

Eligibility Rules for the Assurant Health and Dental Plans

This chart explains who is eligible to enroll in the Assurant Health and Dental Plans. Although not required when initially enrolling a dependent in benefits, you must be able to provide proof of eligibility if asked.

| Participant | Eligible | Not Eligible |
|--------------------------------------|---|--|
| Employees | <ul style="list-style-type: none"> Active, regular full-time employees Active, regular part-time employees regularly scheduled to work at least 20 hours a week Temporary employees who are on Assurant's payroll and are regularly scheduled to work at least 30 hours per week Employees on a qualifying leave of absence also may be eligible for certain Assurant benefits if they pay their share of the premium | <ul style="list-style-type: none"> Seasonal employees working annually in positions of limited duration not to exceed five months Leased employees or independent contractors Employees not on the U.S. payroll |
| Spouse/Domestic Partner ¹ | <ul style="list-style-type: none"> Your lawful spouse Your domestic partner | <ul style="list-style-type: none"> Spouses/domestic partners of your eligible adult child(ren)² |
| Children ² | <ul style="list-style-type: none"> Your child(ren), up to the end of the year (Dec. 31) in which they turn age 26, regardless of student or marital status or whether they live at home with you Your unmarried child(ren) who are permanently and totally disabled and - if age 26 or older - for whom you have provided proof of disability | <ul style="list-style-type: none"> Grandchild(ren) or step-grandchild(ren), unless you claim the child(ren) on your federal taxes, or you are the legal guardian |

Note: This chart is a summary of eligibility under the Assurant Health Plan and Assurant Dental Plan. Refer to the appropriate Health and Welfare Benefit Plan Summary Plan Description (SPD) for a full description of dependent eligibility and any documentation required for all plans.

1. Refer to the appropriate Health and Welfare Benefit Plan Summary Plan Description (SPD) for the definition of a domestic partner and the tax implications of domestic partner coverage.
2. Eligible children include your own and your spouse's/domestic partner's biological and adopted children.