



# 2018 DRIVETIME BENEFITS OWNER'S MANUAL



LifeTime  
DriveTime Benefits Package

# TABLE OF CONTENTS

<b>Your Benefits Eligibility Explained</b>	2 EMPLOYEE ELIGIBILITY	2 DEPENDENT ELIGIBILITY	2 LIFE STATUS CHANGE EVENT
<b>New Hire Benefits Enrollment</b>		3 NEW HIRE BENEFITS OVERVIEW	4 BENEFITS CHECKLIST
<b>Medical Coverage</b>		5 COMPARING TWO PLANS	6 MEDICAL COVERAGE RATES
<b>Dental Plan Overview</b>			7 DENTAL PLAN OVERVIEW
<b>Vision Plan Overview</b>			8 VISION PLAN OVERVIEW
<b>Disability &amp; Life Insurance</b>			9 Disability & Life Insurance
<b>Retirement Savings (401k)</b>			10 Retirement Savings (401K)
<b>Voluntary Benefits</b>		11 Hospital Indemnity	12 Critical Illness & Accident
<b>How to Enroll in Benefits</b>		13 How to Enroll	14 Confirm your elections
<b>Your Wellness Program</b>		15 Your Wellness Program	16 Your Wellness Resources
<b>Paid Time Off, Tuition Assistance &amp; Leave Process</b>	17 PTO & Tuition Reimbursement	18 Leave of Absence	18 Maternity & Bonding Pay
<b>Contact Benefits &amp; Frequently Asked Questions</b>	19 Contact Benefits	20 Glossary of Terms	21 Frequently Asked Questions



## EMPLOYEE ELIGIBILITY

If you are a regular, active employee you are eligible to enroll in DriveTime's Benefits Program! You can enroll in benefits as a new hire within your first 30 days of employment. After that, you have to wait until Open Enrollment or a Life Status Change Event to enroll or make changes to your elections.



Benefits are active on your **31st day** of employment and end on the **last day worked at midnight**.



## YOU CAN ALSO ENROLL DEPENDENTS

- Legal spouses
- Common-law spouses (TX only)
- Children and stepchildren
- Adopted children

**Children/stepchildren:**  
Medical for up to age 26 and dental/vision for ages 19-25, if enrolled as a full-time student

## VERIFYING DEPENDENTS ELIGIBILITY

DriveTime conducts dependent eligibility verification for all employees who cover dependents on their benefits (this includes medical, dental and vision). You are required to provide documentation verifying the eligibility of each of your covered dependents. For a complete listing of acceptable documents for dependent eligibility verification, visit the benefits enrollment website at:

**WWW.MYDTBENEFITS.COM**



### IF YOU DO NOT PROVIDE PROOF OF DEPENDENT ELIGIBILITY:

- They will not be eligible for medical, dental and/or vision coverage and will be removed from your benefits start date.
- They will not be eligible for COBRA.
- Enrolling an ineligible dependent on your plan is an integrity issue and could result in termination of your employment.

If you have questions on dependent eligibility, please contact the Benefits Department or see the "Summary Plan Descriptions" posted on the [www.drivetimebenefits.com](http://www.drivetimebenefits.com) website.



## WHAT IS A LIFE STATUS CHANGE?

- Marriage or divorce
- Birth or adoption of a child
- Death of spouse or dependent
- Gain or loss of coverage
- Change in employment status
- Change in dependent eligibility

Any changes you make as a result of a qualified life change event must be submitted **within 31 days of the qualifying event**.

The **Life Status Change transaction** can be found on the [www.mydtbenefits.com](http://www.mydtbenefits.com) website. If you miss this enrollment window, you will have to wait until the next annual Open Enrollment to make benefit changes.

It is your responsibility to ensure your dependents meet, and continue to meet, the requirements for eligible dependents under the DriveTime Health Plan.

In order to cover dependents on your benefits, you must submit documentation verifying your dependents' eligibility before your benefits start date (your benefits begin on your 31st day of employment). Please upload your documentation on [www.mydtbenefits.com](http://www.mydtbenefits.com), submit via email with your employee ID to [drivetime@winstonbenefits.com](mailto:drivetime@winstonbenefits.com), or fax with your employee ID to 732-903-9271. If not received, benefit elections for your dependents will not be processed.



