



# Benefits Owner's Manual

Benefits Effective Jan. 1–Dec. 31, 2023



# Benefits Built for You

At the DriveTime family of companies, 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 2023 plan year (January 1, 2023, through December 31, 2023). Then, choose the options that are best for you and your family.

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## FINANCIAL SECURITY

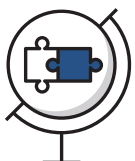
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Engage



Physical



Mental



Financial

# 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	X	X
Teladoc		X
SurgeryPlus		X
Dental Insurance	X	X
Vision Insurance	X	
Health Savings Account	X	X
Flexible Spending Accounts	X	
Short-Term Disability Insurance		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	X	X
Maternity and Paternity Leave		X
Employee Assistance Program		X
Pet Insurance	X	X

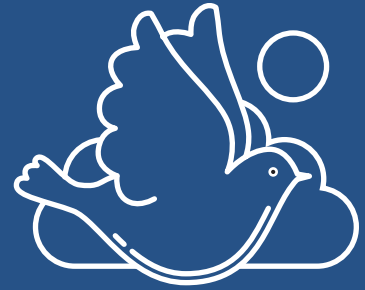
# Changing your benefits



MARRIAGE



BIRTH OR ADOPTION



DEATH

Due to IRS regulations, once you have made your elections for 2023, 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 child's eligibility for benefits
- Qualified Medical Child Support Order
- Change in your spouse's work status that affects his or her benefits

## HOW TO REQUEST A BENEFITS CHANGE

**Log into [Workday](#) within 31 days of the qualifying life event and follow these steps:**

1. Select View All Apps from the Homepage.
2. Select the Benefits app.
3. Select the Benefits box.
4. Select the Change Reason you need and Enter Date. Documents will be required as proof of the qualifying life event you are choosing. Examples include a marriage license or birth certificate.
5. Select Submit.
6. Select Inbox icon.
7. Select the Change Benefit Elections.
8. Select Let's Get Started.
9. Answer the question and select Continue.
10. Select the Enroll tab on each Account you want to change/enroll in. Answer all the required information needed in each account. These could include names, birth dates, and Social Security numbers.
11. Select either Review and Sign to complete or Save for Later if you need to review your choices.

**Change requests submitted after 31 days cannot be accepted.**

# Pick your best benefits

Want to save time and find the right plans for your needs? Check out Picwell at [drivetime.picwell.com](https://drivetime.picwell.com).

## WHAT IS PICWELL?

Picwell is an innovative employee benefits decision support tool that takes the guesswork out of health care benefits, making it easy to understand your benefits and make the right decisions during enrollment periods.

## WHAT INFORMATION DOES PICWELL NEED FROM ME?

Rest assured, Picwell respects your privacy and will never ask for personally identifiable information. Here's the information we need to match you with the right health plan:

- Age and gender for you and your family.
- Household income.
- Health care utilization over the last 12 months.
- Regularly taken prescription drugs.
- Willingness to take a risk — understanding the tradeoff between risk protection and cost savings.
- Ability to pay for unexpected medical care (e.g. having an emergency fund).

## HOW LONG DOES IT TAKE TO GET A PICWELL RECOMMENDATION?

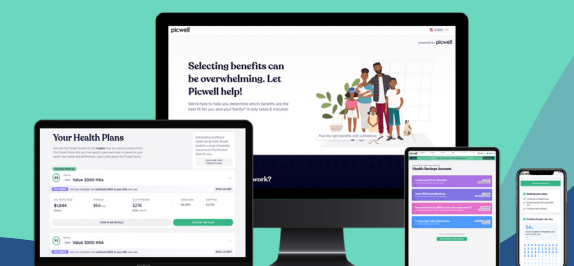
It takes less than 10 minutes to receive a Picwell recommendation. In fact, most users complete the entire process in about 6 minutes, allowing you to easily and quickly make your benefits decisions.

## DOES PICWELL FAVOR CERTAIN PLANS OVER OTHERS?

No, Picwell is 100% objective and solely focused on finding the ideal health plan for you - not your employer and not your insurance company.

**Choosing  
benefits is hard.  
Picwell makes it easy.**

LEARN MORE AT  
**picwell**





# Medical insurance

DriveTime offers two 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 embedded deductible
- You can fund a health care flexible spending account (FSA)

### HDHP

- Lower cost per paycheck
- Higher embedded 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? HDHP members must meet their deductible before the copay amount applies. PPO members are only required to pay the copay amount.



## DEDUCTIBLE

The amount you must pay for services before the plan will begin to pay. **The deductible is embedded.** That means after one member—whether it be employee, spouse, or child—meets their own deductible, the plan will begin to pay.

