



 wellbeing365

# benefits

OWNER'S MANUAL

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BENEFIT PLANS EFFECTIVE  
JANUARY 1-DECEMBER 31, 2020



# benefits

## BUILT FOR YOU

At DriveTime, we care about you. That's why we offer benefits that support your total wellbeing.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this owner's manual to learn about the benefits available to you for the 2020 plan year (January 1, 2020, through December 31, 2020). Then, choose the options that are best for you and your family.

» We are excited to offer enhancements to these programs! Refer to the specific pages for more details.



Engage



Physical



Mental



Financial

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## WHO IS ELIGIBLE

You are eligible to elect benefits on your first day of employment. Your benefits coverage will begin after 31 days of employment.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse or common law spouse\*
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian)
- Your dependent children of any age who are physically or mentally unable to care for themselves

\*Common law spouses are only eligible in Texas.



You may need to provide proof of your dependent's eligibility, such as a marriage license, birth certificate, or court document.

## WHO PAYS

DriveTime pays 100% of some benefits; others require your contribution.

Benefit	You Pay	DriveTime Pays
Medical Insurance—NEW!	X	X
Teladoc		X
SurgeryPlus		X
Dental Insurance—NEW!	X	X
Vision Insurance—NEW!	X	
Health Savings Account—ENHANCED!	X	X
Flexible Spending Accounts—ENHANCED!	X	
Short-Term Disability Insurance—ENHANCED!		X
Voluntary Long-Term Disability Insurance	X	
Basic Life and AD&D Insurance		X
Supplemental Life and AD&D Insurance	X	
Accident, Critical Illness, and Hospital Indemnity Insurance	X	
401(k) Retirement Savings Plan—ENHANCED!	X	X
Maternity and Paternity Leave—NEW!		X
Employee Assistance Program		X

## ▼ WHEN TO ENROLL

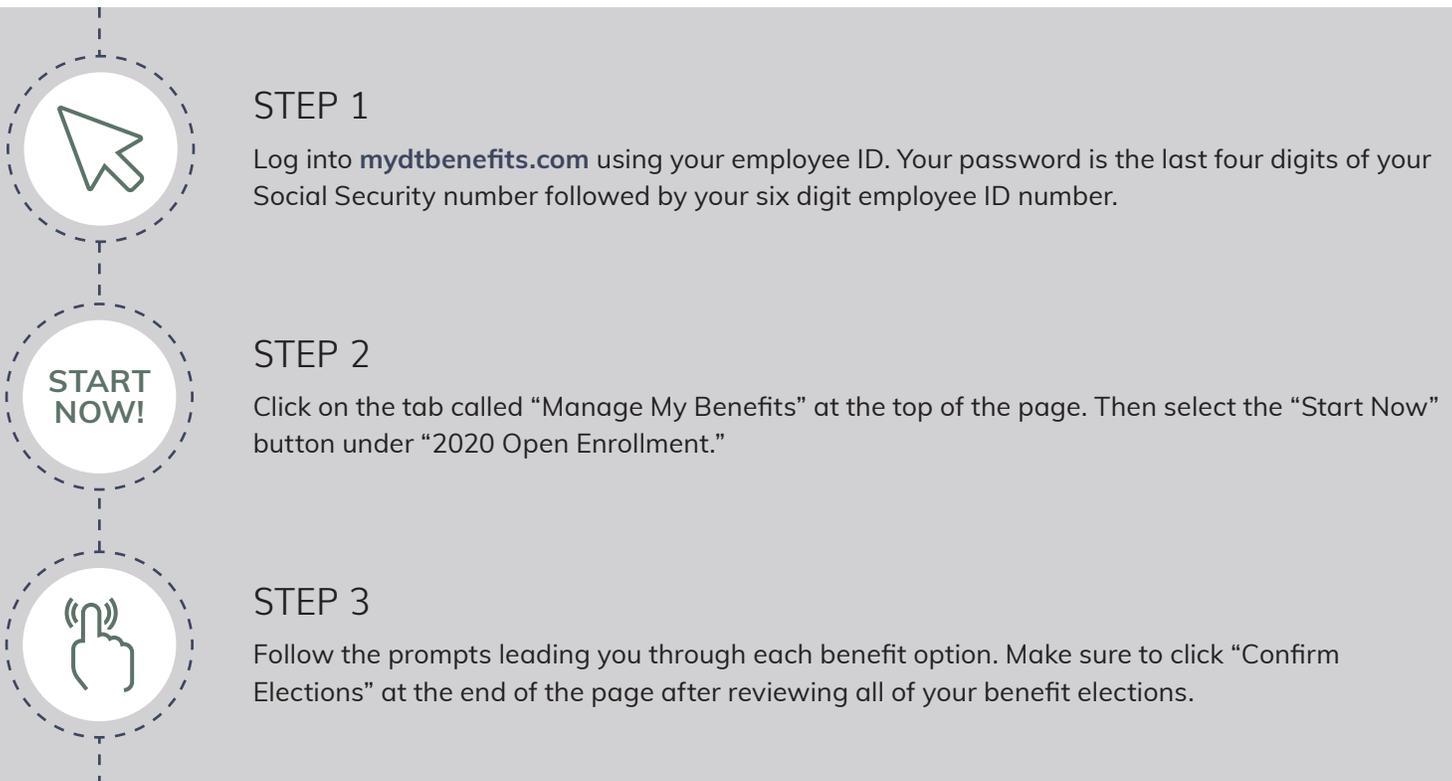
You can only sign up for benefits or change your benefits at the following times:



The choices you make at this time will remain in place through December 31, 2020, unless you experience a qualifying life event, as described on page 5. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

## ▼ HOW TO ENROLL

To enroll in benefits, visit [mydtbenefits.com](http://mydtbenefits.com) and follow these steps:



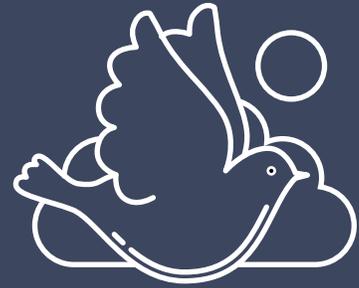
## ▼ CHANGING YOUR BENEFITS



MARRIAGE



BIRTH OR ADOPTION



DEATH

**Due to IRS regulations, once you have made your elections for 2020, you cannot change your benefits until the next annual open enrollment period.**

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

**Qualifying life events include, but are not limited to:**

- Marriage, divorce, or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that affects his or her benefits
- Change in your child's eligibility for benefits
- Qualified Medical Child Support Order



To request a benefits change, visit [mydtbenefits.com](https://mydtbenefits.com) and complete the Life Status Change Transaction within 31 days of the qualifying life event. Change requests submitted after 31 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.



# MEDICAL INSURANCE

DriveTime offers two new medical plan options—the UnitedHealthcare PPO plan the UnitedHealthcare high-deductible health plan (HDHP).



Choosing the right medical plan is an important decision. Take the time to learn about your options to ensure you select the right plan for you and your family.

## PPO VS. HDHP



### PPO

- Higher cost per paycheck
- Lower deductible
- You can fund a health care flexible spending account (FSA)

### HDHP

- Lower cost per paycheck
- Higher deductible
- You can fund a health savings account (HSA)

## THREE THINGS TO CONSIDER



1. What **PLANNED** medical services do you expect to need in the upcoming year?
2. Do you prefer to pay **MORE** for your medical insurance premium or do you prefer to pay a **LOWER** premium and invest your savings in a health savings account (HSA)?
3. Do you or any of your covered family members take any prescription **MEDICATIONS** on a regular basis?