## WELCOME - HERE'S HOW YOU GET STARTED

Welcome to DriveTime! Please make sure to complete each of these steps to ensure your enrollment in benefits. If you have any problems completing any of the steps, make sure to contact us via email and we will be glad to assist you. You'll find a full **checklist outline available for you to use on the next page** to help you keep track of your deadlines in accordance with your hire date.

### IMPORTANT BENEFITS DEADLINES



  
**2 WEEKS**  
FROM START DATE

#### STEP 1 Benefits New Hire Orientation

This step is simply a training overview which can be completed using our EVO training site found on the DASH home page.

  
**30 DAYS**  
FROM START DATE

#### STEP 2 Enroll in Benefits

Log on to [www.mydtbenefits.com](http://www.mydtbenefits.com). From there, click on New Hire Enrollment to elect your benefits (this will include adding dependents, assigning beneficiaries for life insurance, etc.). Be sure to hit "confirm" to submit.

  
**30 DAYS**  
FROM START DATE

#### STEP 3 Dependent Verification

In order to cover dependents on your benefits, you must submit documentation verifying your dependents' eligibility before your benefits start date. You can upload your documentation on [www.mydtbenefits.com](http://www.mydtbenefits.com).

  
**31st DAY**  
OF EMPLOYMENT

#### STEP 4 Benefits Take Effect

If you elected medical coverage, you will receive your insurance card for United Healthcare in the mail at your home address listed in Ultipro (<http://n32.ultipro.com>). Please note, dental and vision coverage providers do not send coverage cards.

  
**60 DAYS**  
AFTER BENEFITS  
EFFECTIVE DATE

#### STEP 5 Wellness Program Steps

Participate in our Wellness Program to earn lower costs on your medical premiums. Go to [www.drivetime.mywellmetrics.com](http://www.drivetime.mywellmetrics.com) to print your wellness screening form. Schedule an appointment with your doctor to complete your physical and biometric screening.

Make sure to verify your earned points 72 hours after your doctor submits your results at [www.drivetime.mywellmetrics.com](http://www.drivetime.mywellmetrics.com). Complete challenges on the website to earn additional points.



Your hire date:

\_\_\_ / \_\_\_ / \_\_\_

Use your hire date to add your specific deadlines for each checklist item below. It's very important that these items are completed on time for your benefits to take effect!

## STEP 1 BENEFITS NEW HIRE ORIENTATION

Due 2 weeks after your date of hire

Your deadline:  
\_\_\_ / \_\_\_ / \_\_\_

+14  
days

## STEP 2 ENROLLING IN BENEFITS

Due 30 days after date of hire

Your deadline:  
\_\_\_ / \_\_\_ / \_\_\_

+30  
days

## STEP 3 DEPENDENT PAPERWORK

Due 30 days after date of hire

Your deadline:  
\_\_\_ / \_\_\_ / \_\_\_

+30  
days

## STEP 4 BENEFITS TAKE EFFECT

Active on 31st day after date of hire

Benefits Effective:  
\_\_\_ / \_\_\_ / \_\_\_

+31  
days

## STEP 5 BIOMETRIC TESTING & ANNUAL PHYSICAL

Due 60 days after benefits take effect

Your deadline:  
\_\_\_ / \_\_\_ / \_\_\_




+90  
days





## TWO MEDICAL PLANS TO CHOOSE FROM

See more information on these options below.