### PPO In-Network Deductible:

Individual: \$1,500;

Family: \$3,000

### HDHP In-Network Deductible:

Individual: \$3,000;

Family: \$6,000



## 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: \$5,000;

Family: \$10,000



## 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](https://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	Embedded \$1,500/\$3,000	Embedded \$3,000/\$6,000	Embedded \$3,000/\$6,000	Embedded \$5,600/\$11,200
<b>The amount that DriveTime contributes to your health savings account (HSA)</b>	N/A		Up to a \$400 match for employee-only coverage; Up to a \$700 match for all other coverage levels	
<b>Out-of-Pocket Maximum</b> (Includes deductible, copays, and coinsurance) Individual/Family	Embedded \$3,500/\$7,000	Embedded \$7,000/\$14,000	Embedded \$5,000/\$10,000	Embedded \$10,000/\$20,000
<b>Preventive Care</b>	Plan pays 100%	40% after deductible	Plan pays 100%	40% after deductible
<b>Physician Services</b>				
Premium Primary Care Physician 🇺🇸❤️❤️	\$20 copay	40% after deductible	10% after deductible	40% after deductible
Primary Care Physician	\$30 copay	40% after deductible	20% after deductible	40% after deductible
Premium Specialist 🇺🇸❤️❤️	\$40 copay	40% after deductible	10% after deductible	40% after deductible
Specialist	\$50 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	Not covered	\$10 copay	Not covered
Tier 2	\$35 copay		\$35 copay	
Tier 3	\$60 copay		\$60 copay	
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.

## ARE YOU COVERING YOUR SPOUSE AND/OR CHILDREN?

The deductibles are embedded. That means after one member—whether it be employee, spouse, or child—meets their own deductible, the plan will begin to pay.



# 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	\$46.00	\$184.62	\$0.00	\$145.00
Employee + Spouse	\$163.00	\$379.44	\$50.00	\$290.00
Employee + Child(ren)	\$125.00	\$312.12	\$30.00	\$240.00
Employee + Family	\$211.00	\$538.56	\$80.00	\$410.00

### Standard rates:

Coverage Level	PPO		HDHP	
	Full-Time	Part-Time	Full-Time	Part-Time
Employee Only	\$109.00	\$235.62	\$40.00	\$185.00
Employee + Spouse	\$288.00	\$481.44	\$150.00	\$375.00
Employee + Child(ren)	\$188.00	\$398.82	\$95.00	\$300.00
Employee + Family	\$336.00	\$686.46	\$175.00	\$530.00

## 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 you must pay for services before the plan will begin to pay. **The deductible is embedded.** That means the individual deductible applies to each covered family member (capped at family amount).



### 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

## VIRTUAL PRIMARY CARE

Virtual primary care allows you to connect with a primary care physician (PCP) for your on-going care needs and get the guidance to in-person care when needed.

### Help with ongoing health concerns and conditions:

#### Wellness screenings

- Breast cancer screening
- Prostate screening
- Colon cancer screening
- Cholesterol, blood sugar and other appropriate blood tests
- Adult vaccines
- Skin cancer screening
- Risk assessment

#### Diabetes

- Evidence-based diabetes care
- Risk assessment
- A1c testing, blood sugar testing and other testing
- Kidney health screening
- Neuropathy screening
- Prescriptions
- Medication management

#### Back pain

- Immediate pain evaluation
- Ongoing care plan
- Lifestyle recommendations

#### Skin conditions

- Skin infection
- Skin rashes
- Burns
- Acne
- Eczema
- Psoriasis

#### Men's health

- Prostate screening
- Sexual health
- Weight
- Exercise and diet

#### Women's health

- Birth control
- Menopause and perimenopause
- Hormone testing
- Sexual health
- Exercise and diet

#### High blood pressure

- Heart health screening
- Blood work

- Ongoing care plan
- Medication management
- Home blood pressure testing

#### Arthritis

- Immediate pain evaluation
- Ongoing care plan
- Medication management
- Lifestyle recommendations

#### Sleep problems

- Lifestyle screening
- Lifestyle/sleep modifications
- Sleep testing
- Medication management

#### Asthma

- Establish an ongoing care plan
- Rescue plan for flare-ups
- Medication management

#### High cholesterol

- Heart health screening
- Blood work
- Ongoing care plan
- Medication management

## GET STARTED TODAY



Establish a relationship with a PCP from Optum Virtual Care—who knows and understands you— from virtually anywhere.



Schedule same-day or next-day appointments.



Chat with a care team member 24/7 when your PCP is not available.



# Medical insurance

DriveTime medical plan members automatically receive additional benefits through UnitedHealthcare.

**Visit [myuhc.com](https://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 UnitedHealthcare app.**

## PREMIUM PROVIDERS



If you enroll in one of the DriveTime medical plans, you may 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](https://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.