## DEDUCTIBLE

The amount you must pay for medical services before the insurance plan will begin to pay. However, your in-network preventive care is covered 100% by the plan.

### PPO In-Network Deductible:

**Individual: \$1,500;  
Family: \$3,000**

### HDHP In-Network Deductible:

**Individual: \$2,000;  
Family: \$4,000**



## OUT-OF-POCKET (OOP) MAX

The maximum amount of money you will pay for medical services during the plan year. The OOP max is the sum of your deductible and coinsurance payments.

### PPO In-Network OOP Max:

**Individual: \$3,500;  
Family: \$7,000**

### HDHP In-Network OOP Max:

**Individual: \$4,000;  
Family: \$8,000**



## COINSURANCE

A form of cost-sharing where you and the insurance plan share expenses in a specified ratio after you meet the deductible (until you reach the OOP max).

### PPO In-Network

**Coinurance: 20%**

### HDHP In-Network

**Coinurance: 20%**



# MEDICAL INSURANCE

Both plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a UnitedHealthcare provider. Locate a UnitedHealthcare network provider at [myuhc.com](http://myuhc.com).

The table below summarizes the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	PPO		HDHP	
	In Network	Out of Network	In Network	Out of Network
<b>Plan Year Deductible</b>				
Individual/Family	\$1,500/\$3,000	\$3,000/\$6,000	\$2,000/\$4,000	\$4,000/\$8,000
<b>The amount that DriveTime contributes to your health savings account (HSA)</b>	N/A		<b>\$100 initially deposited by DriveTime, then:</b> Up to an additional \$150 match for employee-only coverage; Up to an additional \$400 match for all other coverage levels	
<b>Out-of-Pocket Maximum</b> (Includes deductible, copays, and coinsurance)				
Individual/Family	\$3,500/\$7,000	\$7,000/\$14,000	\$4,000/\$8,000	\$8,000/\$16,000
<b>Preventive Care</b>	Plan pays 100%	40% after deductible	Plan pays 100%	40% after deductible
<b>Physician Services</b>				
Premium Primary Care Physician	\$30 copay	40% after deductible	10% after deductible	40% after deductible
Primary Care Physician	\$40 copay	40% after deductible	20% after deductible	40% after deductible
Premium Specialist	\$50 copay	40% after deductible	10% after deductible	40% after deductible
Specialist	\$60 copay	40% after deductible	20% after deductible	40% after deductible
Teladoc	\$0 fee	Not covered	\$0 fee	Not covered
Urgent Care	\$75 copay	40% after deductible	20% after deductible	40% after deductible
<b>Lab/X-Ray</b>				
Diagnostic Lab/X-Ray	20% (deductible does not apply)	40% after deductible	20% after deductible	40% after deductible
High-Tech Services (MRI, CT, PET)	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Hospital Services</b>				
Inpatient	\$200 copay, then 20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Emergency Room (ER)</b>	1–2 visits: \$250 + 20% after deductible 3–5 visits: \$350 + 20% after deductible 6+ visits: \$500 + 20% after deductible		20% after deductible	
<b>Prescription Drugs</b>			<b>After deductible:</b>	
Tier 1	\$10 copay		\$10 copay	
Tier 2	\$35 copay		\$35 copay	
Tier 3	\$60 copay	Not covered	\$60 copay	Not covered
Tier 4	20% up to \$250		20% up to \$250	
Mail Order (Up to a 90-day supply)	2x retail copay		2x retail copay	

Note: The Premium Provider program is not available in St. Louis.



# MEDICAL INSURANCE

## HOW THE PLANS WORK

Plan Features	PPO	HDHP
Same Access to Doctors and Facilities	Yes	Yes
Premiums	Higher	Lower
Deductible (First Dollar Amount Before Coinsurance Applies)	Lower	Higher
Out-of-Pocket Max	Lower	Higher
Copays (In Network)	Yes	Yes, for prescriptions after deductible is met
Coinsurance After Deductible Is Met (In Network)	Yes, 20% (10% Premium Providers)	Yes, 20% (10% Premium Providers)
Pre-Tax Savings (Covers Out-of-Pocket Costs)	FSA	HSA (DriveTime provides funding assistance)

## KEY TERMS TO KNOW



### Copay

A fixed dollar amount that you may pay for certain covered services. Typically, your copay is due up front at the time of service.



### Deductible

The amount that you must pay each year for certain covered health services before the insurance plan will begin to pay.



### Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



### Out-of-Pocket Maximum

Includes copays, deductibles, and coinsurance. Once you meet this amount, the plan will pay 100% of covered services the rest of the year.



# MEDICAL INSURANCE

## MEDICAL COSTS

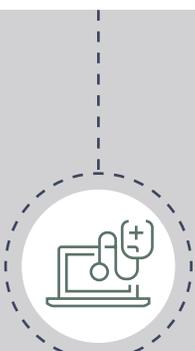
Listed below are the per pay period costs for medical insurance. The amount you pay for coverage is based on your completion of the wellness program requirements. The rates are deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

### Wellness rates:

Coverage Level	PPO		HDHP	
	Full-Time	Part-Time	Full-Time	Part-Time
Employee Only	\$31.00	\$175.00	\$10.00	\$145.00
Employee + Spouse	\$111.00	\$350.00	\$70.00	\$290.00
Employee + Child(ren)	\$85.00	\$285.00	\$50.00	\$240.00
Employee + Family	\$143.00	\$495.00	\$100.00	\$410.00

### Standard rates:

Coverage Level	PPO		HDHP	
	Full-Time	Part-Time	Full-Time	Part-Time
Employee Only	\$95.00	\$225.00	\$50.00	\$185.00
Employee + Spouse	\$245.00	\$450.00	\$170.00	\$375.00
Employee + Child(ren)	\$152.00	\$370.00	\$115.00	\$300.00
Employee + Family	\$277.00	\$640.00	\$195.00	\$530.00



## TELADOC

**DriveTime provides 24/7/365 access to licensed physicians through Teladoc AT NO COST.**

### Use Teladoc when:

- Your primary physician is unavailable
- You need treatment after normal business hours
- You are traveling and need medical advice
- You need help with non-emergent medical issues

Visit [teladoc.com](http://teladoc.com) to get started.



## SURGERYPLUS

If you enroll in medical coverage through DriveTime, SurgeryPlus will help you find a board-certified surgeon for many different surgeries.

**SAVE MONEY** with negotiated costs that, in many cases, cover your out-of-pocket deductible and coinsurance costs. Visit [drivetime.surgeryplus.com](http://drivetime.surgeryplus.com) to learn more.



# MEDICAL INSURANCE

DriveTime medical plan members automatically receive additional benefits through UnitedHealthcare.

Visit [myuhc.com](http://myuhc.com) anytime, from anywhere, to:

- Find doctors and medical services
- Manage and track claims
- See cost estimates for medical procedures
- Compare quality of care ratings for doctors and hospitals
- Manage your health and health care expenses




Access myUHC on the go with the Health4Me app.

## PREMIUM PROVIDERS

If you enroll in one of the DriveTime medical plans, you will pay less out of your pocket when you choose a UnitedHealthcare Premium Provider. See the Summary of Covered Benefits on page 7 for details.

The UnitedHealthcare Premium program provides physician designations based on quality and cost-efficiency criteria to help you make more informed choices about your medical care.

Locate a Premium Provider by logging into [myuhc.com](http://myuhc.com) and looking for the providers designated with blue hearts or a Tier 1 icon (illustrated at the left).

