



ASSURANT®

# 2017 Annual Enrollment Guide

## TABLE OF CONTENTS

- Introduction
- What's New for 2017
- Learn More
- Enrollment Process Reminders
- Questions



# 2017 Annual Enrollment Guide

In this guide, you'll find important reminders for the 2017 Annual Enrollment period and learn about the benefits changes for the new year.

Assurant understands the critical role of our employees as we continue our transformation. We aspire to be one of the best places to learn and work. Providing a quality and competitive benefits package is another 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.

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.



## TAKE ACTION!

Here's what you need for this year's Annual Enrollment:

1. **READ** this guide.
2. **REVIEW** the information on [MyAssurantBenefits.com](http://MyAssurantBenefits.com).
3. **WATCH** a short video on [Connect](#).
4. **VISIT** EPIC through [Connect](#) to elect your benefits beginning Oct. 17, 2016.
5. **ENROLL** or waive coverage by Nov. 4, 2016 to avoid default coverage.

## TABLE OF CONTENTS

- Introduction
- What's New for 2017
- Learn More
- Enrollment Process Reminders
- Questions



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# What's New for 2017

The information on [MyTotalRewards](#) has been updated effective Sept. 30, 2016 and will be updated quarterly, so check back regularly!

## Employee Contributions

Assurant shares responsibility with you and pays the majority of your Health Plan costs. You can see exactly how much you pay — and how much Assurant pays — for your benefits on the [MyTotalRewards](#) site from [Connect](#).

## Health Plan Cost Increases

Our Health Plan rates will increase in 2017, as U.S. health care costs have continued to rise. Based on the current semimonthly pay cycle, the average increase per paycheck is \$4.78. *Due to the upcoming change (on Dec. 2, 2016) to a biweekly pay cycle, the rates shown in EPIC have been recalibrated to be based on 26 pay periods, rather than 24.* Your exact rate will depend on the Plan option and coverage level you choose.

Health Plan rates will continue to be higher for tobacco users and will reflect an additional \$20 per paycheck based on the current semimonthly pay cycle (24 pay periods), or \$18.46 per paycheck in 2017 (based on 26 pay periods).

## Supplemental Life Insurance Cost Decreases

Each year Assurant looks at the overall cost of each benefit and the cost trend, then negotiates with our providers. As a result, rates for Supplemental Life Insurance will decrease in 2017.

All payroll contribution amounts shown in EPIC during Annual Enrollment for 2017 will be conveyed in biweekly per paycheck amounts (26 pay periods in the year, every other Friday beginning Dec. 2, 2016). Therefore, the rates will not directly compare to your current semimonthly per paycheck rates (24 pay periods in the year).



## TABLE OF CONTENTS

- Introduction
- What's New for 2017
- Learn More
- Enrollment Process Reminders
- Questions



# What's New for 2017

## Comprehensive Health Plan Options

You will still have three Health Plan options — **BLUE**, **GREEN** and **ORANGE**. 2017 updates are noted in the ***bold italics***.

Health Plan Options	BLUE	GREEN	ORANGE
<b>What the Plan Pays:</b>			
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	
<b>Medical Coverage</b>			
In-Network Services	80%		90%
Out-of-Network Services	60%		70%
<b>What You Pay:</b>			
Annual Deductible (individual/family) <sup>1,3</sup>	\$850/\$1,700 <b>\$1,350/\$2,700</b>	\$1,600/\$3,200 <b>\$2,100/\$4,200</b>	\$2,600/\$5,200 <b>\$3,100/\$6,200</b>
Prescription Coinsurance (except for generic preventive drugs which are 100% covered) <sup>4</sup>		50%, up to \$55 per prescription 50%, up to \$110 per prescription	
Retail prescriptions (30-day supply)			
Mail-order prescriptions or retail maintenance prescriptions at a CVS pharmacy (90-day supply)			
Annual Out-of-Pocket Maximum (individual/family) <sup>1,5</sup>	\$3,350/\$6,700 <b>\$5,850/\$11,700</b>	\$4,100/\$8,200 <b>\$6,600/\$13,200</b>	\$4,600/\$9,200 <b>\$7,100/\$14,200</b>
Note: 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.

## TABLE OF CONTENTS

Introduction

What's New for 2017

Learn More

Enrollment Process  
Reminders

Questions

# What's New for 2017

A deductible is the amount you have to pay for your health care and prescription drugs before the Plan begins to share eligible health care costs with you.

## Out-of-Network Deductibles

A separate out-of-network deductible for all three Plan options is being added. If you are using providers outside of the Anthem BlueCross BlueShield network, you'll pay more for coverage and be subject to a higher deductible.

## Out-of-Network Out-of-Pocket Maximum Increases

The out-of-network out-of-pocket maximum for all three Plan options is increasing in 2017. This amount is the most you will pay out of your pocket for out-of-network services in a given calendar year.

## Change for Employees in Wisconsin Only

Anthem BlueCross BlueShield benefits will remain the same, but the local network is changing. Most providers, hospitals and facilities that employees currently use will continue to be included in the new network. From [Anthem.com](http://Anthem.com), pick Blue Preferred POS (Alternate Network) under Medical to search for providers. You will receive new 2017 ID cards.

## Covered Services and Medications

Each year there may be updates to certain services and medications that are considered preventive or that require prior authorization, as well as changes to CVS/Caremark's covered drug list. Refer to the Resources section of [MyAssurantBenefits.com](http://MyAssurantBenefits.com) for 2017 changes and the latest coverage information.