## SELF-CARE BY ABLETO

Self-Care by AbleTo offers clinical techniques to help dial down the symptoms of stress, anxiety, and depression—anytime. DriveTime medical plan participants can upgrade to premium at no additional cost. Visit [ableto.com/begin](https://ableto.com/begin) to learn more.



# Medical insurance

DriveTime medical plan members have access to the following programs at no additional cost.



## 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 ADDITIONAL COST**.

**Quit For Life treats every tobacco user as a unique individual and tailors a quitting plan based on your needs**, providing you with coaching calls, unlimited access to Quit Coach staff, and access to the web portal. Log into [myuhc.com](https://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, and a success kit shipped right to your door with food and weight scales, recipes, and more Log into [newstart.realappeal.com](https://newstart.realappeal.com) to become a member.



## TELADOC

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

### Use Teladoc when:

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

Visit [teladoc.com](https://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](https://drivetime.surgeryplus.com) to learn more.



## HINGE HEALTH

DriveTime is excited to announce we are partnering with Hinge Health to help you conquer back and joint pain, recover from injuries, prepare for surgery, or stay healthy and pain free. Best of all, Hinge Health's programs are provided **AT NO ADDITIONAL COST** to you and your eligible dependents enrolled in a DriveTime medical plan.

Sign up for our wait list at [hingehealth.com/drivetimeOE](https://hingehealth.com/drivetimeOE).



# Medical insurance

In-network preventive care is \$0 out-of-pocket 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** to get started.

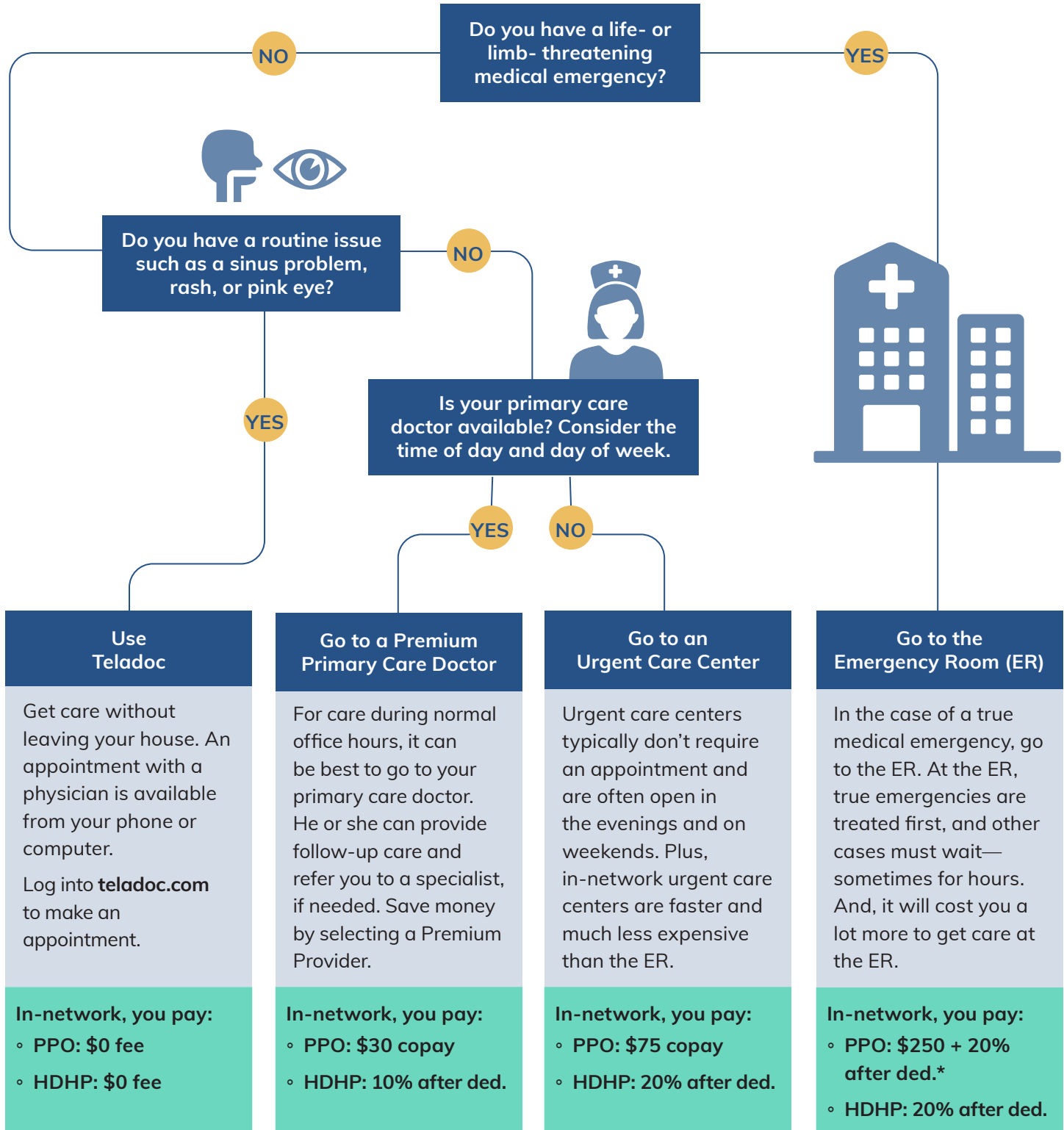
Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan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