Note: This program is not available in St. Louis.



## HEALTHY PREGNANCY APP

From the moment you know you're pregnant to the moment you meet your baby, the [UnitedHealthcare Healthy Pregnancy app](#) can help you stay connected, healthier, and more informed—and, as part of the DriveTime medical plans, it's available **AT NO COST**. Download the app from the [App Store](#) or [Google Play](#) to get started.





# MEDICAL INSURANCE

## In-network preventive care is free for medical plan members.

The DriveTime medical plans pay 100% of the cost of preventive care when received from a network provider. This means you won't have to pay anything out of your pocket.



### WHAT IS PREVENTIVE CARE?

The focus of preventive health care is to **PREVENT** illnesses, disease, and other health problems, and to **DETECT** issues at an early stage when treatment is likely to work best.



### WHY IS PREVENTIVE CARE IMPORTANT?

It is important that you have a preventive exam each year—even if you feel healthy and are symptom free—in order to **IDENTIFY FUTURE HEALTH RISKS**.



### WHAT'S COVERED?

Covered preventive services **VARY BY AGE AND GENDER**. Talk with your provider to determine which screenings, tests, and vaccines will be covered, when you should get them, and how often.

## SAVE MONEY ON YOUR HEALTH CARE



### Choose an in-network provider.

Choose an in-network provider and you'll pay less out of your pocket. Why? Because in-network doctors and facilities contract with the insurance company and agree to charge a lower price for services. **Save even more by choosing a Premium Provider** (look for the icons illustrated at left).

Note: The Premium Provider program is not available in St. Louis.



### Know your medication options.

Talk with your doctor about lowering your out-of-pocket costs by switching from a brand-name medication to a generic. Then sign up for home delivery through UnitedHealthcare's mail-order pharmacy. Home delivery will save you money—and time, too.



### Try Teladoc.

Teladoc providers can treat you right from your phone, tablet, or computer. It's more convenient and less expensive than urgent care. Visit [teladoc.com](http://teladoc.com) to get started.

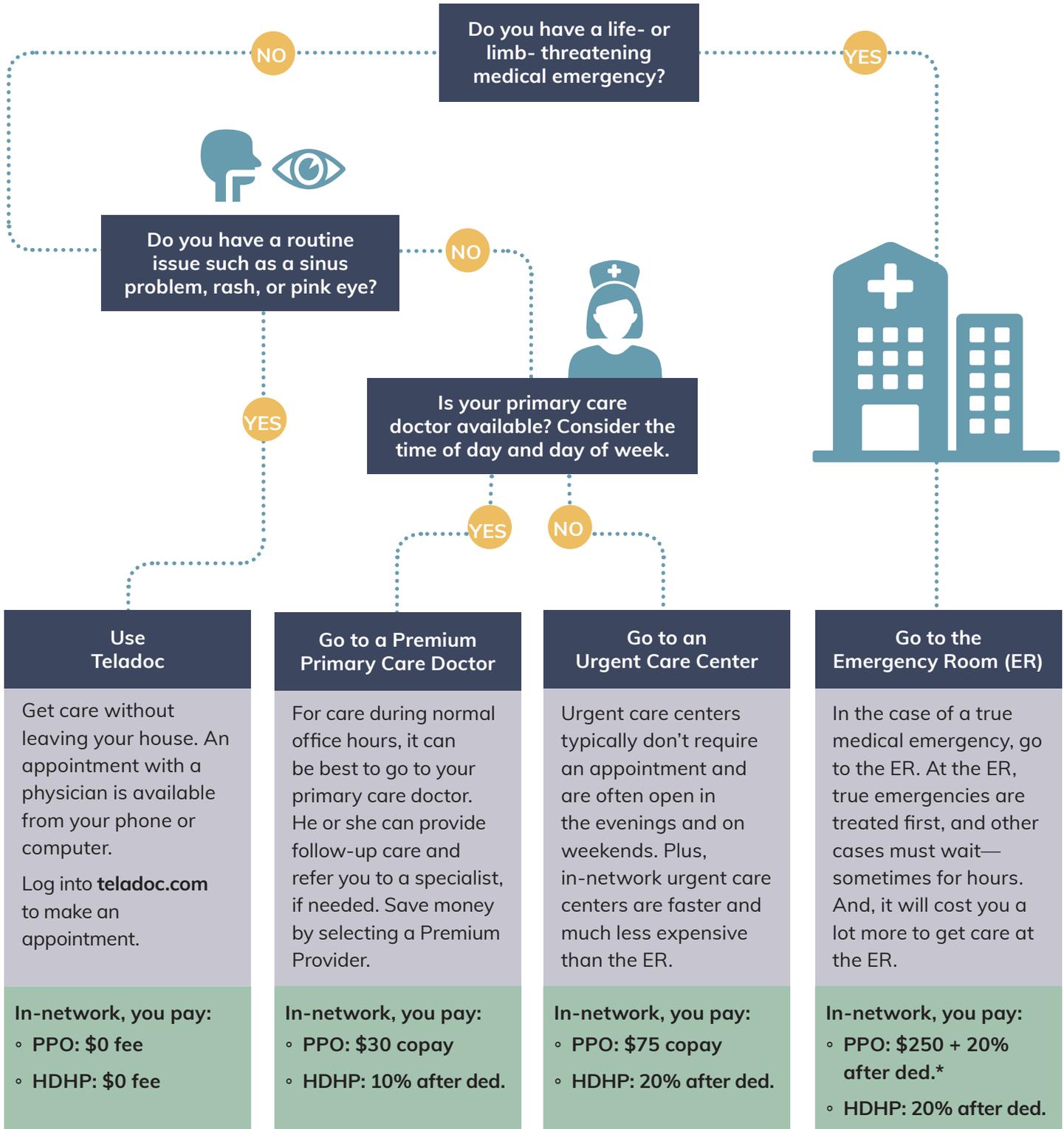
Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at [myuhc.com](http://myuhc.com).



# MEDICAL INSURANCE

## Know where to go for your health care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



\*For first and second visits. Additional visits will cost more.



# WELLNESS PROGRAM

DriveTime believes in supporting employees and families in their total health and wellbeing, which is why we offer a wellness program.



**DriveTime has enhanced their wellness offerings and partnered with Wellness Corporate Solutions.**

Beginning January 2020, you can access the **NEW** DriveTime wellness portal! By participating in the wellness program you will have access to a wide variety of tools to help you live your healthiest year including:

- Wellness challenges
- Personal health assessment
- Rewards tracking
- Wellbeing workshops
- Health and wellness coaching
- Meal planning and nutrition tracking
- Exercise planner and tracker



## QUIT FOR LIFE

We recognize that quitting tobacco is difficult, and we encourage you to take advantage of the **Quit For Life tobacco cessation program available to employees AT NO COST.**

**Quit For Life treats every tobacco user as a unique individual and tailors a quitting plan based on your needs, providing you with:**

- Multiple outbound coaching calls
- Unlimited toll-free access to Quit Coach staff for the duration of the program
- Access to our web portal online learning community that integrates with Quit Coach coaching services and the Text2Quit text messaging program

Log into [myuhc.com](http://myuhc.com) to sign up.



## REAL APPEAL

Real Appeal is an online platform that can help you meet your weight loss and health goals **AT NO ADDITIONAL COST.**

**With Real Appeal you get:**

- Access to a transformation coach who leads weekly online group sessions
- Online tools to help track your food, activity, and weight loss progress
- A success kit shipped right to your door with food and weight scales, recipes, workout DVDs, and more

Log into [newstart.realappeal.com](http://newstart.realappeal.com) to become a member.





