the **BLUE**, **ORANGE** or **GREEN** Plan option, eligible expenses for all covered family members can be combined to meet the family annual in-network out-of-pocket maximum. However, under the **ORANGE** and **GREEN** Plan options, an individual enrolled in Family coverage may also meet the individual in-network out-of-pocket maximum and covered eligible expenses for that individual will be paid at 100 percent.

## QUESTIONS?

Contact HR Services: **866.324.6513** or [MyHR@assurant.com](mailto:MyHR@assurant.com)  
Hours: Monday - Friday, 8:30 a.m. - 6:30 p.m. ET

## 2017 Health Plan Rates

Health Plan Options	BLUE	GREEN	ORANGE
Per Paycheck Contribution (full-time employees, discounted, non-tobacco user rates)			
Employee Only	\$57.25	\$29.30	\$12.51
Employee & Spouse/Domestic Partner	\$153.18	\$88.22	\$38.36
Employee & Child(ren)	\$137.90	\$79.31	\$35.52
Employee & Family	\$214.40	\$123.42	\$49.79

*Please note: Benefit coverage for non-tax-qualified dependents, which includes domestic partners, must be made on an after-tax basis. In addition, the employer contribution toward the cost of benefit coverage for a non-tax-qualified dependent will be included in your taxable income and income taxes will be withheld from your paycheck each pay period based on this amount. This amount, also known as imputed income, will be included in your annual gross income for federal tax purposes and shown on your Form W-2.*

*Tobacco users will pay a non-discounted rate.*

## LEARN MORE

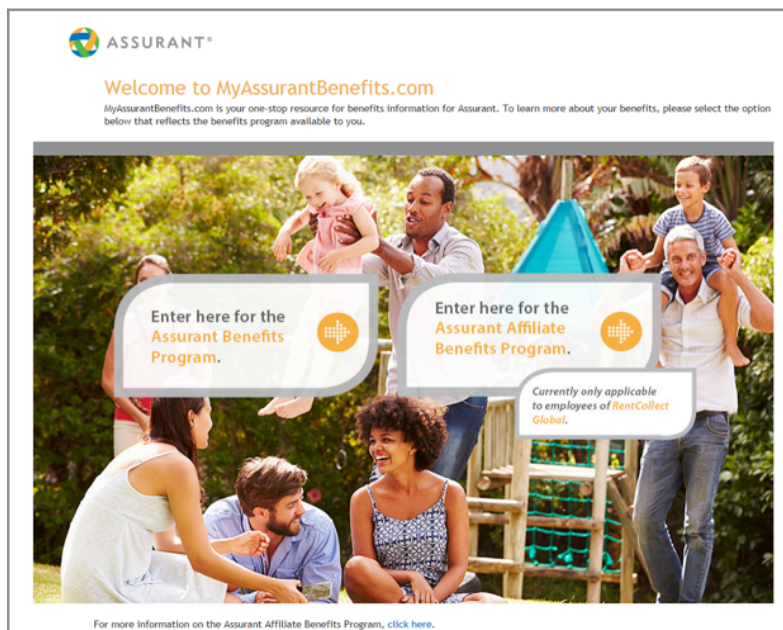
Remember, the best way to access the information you need throughout the year is to visit [MyAssurantBenefits.com](http://MyAssurantBenefits.com), your one-stop resource for choosing and using your benefits effectively. This site is available to you year-round on your PC, laptop, tablet and smartphone. Don't forget to check it out before you enroll in your 2017 benefits!



## MyAssurantBenefits.com

You are eligible for the Assurant Benefits Program.

Be sure to click on the appropriate link on the landing page:



**MyAssurantBenefits.com** gives you access to all the information, tools and resources you need to make the most of your benefits including the Summary Plan Descriptions (Health and Welfare Plan and the 401(k) Plan). You don't need to log in to the site, and it's accessible outside of the Assurant network, so you may also view it with family members remotely.

## BENEFITS ENROLLMENT CHECKLIST

- ☐ **READ** this New Hire Guide.
- ☐ **VISIT** [MyAssurantBenefits.com](https://MyAssurantBenefits.com) to:
  - **LEARN** about the Health Plan options, Dental Plan coverage and other benefit programs.
  - **FIND** cost and coverage comparisons, examples and rates.
  - **REVIEW** the resources and list of things to consider as you make health care decisions.
- ☐ **LOG IN** to **EPIC** through **Connect** or [epic.assurant.com](https://epic.assurant.com) to enroll in health and welfare benefits.
- ☐ **REVIEW** your Confirmation Statement, available in **EPIC** shortly after your enrollment period ends.
- ☐ **LEARN** about other well-being programs you and your spouse/ domestic partner may participate in and wellness incentives you can earn ([MyAssurantBenefits.com](https://MyAssurantBenefits.com) > **A Healthier Assurant** > **Wellness Program**).
- ☐ **ENROLL** in the 401(k) Plan at [vanguard.com/retirementplans](https://vanguard.com/retirementplans) and maximize the Company match.

Questions? Contact the HR Services:  
**866.324.6513** or [MyHR@assurant.com](mailto:MyHR@assurant.com).