# Virgin Pulse

DriveTime believes in supporting employees on their health journey.

That's why we partner with Virgin Pulse to offer a comprehensive wellness portal. Virgin Pulse is available to all DriveTime employees. Participation is optional, however, employees on the medical benefits plan are required to complete certain activities in order to earn the lower Wellness Rate.

**See below for a sample of what Virgin Pulse has to offer:**

- Step tracking and walking competitions against coworkers
- Guided wellness journeys and healthy habit challenges
- Monthly wellness webinars
- Nutrition and exercise tracking
- Annual health check survey
- And much, much more!



Best of all, many of these activities are rewarded with Pulse Cash. Redeem your cash for fitness equipment, gift cards, and more!

## HOW TO ENROLL

**Mobile app:**

1. Download the Virgin Pulse mobile app for iOS or Android.
2. Search for "DriveTime."
3. Enter first name, last name, and date of birth to match DriveTime's eligibility file.

**Web page:**

1. Visit [join.virginpulse.com/drivetime](https://join.virginpulse.com/drivetime) to activate your account.
2. Enter first name, last name, and date of birth to match DriveTime's eligibility file.

**Troubleshooting**

Create a case in Workday for assistance, or call Virgin Pulse at 888-671-9395.



**DriveTime has two premium rate structures for medical benefits: the Standard Rate and the Wellness Rate.**

The Wellness Rate is substantially lower than the Standard Rate. Each year employees have the opportunity to earn the Wellness Rate for the following year.

1

JOIN VIRGIN PULSE

2

COMPLETE THE HEALTH  
CHECK SURVEY

3

GET A BIOMETRIC  
SCREENING



# Dental insurance

DriveTime offers two dental insurance plan options through Delta Dental.

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 Delta Dental 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 Delta Dental network provider at [deltadental.com](https://deltadental.com).



**BrightNow! Dental offers exclusive dental discounts for DriveTime employees and their families.**

Visit [brightnow.com](https://brightnow.com) for a list of offices in your area. Call the office closest to you to ask about services or schedule an appointment. Be sure to mention you are a DriveTime Auto employee.

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



Maximize your health, wherever you are! Search for a dentist near you, view ID cards and more, right on your mobile device. Scan the QR code to download the app.



## DENTAL COSTS

Listed below are the per pay period costs for dental insurance. 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
<b>Employee Only</b>	\$4.19	\$8.42	\$8.98	\$11.85
<b>Employee + Spouse</b>	\$11.55	\$19.07	\$21.90	\$30.89
<b>Employee + Child(ren)</b>	\$12.60	\$21.42	\$24.07	\$34.61
<b>Employee + Family</b>	\$21.01	\$34.56	\$39.76	\$55.97



# Vision insurance

DriveTime offers two vision insurance plan options through DeltaVision.

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 [eyemed.com](http://eyemed.com).

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

## MOBILE APP



You have access to tools and resources that make accessing and using your vision benefit easy—no matter where you are. **Download the EyeMed Member App from the App Store or Google Play today!**

- Find nearby network providers
- On-the-fly appointment scheduling
- Direct line to EyeMed support
- Eye exam and contact lens reminders
- Electronic ID card for office visits
- Access benefits plan details