# DENTAL INSURANCE



## DriveTime offers two dental insurance plan options through MetLife.

The dental plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a MetLife provider. That's because expenses from out-of-network providers are reimbursed based on reasonable and customary charges (R&C) charges. Any charges over the R&C amount will be your responsibility. Locate a MetLife network provider at [metlife.com/dental](http://metlife.com/dental).

The table below summarizes the key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Base Dental Plan	Premier Dental Plan
<b>Plan Year Deductible</b>		
Individual/Family	\$50/\$150	\$50/\$150
<b>Plan Year Benefit Maximum</b>	\$1,500	\$5,000
<b>Preventive Care</b> (Oral exams, cleanings, x-rays)	Plan pays 100% (Two cleanings per calendar year)	Plan pays 100% (Four cleanings per calendar year)
<b>Basic Services</b> (Periodontal services, endodontic services, oral surgery, fillings)	20% after deductible	10% after deductible
<b>Major Services</b> (Bridges, crowns [inlays/onlays], dentures [full/partial])	50% after deductible	50% after deductible
<b>Orthodontia Services</b>	50% (Coverage for children up to age 26)	50% (Coverage for adults and children up to age 26)
<b>Orthodontia Lifetime Maximum</b>	\$1,500	\$2,000

## DENTAL COSTS

Listed below are the per pay period costs for dental insurance. **The costs for the Base Dental Plan and Premier Dental Plan are not changing.** The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	Base Dental Plan		Premier Dental Plan	
	Full-Time	Part-Time	Full-Time	Part-Time
Employee Only	\$4.19	\$8.42	\$8.31	\$12.80
Employee + Spouse	\$11.55	\$19.07	\$20.28	\$28.60
Employee + Child(ren)	\$12.60	\$21.42	\$22.29	\$32.05
Employee + Family	\$21.01	\$34.56	\$36.81	\$51.82



# VISION INSURANCE



DriveTime offers two vision insurance plan options through our new provider, MetLife, which will continue to utilize the VSP network.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a network provider at [metlife.com/vision](http://metlife.com/vision).

The table below summarizes the key features of the vision plans. Please refer to the official plan documents for additional information on coverage and exclusions.

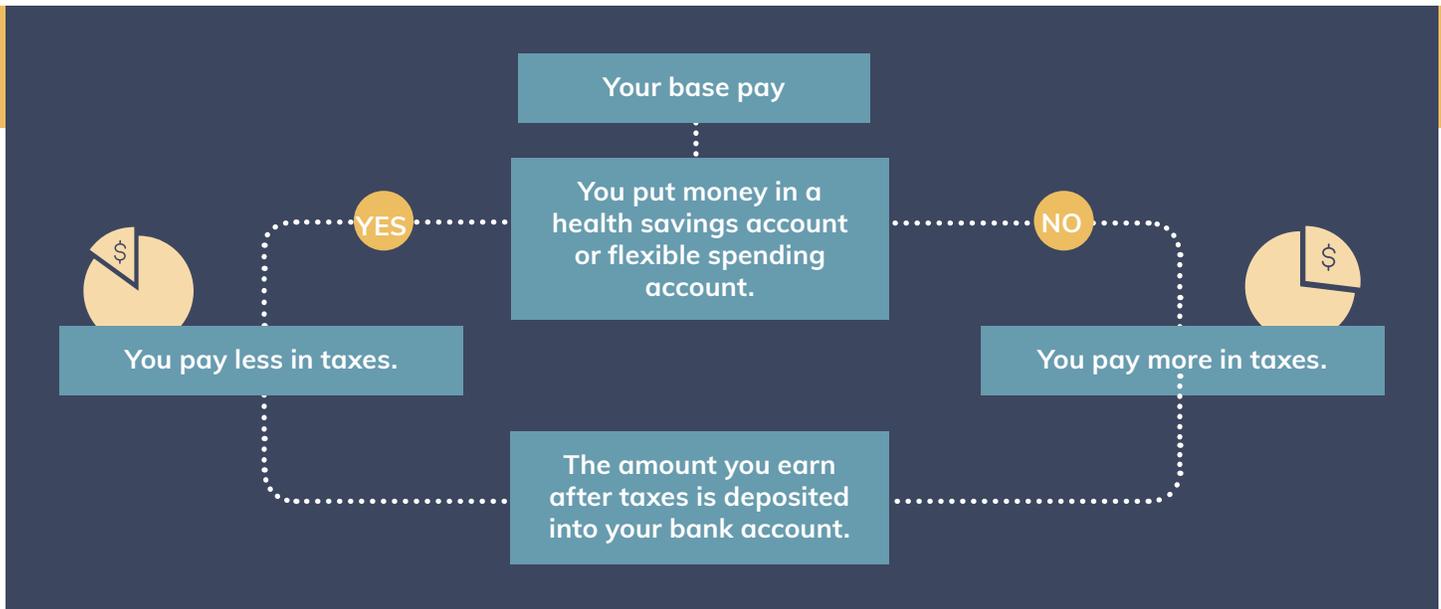
Summary of Covered Benefits	Standard Vision Plan	Premier Vision Plan	Out of Network
Eye Exam	\$15 copay (Every 12 months)	\$15 copay (Every 12 months)	Up to \$45
Single Corrective Lenses	\$15 copay (Every 12 months)	\$15 copay (Every 12 months)	Up to \$100
Frames	\$150 allowance + 20% off balance (Every 24 months)	\$200 allowance + 20% off balance (Every 12 months)	Up to \$70
	OR	AND	
Contact Lenses	\$150 allowance (Every 12 months)	\$150 allowance (Every 12 months)	Up to \$105
Laser Vision Correction	15% off retail or 5% off promo	15% off retail or 5% off promo	N/A

## VISION COSTS

Listed below are the per pay period costs for vision insurance. **The costs for the vision insurance plans are not changing.** The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. The costs for full-time and part-time employees are the same.

Coverage Level	Standard Vision Plan	Premier Vision Plan
Employee Only	\$3.78	\$6.34
Employee + Spouse	\$7.38	\$12.36
Employee + Child(ren)	\$7.94	\$18.36
Employee + Family	\$8.43	\$19.50

# BUDGETING FOR YOUR CARE



You can save about 12%\* on your care by putting money in a health savings account or flexible spending account. That is because you don't pay taxes on your contributions.

## COMPARE YOUR OPTIONS

	Health Savings Account (HSA) More Information on Page 18	Health Care Flexible Spending Account (FSA) More Information on Page 19	Dependent Care Flexible Spending Account (FSA) More Information on Page 19
<b>Eligible medical plans</b>	HDHP	PPO	All plans
<b>Eligible expenses</b>	Medical, dental, and vision	Medical, dental, and vision	Child and elder care
<b>DriveTime contribution available in full within your first week of benefits coverage</b>	DriveTime will deposit \$100 within your first week of benefits coverage, additional matching funds will be deposited per pay period.	N/A	N/A
<b>Your full election is available within your first week of benefits coverage</b>	Your annual contribution is funded per pay period. You can deposit additional amounts separately.	Yes	Yes
<b>You can change your election throughout the year</b>	Yes	No, the only exception is if you experience a qualifying life event (see page 5).	No, the only exception is if you experience a qualifying life event (see page 5).
<b>Funds roll over from one year to the next</b>	Yes	Up to \$500	No
<b>You can invest your funds</b>	Yes	No	No

\*Percentage varies based on your tax bracket.