## USE IN-NETWORK PROVIDERS FOR LOWER COSTS.

Any amount accumulated toward your in-network deductible will also count toward your out-of-network deductible (and vice versa).



## TABLE OF CONTENTS

- Introduction
- What's New for 2017
- Learn More
- Enrollment Process Reminders
- Questions

# What's New for 2017

## Health Savings Account (HSA)

For 2017, the annual individual IRS maximum contribution allowed is going up \$50 to \$3,400. The annual family IRS maximum remains the same at \$6,750.

## Save Trees and Fees

If you are currently in the **GREEN** or **ORANGE** Plan option and you choose to enroll in the **BLUE** Plan option or waive Health Plan coverage in 2017, you'll be charged a \$2.95 monthly maintenance fee if you have funds remaining in your HSA.

Additionally, starting in January 2017, if you do not elect to receive your HSA statement electronically on [myhealthequity.com](http://myhealthequity.com), you will be charged a fee of \$1 per month for paper statements.

## TABLE OF CONTENTS

- Introduction
- What's New for 2017
- Learn More
- Enrollment Process Reminders
- Questions



# Coming Soon! New Well-Being Program Launching Early 2017

Our new program will expand the focus on overall well-being — physical, emotional, social and financial — by providing resources to help us all be our best and ensure we can collectively outperform.

**Wellness Incentives:** Wellness incentives will be available for you to earn at that time. Employees will have the opportunity to engage in more health-related activities and earn more wellness incentive dollars than in past years.

## Group Legal Plan through ARAG

Beginning with this Annual Enrollment, when you're making your other benefit elections, you can choose to enroll in or cancel ARAG legal coverage. Coverage will be effective Jan. 1, 2017 and last for one year unless you experience a qualified life event and request a change because of that life event through **MyHR** within 30 days.

### *New ARAG plan features for 2017, including:*

- Identity theft protection;
- Credit record corrections; and
- Expanded coverage for minor traffic offenses.

## TABLE OF CONTENTS

- Introduction
- What's New for 2017
- Learn More
- Enrollment Process Reminders
- Questions



# Learn More

[MyAssitantBenefits.com](#) continues to be your one-stop resource for choosing and using your benefits effectively. It's available year-round from your personal or work PC, laptop, tablet or smartphone.

**Reminder:** when visiting [MyAssitantBenefits.com](#), you need to choose which version of the site to view.

- Most employees should click on the link on the left to enter the site applicable to the Assitant Benefits Program.
- There is a link on the right *only* for RentCollect Global employees to access a slightly different version of the site with Affiliate Benefits Program information.

Are you taking advantage of all Assitant has to offer you and your family?

- Three quality and affordable Health Plan options through Anthem BlueCross BlueShield
- Dental Insurance
- Health Savings Account (HSA) and Health Reimbursement Account (HRA)
- Health Care and Dependent Day Care Flexible Spending Accounts (FSA)
- Disability and Life Insurance
  - » Short-Term Disability (STD)
  - » Long-Term Disability (LTD)
  - » Basic Life Insurance
  - » Basic and Supplemental Accidental Death and Dismemberment Insurance (AD&D)
  - » Supplemental and Dependent Life Insurance
- 401(k) Retirement Plan
- Employee Stock Purchase Plan (ESPP)
- ARAG Group Legal Insurance
- Paid Time Off
- Employee Assistance Program
- Tuition Reimbursement
- Matching Gifts
- **Support Resources:** Did you know that you can take advantage of most of these even if you're not enrolled in the Assitant Health Plan?
  - » Condition Management
  - » 24/7 NurseLine
  - » Future Moms Program
  - » 24/7 Telehealth and Teletherapy (LiveHealth Online)
  - » Weight Watchers
  - » Financial Wellness



## TABLE OF CONTENTS

- Introduction
- What's New for 2017
- Learn More
- Enrollment Process Reminders
- Questions

Visit [MyAssitantBenefits.com](#) to learn more about these additional benefits.

Visit [MyAssitantBenefits.com](#) for the most up to date Assitant Health and Welfare Summary Plan Description.

# Enrollment Process Reminders

Log into **EPIC** through **Connect** no later than **Nov. 4, 2016** to make your 2017 benefit elections or waive coverage.

If you do not make an active election, your coverage will default into the following:

- **Health: ORANGE** Plan option with Health Savings Account, employee-only coverage level, non-discounted/tobacco user rate: an additional \$18.46 per paycheck.
- **Dental:** Current elections continue, including for eligible dependents.
- **Flexible Spending Accounts (FSA) and Group Legal:** No contributions/coverage.
- **Health Savings Account (HSA):** No employee contributions.
- **Life, AD&D and Disability Insurance:** Current elections continue.
- **Dependent Life Insurance:** Current elections continue for eligible dependents.

All active employees during the Annual Enrollment period should participate and make 2017 benefit elections. If you terminate employment prior to Jan. 1, 2017, your 2017 elections will be disregarded. COBRA continuation of coverage is only available for the coverage in effect at the time you terminate employment.

*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.*



## QUESTIONS?

Contact Global HR Services at **866.324.6513** or [MyHR@assurant.com](mailto:MyHR@assurant.com).

Hours: Monday – Friday, 8:30 a.m. – 6:30 p.m. ET

## TABLE OF CONTENTS

- Introduction
- What's New for 2017
- Learn More
- Enrollment Process Reminders
- Questions