## VISION COSTS

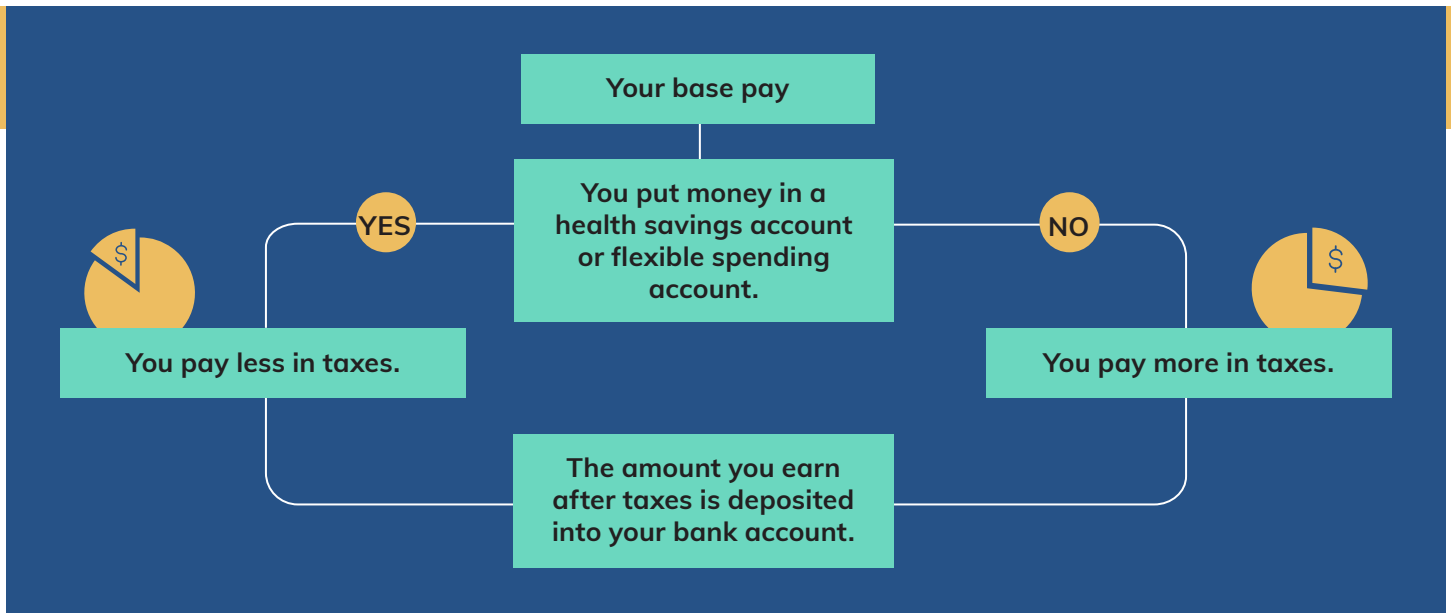
Listed below are the per pay period costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. The costs for full-time and part-time employees are the same.

Coverage Level	Standard Vision Plan	Premier Vision Plan
Employee Only	\$3.60	\$6.02
Employee + Spouse	\$7.01	\$11.74
Employee + Child(ren)	\$7.54	\$17.44
Employee + Family	\$8.01	\$18.53





# 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 19	Health Care Flexible Spending Account (FSA) More Information on Page 20	Dependent Care Flexible Spending Account (FSA) More Information on Page 20
Eligible medical plans	HDHP	PPO	All plans
Eligible expenses	Medical, dental, and vision	Medical, dental, and vision	Child and elder care
DriveTime contribution available in full within your first week of benefits coverage	DriveTime will match your contribution dollar-for-dollar up to \$400 for an individual and \$700 for family.	N/A	N/A
Your full election is available within your first week of benefits coverage	Your annual contribution is funded per pay period. You can deposit additional amounts separately.	Yes	Yes
You can change your election throughout the year	Yes	No, the only exception is if you experience a qualifying life event (see page 4).	No, the only exception is if you experience a qualifying life event (see page 4).
Funds roll over from one year to the next	Yes	Up to \$570	No
You can invest your funds	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>HEALTH PLAN ELIGIBILITY</b> Must be enrolled in the HDHP	 <b>HEALTH PLAN ELIGIBILITY</b> Must be enrolled in the PPO
 <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>2023 CONTRIBUTION LIMITS</b> \$3,850 single; \$7,750 family \$1,000 more if age 55+	 <b>2023 CONTRIBUTION LIMITS</b> Health Care FSA: \$2,850; Dependent Care FSA: \$5,000
 <b>ROLLOVER AVAILABLE</b> Yes, unlimited	 <b>ROLLOVER AVAILABLE</b> Up to \$570 (which must be used by 12/31/22)
 <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 partner bank, WEX.

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

## DRIVETIME CONTRIBUTION

DriveTime will match your contributions dollar-for-dollar up to the following amounts:

- **Employee-only:** \$400
- **All other levels:** \$700

**Note:** You must re-elect your HSA contribution during open enrollment each year.

## 2023 IRS HSA CONTRIBUTION MAXIMUMS

Contributions cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$3,850
- **All other levels:** \$7,750

If you are age 55+ by December 31, 2023, 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 [wexinc.com/discovery-benefits](https://wexinc.com/discovery-benefits) for eligibility information.

## PARTICIPANT SERVICES

Questions about your HSA? Contact WEX's participant services department at [customerservice@wexhealth.com](mailto:customerservice@wexhealth.com).

## MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



### USE

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.



### SAVE

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.



### INVEST

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 WEX.

Log into your account at [wexinc.com](https://wexinc.com) to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more. Questions about your FSA? Contact WEX's participant services department at [customerservice@wexhealth.com](mailto:customerservice@wexhealth.com).

**You must re-elect your FSA contributions during open enrollment each year.**



## HEALTH CARE FSA (FOR PPO MEMBERS)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

**You may contribute up to \$2,850 or up to the IRS allowed annual maximum for 2023.**



## DEPENDENT CARE FSA (FOR ALL ELIGIBLE EMPLOYEES)

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 or up to the IRS allowed annual maximum for 2023 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 or up to the IRS allowed annual maximum for 2023.**



**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 WEX 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 \$570 from your health care FSA to use in future years. Any amount in excess of \$570 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

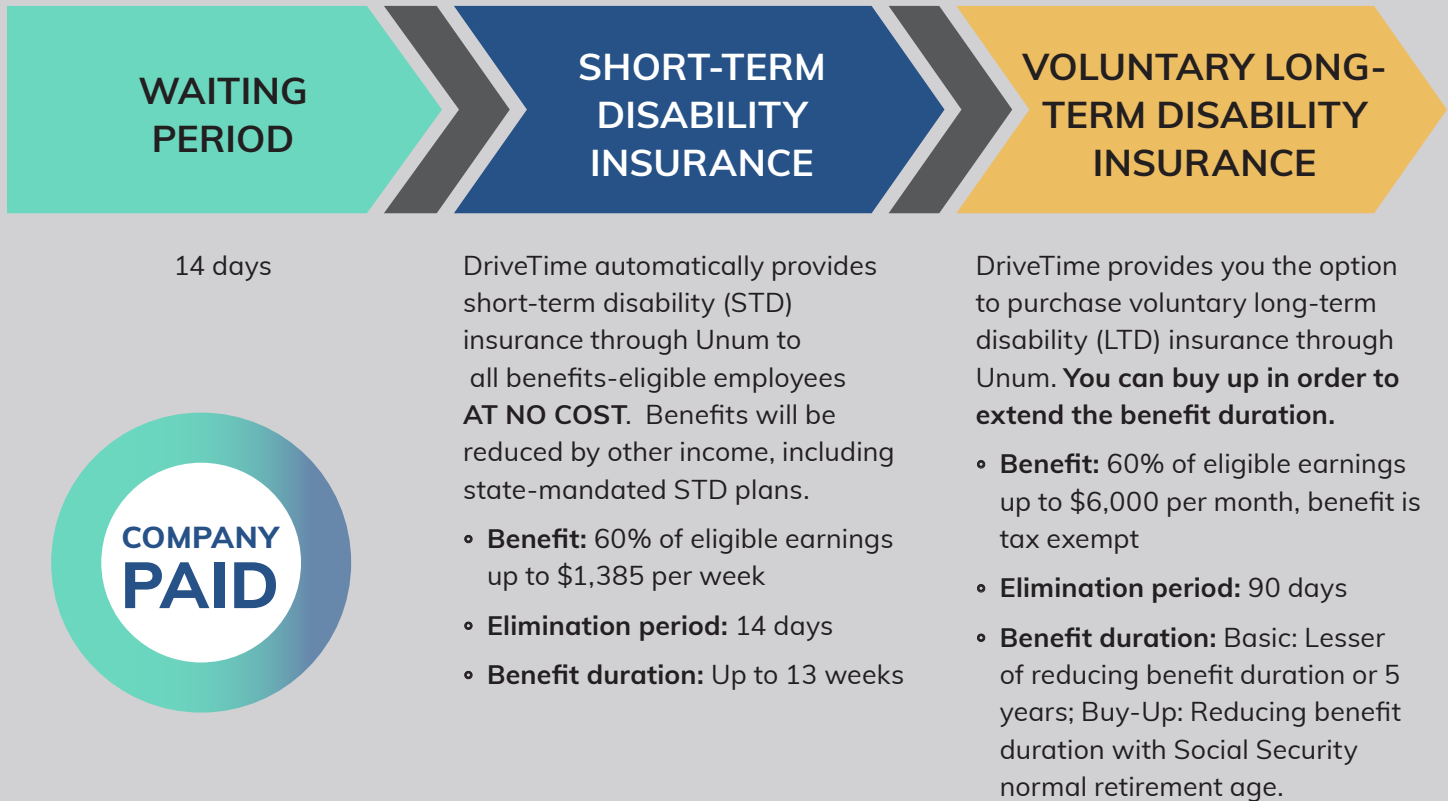




# Disability insurance

DriveTime offers disability insurance through Unum.