# BUDGETING FOR YOUR CARE

## Decide which account is right for you.

The table below summarizes the key features of an HSA versus an FSA.

HSA	FSA
 <b>CONTROL</b> Owned by the employee	 <b>CONTROL</b> Owned by the employer
 <b>FUNDING</b> Employer and/or employee funded	 <b>FUNDING</b> Employee funded only (no employer funding)
 <b>2020 CONTRIBUTION LIMITS</b> \$3,550 single; \$7,100 family \$1,000 more if age 55+	 <b>2020 CONTRIBUTION LIMITS</b> Health Care FSA: \$2,700; Dependent Care FSA: \$5,000
 <b>HEALTH PLAN ELIGIBILITY</b> Must be enrolled in the HDHP	 <b>HEALTH PLAN ELIGIBILITY</b> Must be enrolled in the PPO
 <b>ROLLOVER AVAILABLE</b> Yes, unlimited	 <b>ROLLOVER AVAILABLE</b> Up to \$500 (which must be used by 12/31/21)
 <b>CAN PARTICIPANTS INVEST FUNDS?</b> Yes, when balance is at least \$1,000	 <b>CAN PARTICIPANTS INVEST FUNDS?</b> No



# HEALTH SAVINGS ACCOUNT

If you enroll in the HDHP, you are eligible to fund a health savings account (HSA) through our new partner bank, Discovery Benefits.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

Note: If you enroll in the HDHP, you will be automatically enrolled in an HSA for the minimum contribution amount of \$100. You can elect to contribute your own money to an HSA during enrollment.

## DRIVETIME CONTRIBUTION

DriveTime will make a **\$100 initial deposit into your account** and will match your contributions dollar-for-dollar up to the following amounts:

- **Employee-only:** \$150
- **All other levels:** \$400

**NOTE: YOU MUST RE-ELECT YOUR HSA CONTRIBUTION DURING OPEN ENROLLMENT EACH YEAR.**



## 2020 IRS HSA CONTRIBUTION MAXIMUMS

Contributions cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$3,550
- **All other levels:** \$7,100

If you are age 55+ by December 31, 2020, you may contribute an additional \$1,000.

## HSA ELIGIBILITY

You are eligible to fund an HSA if you are enrolled in the HDHP. Refer to [discoverybenefits.com](https://discoverybenefits.com) for eligibility information.

## MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



Use your HSA dollars today to pay for eligible health care expenses such as: deductibles, doctor's office visits, dental expenses, eye exams, and prescriptions.



Use your HSA to prepare for the unexpected. An HSA allows you to save and roll over money from year to year. The money in the account is always yours, even if you change health plans or jobs.



The money in your HSA can be invested and grows tax-free—including interest and investment earnings. After you reach age 65, your HSA dollars can be spent without penalty on any expense.

# FLEXIBLE SPENDING ACCOUNTS

DriveTime offers two flexible spending account (FSA) options, which are administered by Discovery Benefits.

Log into your account at [discoverybenefits.com](https://discoverybenefits.com) to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

**YOU MUST RE-ELECT YOUR FSA CONTRIBUTIONS DURING OPEN ENROLLMENT EACH YEAR.**



## HEALTH CARE FSA (ELIGIBLE IF YOU ELECT THE PPO)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars. Over-the-counter (OTC) medications are not eligible for reimbursement without a prescription.

**The health care FSA maximum contribution is \$2,700 for the 2020 calendar year.**



## DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself.

**You may contribute up to \$5,000 to the dependent care FSA for the 2020 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2020 plan year.**



**When you fund a dependent care FSA to the maximum amount (\$5,000), you may save \$600 per year on average.\*** That is because you don't pay taxes on your FSA contributions.

\*Amount varies based on your tax bracket.

## FSA QUICK TIPS

- Keep all receipts in case Discovery Benefits requires you to verify the eligibility of a purchase
- **For the health care FSA, at the end of the plan year, you can roll over \$500 from your health care FSA to use in future years. Any amount in excess of \$500 will be forfeited**
- Dependent care FSA dollars are use it or lose it (no roll over allowed)
- You cannot take income tax deductions for expenses you pay with your FSA(s)
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event



# DISABILITY INSURANCE

Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.



14 days

DriveTime automatically provides short-term disability (STD) insurance through MetLife to **all benefits-eligible employees AT NO COST**. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of eligible earnings up to \$1,385 per week
- **Elimination period:** 14 days
- **Benefit duration:** Up to 11 weeks

DriveTime provides you the option to purchase voluntary long-term disability (LTD) insurance through MetLife. You can buy up in order to extend the benefit duration.

- **Benefit:** 60% of eligible earnings up to \$6,000 per month, benefit is tax exempt
- **Elimination period:** 90 days
- **Benefit duration:** Basic: Up to five years; Buy-Up: Social security normal retirement age



Note: Your eligible earnings combines your current year annualized base salary + your prior year (2019) bonuses and commissions up to \$120,000.

## VOLUNTARY LONG-TERM DISABILITY COSTS

Listed below are the monthly and per pay period costs for voluntary LTD insurance. The rates are deducted from your paycheck on a post-tax basis.

	Base LTD Plan		Buy-Up LTD Plan	
	Monthly	Per Pay Period	Monthly	Per Pay Period
Rate Per \$100 of Covered Payroll	\$0.366	\$0.169	\$0.485	\$0.224



If you do not enroll in voluntary LTD insurance when first eligible or want to switch from the base plan to the buy-up plan, you will need to complete an Evidence of Insurability form and submit to MetLife for approval.



# LIFE AND AD&D INSURANCE

DriveTime provides basic life and AD&D insurance to all benefits-eligible employees **AT NO COST**. You have the option to purchase supplemental life and AD&D insurance.



## BASIC LIFE AND AD&D INSURANCE

DriveTime automatically provides basic life and AD&D insurance through MetLife to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- **Employee life benefit:** 1x base salary up to \$50,000
- **Employee AD&D benefit:** 1x base salary up to \$50,000



Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

Use the calculator at [lifeonlinecalculator.com](http://lifeonlinecalculator.com) to find the right amount for you.



## SUPPLEMENTAL LIFE AND AD&D INSURANCE

DriveTime provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through MetLife.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded (listed on page 22).

- **Employee:** \$10,000 increments up to \$500,000 or 5x base salary, whichever is less; guarantee issue: \$300,000
- **Spouse:** \$5,000 increments up to \$100,000 or 100% of the employee's election, whichever is less; guarantee issue: \$30,000
- **Dependent child(ren):** 15 days to 6 months: \$500; 6 months to 1 year: \$5,000; 1 year to age 26: \$10,000; guarantee issue: \$10,000



If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by MetLife.

# LIFE AND AD&D INSURANCE

## SUPPLEMENTAL LIFE AND AD&D COSTS

Listed below are the monthly and per pay period costs for supplemental life and AD&D insurance. The rates are deducted from your paycheck on a post-tax basis. Spouse life rates are based on the employee's age.

