



# Be Health Smart

How you use your health plan affects how much you pay out of your own pocket, as well as how much the plan pays, which has an impact on future rates. Following these tips will not only stretch your health care dollars, but also help Assurant keep the plans as affordable as possible.

## Take Care of Your Health

The best way to save money on your health care is to make healthy choices and be proactive about your own wellbeing.

- Stay up to date on annual physicals and other wellness screenings, including vision and dental checkups, which are covered at 100%, for you and your covered dependents.
- Use [My Medical Ally](#) (ConsumerMedical) to help you make more informed health care decisions, get a second opinion, and learn about treatment options if you have a new diagnosis. There's no cost to you for this service.

## ALEX Can Help You Choose

Assurant offers several different options for health coverage to help you choose the one that suits you best based on the health care you need and other priorities you may have. To learn more about each option and to find out which one can offer you the best coverage at the lowest cost based on your expected health care usage, visit [ALEX](#) – a fun, interactive online tool that provides you with personalized support to help you make a more informed decision before you enroll.

## Save Money on Prescription Drugs

- **Generic medications** cost a fraction of their brand-name counterparts and generally have the same active ingredients. When your doctor prescribes a medication, ask if there's a generic substitution that would be medically appropriate.
- **The Mail-Order Program** saves you money on long-term maintenance medications, and provides the convenience of having your medication delivered. If you have a long-term prescription, you can fill it twice at a retail pharmacy for a 30-day supply, but then you must switch to mail-order or get a 90-day supply at a CVS Caremark pharmacy.
- **Rx Savings Solutions** works with CVS Caremark, Assurant's pharmacy benefits manager, to identify lower-cost options for your prescriptions, and is available to all employees enrolled in an Assurant health plan. There's no cost to you for this service, but you must register yourself and your dependents with [Rx Savings Solutions](#) if you want to participate.

## Use In-Network Providers

Remember that, if you enroll in the [Purple](#) plan, you only have coverage for in-network providers, except for urgent or emergency care. If you're enrolled in the [Blue](#), [Green](#), or [Orange](#) health plans, you save money by using in-network providers because:

- The plan pays higher reimbursements for in-network care and has lower out-of-pocket limits.
- In-network providers accept negotiated rates, which are generally lower than out-of-network provider rates.



## Get the Right Care in the Right Place

Saving the emergency room for an actual emergency saves money and time. It also lowers Assurant’s health care costs. Plus, in a nonemergency, you may be able to enjoy the convenience of getting health care right in your own home. See below for guidelines on when and where to seek help.

	NurseLine	Anthem Virtual Care	LiveHealth Online	Doctor’s Office	Urgent Care	Emergency Room
Cost	Free	\$	\$	\$	\$\$	\$\$\$
Availability	24/7	24/7	24/7	Office hours vary	Generally includes evenings, weekends, and holidays	24/7
Average wait time	A few minutes	Schedule same-day appointment	Approximately 10 - 20 minutes	Usually under an hour	Usually about an hour	2.5 - 3 hours
When to use	When you’re looking for advice on nonemergency health concerns	More affordable access to urgent, routine/preventive, and chronic condition care	Nonemergency conditions, such as sore throats, stomach aches, and sinus infections	Nonemergency conditions, such as annual wellbeing visit or sore throats, stomach aches, and sinus infections	When your doctor’s office is closed, but there’s no true emergency	Emergency care, such as chest pain, major injuries, broken bones, and loss of consciousness

## Use Pretax Dollars to Pay for Health Care Expenses

Using pretax dollars to pay for health care expenses is like getting an instant discount, depending on your tax bracket. You have two different opportunities to save pretax money.

### Health Savings Account (HSA)

If you enroll in the Orange or Green plans, you can contribute to an HSA with pretax dollars. In addition, Assurant will make an annual contribution on your behalf of \$500 for individual coverage and \$1,000 for family coverage. You can use both types of contributions (yours and the company’s) to pay for health care expenses not reimbursed by the medical plan – like those that count toward your deductible. If you don’t use up your HSA balance during the year, it carries over to the next calendar year and you can take your account with you if you leave Assurant. While the money remains in your HSA, it grows tax-free and when you withdraw the funds for qualified medical expenses, your withdrawals are also tax-free.

### Health Care Flexible Spending Account (FSA)

If you enroll in the Purple or Blue plans, you can enroll in a General Purpose Health Care FSA to pay for eligible health, dental, and vision care expenses with pretax dollars. If you enroll in the Green or Orange plans, you can enroll in a Limited Purpose Health Care FSA to pay for eligible dental and vision care expenses.

Unlike the HSA, however, the FSA has an IRS-required **use it or lose it** rule. Any funds not used up by the end of the calendar year will be forfeited. Keep this in mind as you decide what to contribute based on your anticipated health care expenses.

### Questions?

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