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



Note: Your eligible earnings combines your current year annualized base salary + your prior year 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	\$0.390	\$0.180	\$0.600	\$0.280



**ELECT COVERAGE NOW!** 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 Unum for approval.



# Life and AD&D insurance

DriveTime provides basic life and AD&D insurance through Unum 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 Unum 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.

**CLICK HERE to learn more about the importance of life and AD&D insurance.**



## 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 Unum.

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

- **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 50% of the employee's election, whichever is less; guarantee issue: \$30,000
- **Dependent child(ren):** 15 days to 6 months: \$1,000; 6 months to age 26: \$10,000; guarantee issue: \$10,000

**The supplemental life and AD&D plan is portable, meaning you can take the coverage with you if you change jobs.**



**ELECT COVERAGE NOW!** 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 Unum.



# Accident insurance

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

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.

**This plan will provide an annual benefit of \$50 when you complete an eligible health screening such as a stress test, glucose test, breast ultrasound, pap smear, etc. Please see your official plan documents for a full list of wellness exams.**



Unlike accidental death and dismemberment (AD&D) insurance, accident insurance covers both short- and long-term injuries. 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

## ACCIDENT INSURANCE INCLUDES BENEFITS FOR:

- **Injuries:** Fractures, dislocations, concussions, lacerations, eye injuries, torn knee cartilage, ruptured discs, second and third degree burns
- **Medical services and treatments:** Ambulance, emergency care, therapy services, medical testing (including x-rays, MRIs, CT scans), medical appliances, and certain types of surgeries
- **Hospitalization:** Hospital admission, confinement, and inpatient rehab after an accident
- **Additional benefits:** Accidental death, dismemberment, loss and paralysis

For complete plan details, refer to the official plan documents.





# Hospital indemnity insurance

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

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.

**This plan will provide an annual benefit of \$50 when you complete an eligible health screening such as a stress test, glucose test, breast ultrasound, pap smear, etc. Please see your official plan documents for a full list of wellness exams.**

## 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 UnitedHealthcare.

While the DriveTime medical plans provide coverage for hospital and medical expenses, they don't cover costs like daily living expenses, child care, or copays. A critical illness insurance policy can help you with these and other unexpected expenses.

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.

- **Employee:** \$5,000 increments up to \$30,000; guarantee issue: \$30,000
- **Spouse and dependent child(ren):** Up to 50% of employee election

**This plan will provide an annual benefit of \$50 when you complete an eligible health screening such as a stress test, glucose test, breast ultrasound, pap smear, etc. Please see your official plan documents for a full list of wellness exams.**





# 401(k) plan

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



## DRIVETIME MATCHES!

After 90 days of employment, DriveTime will match 100% of the first 3% and 50% on anything above 3% maxing at 5%.



## 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

All safe harbor matching contributions (2023 and beyond) are 100% vested immediately.



Enrollment is now easier than ever! In just 60 seconds, enroll in your 401(k) using one of three simple methods: Go to [401k.com/Easy](https://401k.com/Easy), text "ENROLL" to 343-898, or download the Netbenefits mobile app.



## DON'T FORGET TO KEEP YOUR BENEFICIARIES UP TO DATE!

**Designate your beneficiaries so that your intentions are made clear for your loved ones.**

You can set up beneficiaries as part of your enrollment by visiting [401k.com](https://401k.com) or downloading the Netbenefits mobile app at any time.



# 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.

All employees are eligible to roll over up to 80 hours of PTO to the next year. That means the remaining balances at the end of 2023 (up to 80 hours) will be available for use at the beginning of 2023.

## FULL-TIME PTO ACCRUAL

Length of Service	Classification	Paid Hours Accrued 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

Part-time employees are eligible to earn PTO based on the number of hours they work.

Length of Service	Classification	Paid Hours Accrued 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

Please refer to policy number 4.03 in your Employee Handbook for more information.



# Paid time off

## CALIFORNIA EMPLOYEES PTO ACCRUAL

Length of Service	Classification	Sick Hours	Paid Hours Accrued Per Year*
Less Than One Year	Hourly	1 hour earned for every 30 hours worked; capped at 48 hours  (72 hours for employees in the City of Los Angeles)	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

\*Vacation balances cap at annual accrual amount.



# 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
Continuous FMLA	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
Intermittent FMLA	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
Personal Leave (PLOA)	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
Americans with Disabilities Act (ADA)	All employees are eligible as of date of hire	Substantially limits normal life functions (walking, talking).	Physical therapy
Military Leave	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



# Bonding and Recovery 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
Unum Short-Term Disability (STD) Insurance	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
DriveTime	N/A	40% of eligible earnings while you are receiving STD benefits  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  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 4 for details.