Age	Employee and Spouse Supplemental Life Rates Per \$1,000 of Coverage		Child(ren) Supplemental Life and AD&D Rate Per \$1,000 of Coverage	
	Monthly	Per Pay Period	Monthly	Per Pay Period
Under Age 25	\$0.080	\$0.037	\$0.100	\$0.046
25-29	\$0.090	\$0.042		
30-34	\$0.130	\$0.060		
35-39	\$0.130	\$0.060		
40-44	\$0.160	\$0.074		
45-49	\$0.220	\$0.102		
50-54	\$0.340	\$0.157		
55-59	\$0.630	\$0.291		
60-64	\$0.970	\$0.448		
65-69	\$1.860	\$0.858		
70+	\$3.020	\$1.394		

Employee and Spouse AD&D Rates Per \$1,000 of Coverage	
Monthly	Per Pay Period
\$0.019	\$0.009

## ARE YOUR BENEFICIARIES UP TO DATE?

If you aren't sure, review your beneficiary designations on all your accounts, including life insurance, and your 401(k). This is especially important if you recently got married, divorced, or had a baby. **Keeping your beneficiaries up to date ensures that your money goes to the people you want to have it.**

Your beneficiaries can easily be updated at [mydtbenefits.com](http://mydtbenefits.com). All you need is basic information including:

- Legal name
- Address
- Telephone number
- Social Security number
- Date of birth

**If you do not select a beneficiary, it will be automatically be set as you.**



# ACCIDENT INSURANCE

DriveTime provides you the option to purchase accident insurance through MetLife.

Accident insurance helps protect against the financial burden that accident-related costs can create. This means that you will have added financial resources to help with expenses incurred due to an injury, to help with ongoing living expenses, or to help with any purpose you choose.

- **Health screening benefit:** \$50; includes medical, dental, and vision exams



Unlike accidental death and dismemberment (AD&D) insurance, accident insurance covers both short- and long-term injuries. This includes fractures, dislocations, burns, and loss of limbs. Claims payments are made in flat amounts based on services incurred during an accident.

## ACCIDENT COSTS

Listed below are the per pay period costs for accident insurance. The rates are deducted on a post-tax basis.

Coverage Level	Accident Plan
Employee Only	\$4.42
Employee + Spouse	\$8.10
Employee + Child(ren)	\$9.22
Employee + Family	\$11.44

# HOSPITAL INDEMNITY INSURANCE

DriveTime provides you the option to purchase hospital indemnity insurance through MetLife.

Hospital indemnity insurance can complement your medical coverage by helping to ease the financial impact of a hospitalization. It provides a lump-sum payment that can be used for hospital admission, accident-related inpatient rehabilitation, hospital stays, or any other covered expenses that you incur.

## HOSPITAL INDEMNITY COSTS

Listed below are the per pay period costs for hospital indemnity insurance. The rates are deducted from your paycheck on a post-tax basis.

Coverage Level	Hospital Indemnity Plan
Employee Only	\$5.46
Employee + Spouse	\$13.28
Employee + Child(ren)	\$8.80
Employee + Family	\$16.82



# CRITICAL ILLNESS INSURANCE

DriveTime provides you the option to purchase critical illness insurance through MetLife.

Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses.

- **Employee:** \$5,000 increments up to \$30,000; guarantee issue: \$30,000
- **Spouse:** Up to 50% of employee election
- **Health screening benefit:** \$50; includes medical, dental, and vision exams

## CRITICAL ILLNESS COSTS

Listed below are the per pay period costs for critical illness insurance. The rates are deducted from your paycheck on a post-tax basis.

Age	Non-Tobacco Rates (\$1,000 of Coverage)				Tobacco Rates (\$1,000 of Coverage)			
	Employee Only	Employee + Spouse	Employee + Children	Employee + Family	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
<b>Under Age 25</b>	\$0.20	\$0.32	\$0.28	\$0.40	\$0.30	\$0.46	\$0.38	\$0.54
<b>25–29</b>	\$0.20	\$0.32	\$0.28	\$0.40	\$0.30	\$0.46	\$0.38	\$0.54
<b>30–34</b>	\$0.28	\$0.44	\$0.36	\$0.52	\$0.44	\$0.66	\$0.52	\$0.74
<b>35–39</b>	\$0.40	\$0.60	\$0.48	\$0.68	\$0.62	\$0.92	\$0.70	\$1.00
<b>40–44</b>	\$0.62	\$0.92	\$0.70	\$1.00	\$1.02	\$1.48	\$1.10	\$1.56
<b>45–49</b>	\$0.90	\$1.30	\$0.98	\$1.38	\$1.48	\$2.14	\$1.56	\$2.22
<b>50–54</b>	\$1.28	\$1.84	\$1.36	\$1.92	\$2.10	\$3.04	\$2.18	\$3.12
<b>55–59</b>	\$1.72	\$2.48	\$1.80	\$2.56	\$2.90	\$4.14	\$2.98	\$4.22
<b>60–64</b>	\$2.44	\$3.50	\$2.52	\$3.58	\$4.12	\$5.90	\$4.20	\$5.98
<b>65–69</b>	\$3.32	\$4.78	\$3.40	\$4.86	\$5.68	\$8.16	\$5.76	\$8.24
<b>70+</b>	\$4.54	\$6.46	\$4.62	\$6.64	\$7.88	\$11.36	\$7.96	\$11.44

# 401(k) PLAN

DriveTime offers a 401(k) retirement savings plan, which is administered by Fidelity.

Financial reward doesn't just happen, it takes years of planning to build a foundation that allows you to enjoy a good life during retirement. It also takes a commitment to saving money now during your active-working years.



## DRIVETIME MATCHES!

**DriveTime will match 50% of your contribution up to 6% of your salary.**

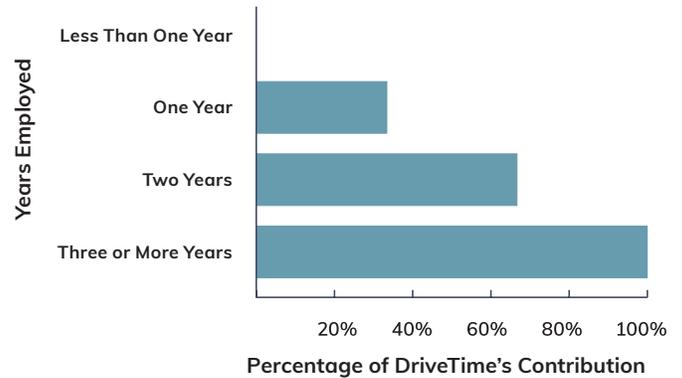
## UPDATE ANYTIME

You may increase, decrease, or stop your contributions anytime through Fidelity's website.

## IT'S YOUR INVESTMENT

You have complete ownership of your contribution and earnings. If you leave DriveTime, it all goes with you.

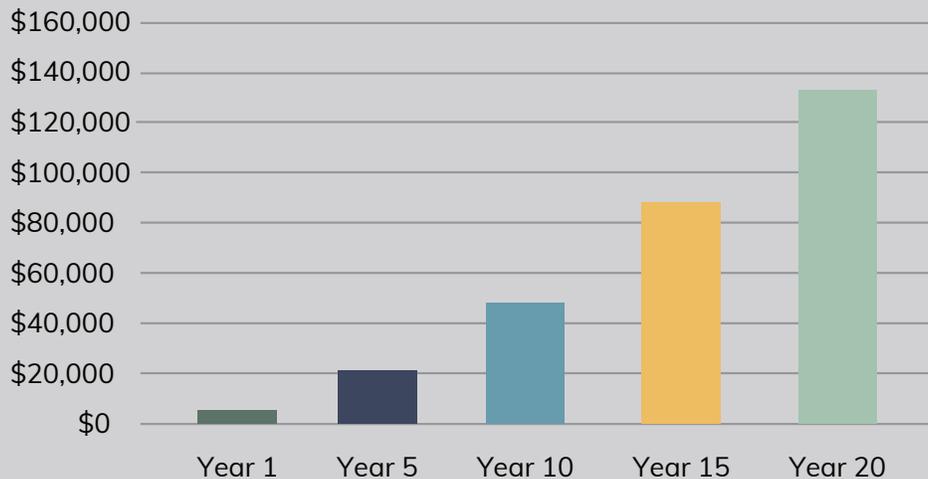
## VESTING SCHEDULE



Note: At every level of vesting, all future company contributions are automatically vested at that rate.

## START SAVING TODAY

Waiting just one year to start saving and investing in the 401(k) retirement savings plan could cost you more than you might think. The sooner you start to save and invest, the sooner your money can start working for you. Start your journey to retirement savings today!



For illustrative purposes only. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It is intended to show how the number of years invested in the plan could affect participant account values. It assumes an annual salary of \$40,000, an annual contribution of \$2,400 (6% of income), a DriveTime match of 50% up to 6% of salary, an annual 6% hypothetical rate of return, and no withdrawals. The illustration does not reflect any charges, expenses, or fees that may be associated with your plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted. Rates of return may vary.

# PAID TIME OFF

DriveTime recognizes that employees need time away from work to relax, recover, or re-energize without the added stress of unpaid leave.



As such, we provide a competitive PTO program, designed with your wellbeing in mind. PTO can be used for vacation, illness, injury, and/or personal business. You will begin to accrue PTO upon your date of hire. PTO may be taken as soon as it is accrued, subject to approval of your supervisor.

When taking time off, you must use available PTO time before taking time off without pay. The PTO accrual rate for an employee is based on the length of employment, with the rates being adjusted on the anniversary of the employee's date of hire.

**Starting in 2020, all employees will be eligible to roll over up to 40 hours of PTO to the next year.** That means the remaining balances at the end of 2019 (up to 40 hours) will be available for use at the beginning of 2020.

## FULL-TIME PTO ACCRUAL

Length of Service	Classification	Paid Hours Per Year
Less Than One Year	Hourly/Retail Sales	88 hours
Less Than One Year	Salaried	128 hours
Between One and Three Years	All employees	136 hours
Between Three and Five Years	All employees	160 hours
Five or More Years	All employees	192 hours

## PART-TIME PTO ACCRUAL

**Starting in 2020, part-time employees will be eligible to earn PTO based on the number of hours they work instead of a flat amount.**

Length of Service	Classification	Paid Hours Per Year
Less Than One Year	Hourly	53 hours
Less Than One Year	Salaried	77 hours
Between One and Three Years	Hourly	82 hours
Between Three and Five Years	Hourly	96 hours
Five or More Years	Hourly	115 hours



**Starting in 2020, you may borrow up to 16 hours of PTO in Q1.**

# PAID TIME OFF

## CALIFORNIA EMPLOYEES PTO ACCRUAL

Length of Service	Classification	Sick Hours	Vacation Hours Per Year
Less Than One Year	Hourly	1 hour earned for every 30 hours worked; capped at 48 hours	44 hours
Less Than One Year	Salaried		84 hours
Between One and Three Years	All employees		92 hours
Between Three and Five Years	All employees		116 hours
Five or More Years	All employees		148 hours

# LEAVE OF ABSENCE PROGRAM

DriveTime provides a comprehensive leave of absence program.

There are three different types of Family Medical Leave (FMLA): continuous, intermittent, and military. Generally, FMLA is 12 weeks or 480 hours of job protection with no pay.\* If you have short-term disability (STD), it may cover 60% of pay after 14 days of your leave of absence.

\*FMLA, PLOA, and Military Leaves are unpaid. Employees will be required to use up to 40 hours of accrued PTO if available, which will run concurrent with their leave time. Employees may not borrow PTO when on a leave.

## ARE YOU ELIGIBLE FOR LEAVE?

Types of Leave	Eligibility	Definition	Example
<b>Continuous FMLA</b>	Employed for at least 12 months or 1,250 hours	Employee may take up to 12 weeks per rolling 12 months.	Birth of a child
<b>Intermittent FMLA</b>	Employed for at least 12 months or 1,250 hours	Employee may take up to 480 hours of unpaid FMLA in separate blocks of time for a single qualifying reason.	Family emergency
<b>Personal Leave (PLOA)</b>	Employed full-time for at least 6 consecutive months	Can take up to 6 weeks of leave with approval from regional-level manager in partnership with the Benefits Department.	Personal, non-medical
<b>Americans with Disabilities Act (ADA)</b>	All employees are eligible as of date of hire	Substantially limits normal life functions (walking, talking).	Physical therapy
<b>Military Leave</b>	All employees are eligible as of date of hire	Employees may take leave for the duration of military training. Spouses and family of service members are eligible for leave under FMLA as well.	Military training

# MATERNITY AND PATERNITY LEAVE



DriveTime knows how important it is for parents to bond with their new baby.

For this reason, we offer the following paid leave to employees with at least one year of employment as of the date that their leave begins.

## MATERNITY LEAVE

Payor	Less Than One Year of Service	Between One and Three Years of Service	Three or More Years of Service
<b>MetLife Short-Term Disability (STD) Insurance</b>	60% of eligible earnings as approved by the STD plan	60% of eligible earnings as approved by the STD plan	60% of eligible earnings as approved by the STD plan
<b>DriveTime</b>	N/A	40% of eligible earnings while you are receiving STD benefits If STD approved claim period is less than eight weeks, DriveTime will pay 100% of eligible earnings from end of STD to eight weeks after delivery	40% of eligible earnings while you are receiving STD benefits If STD approved claim period is less than eight weeks, DriveTime will pay 100% of eligible earnings from end of STD to 12 weeks after delivery

Note: You can add your newborn onto your insurance plan(s) within 31 days of the newborn's date of birth. Refer to page 5 for details.

## MATERNITY LEAVE EXAMPLE

- Juanita **delivers her baby on January 7, 2020.**
- Juanita has **four years of service** with DriveTime on the day she delivers her baby.
- Her annual base rate of pay is **\$40,000 on January 7. In 2019 she earned \$500 in bonus.**
- **STD is approved for six weeks** beginning on January 7.
- Her eligible earnings are \$778.85 ( $\$40,000 + \$500 = \$40,500 / 52 \text{ weeks} = \$778.85$ ).

**First two weeks:** January 7–January 21 is the 14-day waiting period for benefits to begin. Juanita can use her PTO during these two weeks to be paid.

**Next four weeks:** January 22–February 18, Juanita is paid \$467.31 ( $\$778.85 \times 60\%$ ) weekly for the next four weeks by MetLife and \$311.54 (the balance of the  $\$778.85 - \$467.31$ ) weekly for the next four weeks by DriveTime

**Next six weeks:** February 25–March 31, Juanita will be paid \$778.31 by DriveTime

**Total leave:** 12 weeks

**Total paid:** MetLife: \$1,869.24

DriveTime: \$5,916.02

## PATERNITY LEAVE

Employees will receive two weeks at 100% pay.

# EMPLOYEE ASSISTANCE PROGRAM

Employee assistance program (EAP) services are provided AT NO COST through GuidanceResources.



## CONFIDENTIAL EMOTIONAL SUPPORT

Highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, and stress
- Grief, loss, and life adjustments
- Relationship/marital conflicts



## WORK-LIFE SOLUTIONS

Specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



## LEGAL GUIDANCE

Talk to attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts, and more

Get a free 30-minute consultation and a 25% reduction in fees.