## MATERNITY LEAVE EXAMPLE

- Juanita **delivers her baby on January 7, 2023.**
- 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 2023 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 Unum 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:** Unum: \$1,869.24  
DriveTime: \$5,916.02

## BONDING LEAVE

Employees will receive two weeks at 100% pay. In order to qualify the birth event must take place after you have hit 1 year tenure service requirement and is subject but not limited to FMLA eligibility rules and entitlement.



# Employee assistance program

Employee assistance program (EAP) services are provided at no cost through GuidanceResources.

COMPANY  
**PAID**



## CONFIDENTIAL EMOTIONAL SUPPORT

Access to five face-to-face visits with highly-trained clinicians who can help you or your family members with:

- 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://guidanceresources.com)

**App:** GuidanceResources® Now

**Web ID:** DTEAP



# Work perks



## EMPLOYEE DISCOUNTS

As a DriveTime employee, you have access to discounts from the following companies:

- **Tickets at Work:** Visit [ticketsatwork.com](https://ticketsatwork.com) (discount code: drive) to access discounted tickets for movies, concerts, amusement parks, etc.
- **Advance Auto Parts and CarQuest**
- **Tire America:** Enter coupon code: TIRESDRIVETIME at checkout for 10% off your order.
- **AT&T**
- **Verizon**
- **Staples**
- **Bright Horizons:** Discounts on child care tuition at full-service centers for children 6 weeks to 12 years old

## Identity protection

DriveTime provides you the option to purchase identity protection through LifeLock.

LifeLock helps to proactively safeguard your personal information and alerts you of potential threats. The cost for coverage is \$9.99 per month for employee-only coverage or \$18.98 per month for family coverage. Learn more by calling 800-607-9174.

## Pet insurance

DriveTime provides you the option to purchase pet insurance through Figo.

Figo offers customizable plans that can cover your pet's unexpected accidents and illnesses. If your pet becomes sick or injured, seek treatment from any licensed veterinarian in the US, Puerto Rico, or Canada. **Figo members also have access to 24/7 virtual vet visits.**

For more information and a complete list of coverages, visit [figopetinsurance.com](https://figopetinsurance.com).

## 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

### Complete these three steps to apply for education assistance:

1. Take the Tuition Reimbursement Program Overview course in U Academy.
2. Submit your application 30 days prior to the start of the program—the application form can be found [here](#).
3. Email your Tuition Reimbursement Paperwork no more than 30 days after the completion of the course to [RM-TuitionReimbursement@drivetime.com](mailto:RM-TuitionReimbursement@drivetime.com).

### Your completed paperwork should include the following documents:

- Itemized tuition statement and receipts—must indicate tuition costs and fees.
- Unofficial/official transcript of grades or completion certificate.
- Award List or Award Letter, if you receive scholarships/grants.

Please note, you must be in good academic standing at the time of your request to be eligible for tuition reimbursement.

### Currently DriveTime is currently partnered with:

- **DeVry University:** 15% discount on tuition
- **ASU Online:** Possible application waiver
- **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.



# Your Benefits Contact Information

Visit [Workday](#) or call 866-469-3847 to enroll, view your benefits, or submit questions.

Provider/Plan	Contact Number	Website
Medical—UnitedHealthcare	800-842-5658	<a href="#">myuhc.com</a>
Telemedicine—Teladoc	800-835-2362	<a href="#">teladoc.com</a>
SurgeryPlus	855-810-4946	<a href="#">drivetime.surgeryplus.com</a> (access code: DriveTime)
Dental—Delta Dental	800-352-6132	<a href="#">deltadental.com</a>
Vision—DeltaVision	866-800-5457	<a href="#">eyemed.com</a>
Health Savings Account—WEX	866-451-3399	<a href="#">wexinc.com</a>
Flexible Spending Accounts—WEX	866-451-3399	<a href="#">wexinc.com</a>
Life and Disability Insurance—Unum	Contact Center: 866-679-3054 File a Claim: 800-858-6843	Contact Center: <a href="#">unum.com/employees/contact-us</a> File a Claim: <a href="#">unum.com/employees/file-a-claim</a>
Accident, Critical Illness, and Hospital Indemnity Insurance—UnitedHealthcare	Benefit Questions: 800-444-5854 Claims: 888-299-2070	Benefit Questions: <a href="#">uhc.com/employer/health-plans/supplemental</a> Claims: <a href="#">myuhcfc.com</a>
401(k) Retirement Savings Plan—Fidelity	800-890-4015	<a href="#">401k.com</a>
Employee Assistance Program—GuidanceResources	855-399-2524	<a href="#">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.

The AbleTo mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan. Self Care is not available for all groups in District of Columbia, Maryland, New York, Pennsylvania, Virginia, or West Virginia and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the mobile application.