## FINANCIAL RESOURCES

Financial experts can assist with a wide range of issues like:

- Retirement planning and taxes
- Relocation, mortgages, and insurance
- Budgeting, debt, bankruptcy, and more



## ONLINE SUPPORT

GuidanceResources Online is your 24/7 link to vital information, tools, and support. Log in for:

- Articles, podcasts, videos, and slideshows
- On-demand trainings
- “Ask the Expert” personal responses to your questions

### Your ComPsych

**GuidanceResources program offers someone to talk to and resources to consult whenever and wherever you need them.**

**Call:** 855-399-2524

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant, who will answer your questions and, if needed, refer you to a counselor or other resources.

Log in today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos, and other helpful tools.

**Online:** [guidanceresources.com](https://www.guidanceresources.com)

**App:** GuidanceResources® Now

**Web ID:** DTEAP

# WORK PERKS



## Employee Discounts



Visit [ticketsatwork.com](http://ticketsatwork.com) to access discounted tickets for movies, concerts, amusement parks, etc.

Discount code: **drive**



Click [here](#) to view and print coupon to present at checkout at Advance Auto Parts and/or CarQuest.



To take advantage of this discount program, simply go to any O'Reilly Auto Parts store and provide them with your discount number along with proof of employment.

Discount code: **2350059**



First, enter your vehicle's year, make, model and sub model on the website to see a full selection of tires from all major brands.

Then register with Tire America to access your order history and manage your account

Enter coupon code **TIRESDRIVETIME** at checkout for 10% off your order.



# CHILD CARE DISCOUNTS

DriveTime offers child care discounts through Child Care Network and Sunrise Preschools.

Enroll during the open enrollment period of September 30 through October 13, 2019, and you will receive your first week of tuition **FREE**—plus **FREE** registration and **10% OFF** weekly tuition!



Child care for infants 6 weeks to 12 years old



Engaging curriculum for all ages



Fresh and healthy meals and snacks



Transportation to and from local elementary schools



After school program



Summer camp



CNI and Sunrise Cares apps



# PET INSURANCE

DriveTime provides you the option to purchase pet insurance through GuidanceResources and Nationwide.

Premiums vary based on the age of the pet, species, size (as an adult), plan type, deductible, and state of residence. To learn more, visit [guidanceresources.com](http://guidanceresources.com) (Web ID: DTEAP). Type "Pet Insurance" in the search bar. Then click on "Protect your pet and save money" (it has a gold star in front of it).



# TUITION REIMBURSEMENT

DriveTime encourages you to improve your performance and professional development.

All regular full and part-time employees who have completed six months of continuous service are eligible for assistance with tuition costs. The maximum reimbursement of tuition and registration fees will be up to \$5,250 per calendar year for a full-time employee and \$3,150 for a part-time employee.

- **Community College:** Any passing grade (A, B, or C) = 100% reimbursement
- **University:** A or B = 100% reimbursement; C = 80% reimbursement

## TUITION REIMBURSEMENT FAQS



### How do I fill out an application?

Go to the DASH home page and select the "Corporate" tab at the top of the page. Next, select "Organizational Development" from the task bar on the left. Then select "Continued Education" and then click on "Tuition Reimbursement". Select "Tuition Reimbursement Application" under step two.



### Do I have to fill out an application for each course?

No. If your classes start and end on the same day, please fill out a single application. Important: Under class title, list out every course on which you wish to receive reimbursement. If courses are not listed, they will not be reimbursed.



### What universities do I have discounts at?

Currently DriveTime is currently partnered with:

- **DeVry University:** 15% discount on tuition
- **ASU Online:** Possible application waiver for select colleges
- **University of Phoenix:** 5% tuition discount
- **Grand Canyon University:** 10% discount on tuition
- **SNHU:** 15% discount on tuition
- **Ashford:** 20% discount on tuition or full tuition grant

Note: Education partners are subject to change. Any DriveTime employee is eligible for the above discounts, even on unapproved courses. However, any unapproved courses will not be reimbursed by DriveTime.

# TRIP REDUCTION PROGRAM

Arizona employees who currently walk, bike, carpool, or take the bus to work, can get paid for being an Alternate Mode User (AMU).

## DRIVETIME REWARDS

DriveTime offers many rewards to Arizona employees who participate in the Trip Reduction Program. Benefits include:



Monthly drawings for \$50



A subsidy of 50% per day for your bus or rail cost



A subsidy of \$0.50 per day for employees who carpool, bike, or walk to work



Showers available for those who bike/walk to work



Parking arrangements for those who bike to work



Guaranteed ride home



Sign up today and start receiving rewards! For more information on the Trip Reduction Program and how to register, please email [rm-tripreductionprogram@drivetime.com](mailto:rm-tripreductionprogram@drivetime.com).

Note: This program is only available in Arizona.

# ▼ OPEN ENROLLMENT CHECKLIST

All employees **MUST** enroll during the open enrollment period.

Most of your current benefits will end on December 31, 2019, if no action is taken. The only exceptions are accident, critical illness, and hospital indemnity insurance, which will automatically roll over.



1. Access [mydtbenefits.com](https://mydtbenefits.com) and click on 2020 Open Enrollment
2. Confirm, edit, or add correct information for your dependents
3. Select a medical plan (PPO or HDHP) or waive coverage
4. Select a dental plan or waive coverage
5. Select a vision plan or waive coverage
6. Select or waive supplemental life insurance for yourself
7. Select or waive spouse life insurance and/or children life insurance
8. Review or update your beneficiary designations for basic and supplemental life
9. Elect your HSA contribution amount if you are enrolling in the HDHP
10. Elect your FSA contribution level if you are enrolling in the PPO
11. Elect your dependent care FSA contribution level or waive participation
12. Review your elections, select, or waive coverage for hospital indemnity, critical illness, and accident insurance
13. Submit your elections by **SUNDAY, OCTOBER 13, 2019**

# NOTES

# CONTACT INFORMATION

To enroll in benefits, visit [mydtbenefits.com](http://mydtbenefits.com) or call 855-430-4558.

Provider/Plan	Contact Number	Website
Medical—UnitedHealthcare	800-842-5658	<a href="http://myuhc.com">myuhc.com</a>
Telemedicine—Teladoc	800-835-2362	<a href="http://teladoc.com">teladoc.com</a>
SurgeryPlus	855-810-4946	<a href="http://drivetime.surgeryplus.com">drivetime.surgeryplus.com</a> (access code: DriveTime)
Dental—MetLife	800-438-6388	<a href="http://metlife.com/dental">metlife.com/dental</a>
Vision—MetLife	800-438-6388	<a href="http://metlife.com/vision">metlife.com/vision</a>
Health Savings Account—Discovery Benefits	866-451-3399	<a href="http://discoverybenefits.com">discoverybenefits.com</a>
Flexible Spending Accounts—Discovery Benefits	866-451-3399	<a href="http://discoverybenefits.com">discoverybenefits.com</a>
Life and Disability Insurance—MetLife	800-438-6388	<a href="http://metlife.com/insurance">metlife.com/insurance</a>
Accident, Critical Illness, and Hospital Indemnity Insurance—MetLife	800-438-6388	<a href="http://metlife.com/insurance">metlife.com/insurance</a>
401(k) Retirement Savings Plan—Fidelity	800-890-4015	<a href="http://401k.com">401k.com</a>
Employee Assistance Program—GuidanceResources	855-399-2524	<a href="http://guidanceresources.com">guidanceresources.com</a> (web ID: DTEAP)

This summary of benefits is not intended to be a complete description of the terms and DriveTime insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although DriveTime maintains its benefit plans on an ongoing basis, DriveTime reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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