**Need help choosing which is right for you? Call (855) 430-4558.**

COMPARING THE PLANS 	 <b>The Traditional Plan</b> Preferred Provider Organization (PPO) plan that comes with co-pays for office visits and prescription coverage.	 <b>The Liberty Plan</b> High deductible health plan that comes with an option to save tax-deferred in a Health Savings Account (HSA).
<b>DEDUCTIBLE</b>	\$850 Individual / \$1,700 Family	\$1,350 Individual / \$2,700 Family
<b>CO-PAY</b>	\$30 Primary / \$50 Specialist / \$75 Urgent Care	Use Health Savings Account (HSA). Pay up to 100% of annual deductible; then 80/20 coinsurance to Out-of-Pocket max.
<b>HOSPITAL CO-PAY</b>	\$200 Co-Pay + deductible + 80/20 coinsurance	Use Health Savings Account (HSA). Pay up to 100% of annual deductible; then 80/20 coinsurance to Out-of-Pocket max.
<b>EMERGENCY ROOM</b>	Co-Pays: $\left( \begin{array}{l} 1^{st} - 2^{nd} \text{ visit} = \$250, + \text{DEDUCTIBLE}, 20\% \\ 3^{rd} - 5^{th} = \$350 + \text{DEDUCTIBLE}, 20\% \\ 6^{th} \text{ or more: } \$500 + \text{DEDUCTIBLE}, 20\% \end{array} \right)$	Use Health Savings Account (HSA). Pay up to 100% of annual deductible; then 80/20 coinsurance to Out-of-Pocket max.
<b>PRESCRIPTIONS</b>	Co-Pays apply \$10/\$35/\$60/20% (max \$250) Mail Order: \$20/\$70/\$120 Injectable Drugs: 10%	Use Health Savings Account (HSA). Pay up to 100% of annual deductible; then co-pays to Out-of-Pocket max.
<b>OUT-OF-POCKET MAX</b>	\$3,750 Individual / \$7,500 Family (includes deductible)	\$2,600 Individual / \$5,200 Family (includes deductible)
<b>PREVENTIVE CARE</b>	100% Covered (includes preventive health services specified in the health care reform law)	100% Covered (includes preventive health services specified in the health care reform law)
<b>DEPENDENT ELIGIBILITY</b>	Up to age 26	Up to age 26
<b>LIFETIME MAX</b>	Unlimited	Unlimited

\*If you do not complete your physical/biometric testing you will be defaulted to the bronze tier rates.\*

COMPARE RATES	 The Traditional Plan		 The Liberty Plan	
	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME
<b>WELLNESS GOLD</b> ▾				
EMPLOYEE	\$31.90	\$163.07	\$24.65	\$137.34
EMPLOYEE + SPOUSE	\$112.20	\$385.97	\$86.70	\$325.08
EMPLOYEE + CHILD(REN)	\$85.80	\$288.73	\$66.30	\$243.18
EMPLOYEE + FAMILY	\$144.10	\$484.70	\$111.35	\$408.24
<b>WELLNESS SILVER</b> ▾				
EMPLOYEE	\$43.69	\$188.83	\$35.11	\$153.94
EMPLOYEE + SPOUSE	\$130.23	\$411.77	\$104.65	\$338.24
EMPLOYEE + CHILD(REN)	\$99.59	\$308.04	\$80.03	\$253.02
EMPLOYEE + FAMILY	\$167.26	\$517.10	\$134.40	\$424.76
<b>WELLNESS BRONZE</b> ▾				
EMPLOYEE	\$91.30	\$208.30	\$65.91	\$182.40
EMPLOYEE + SPOUSE	\$237.49	\$417.64	\$182.07	\$387.14
EMPLOYEE + CHILD(REN)	\$148.29	\$341.00	\$123.67	\$286.05
EMPLOYEE + FAMILY	\$269.39	\$590.29	\$216.55	\$488.79

\*Please note Wellness Tier Rates have changed.\*



## ABOUT SAVINGS ACCOUNTS

The Liberty Plan has a Health Savings Account (HSA) to allow you to save money for your health expenses. DriveTime will match up to a certain amount and it will be fully-funded into your account at the beginning of the year!

### Dependent Care Flexible Spending Account

For childcare expenses. Can be elected with either plan, maximum election is \$5,000 and employee contributions are funded on pay dates.



Traditional: FSA
<p><b>Maximum Election:</b> <b>\$2,600</b></p> <hr/> <ul style="list-style-type: none"> <li>✗ Does NOT rollover</li> <li>✗ DriveTime does NOT match</li> <li>✓ Total election available on first pay date</li> <li>✓ Pre-tax deduction</li> <li>✓ Provide receipts to Discovery Benefits and keep in case of audit</li> </ul>

Liberty: HSA
<p><b>Maximum Election:</b> <b>\$3,450 / \$6,900</b></p> <p style="text-align: center;"><small>individual      family</small></p> <hr/> <ul style="list-style-type: none"> <li>✓ Rolls over to next year</li> <li>✓ DT matches \$250 (indv.) / \$500 (family)</li> <li>✓ Employee contributions funded on pay dates</li> <li>✓ Pre-tax deduction</li> <li>✓ Keep receipts in case of audit</li> </ul>

\*See IRS Publication 502: Medical & Dental for eligible expenses.

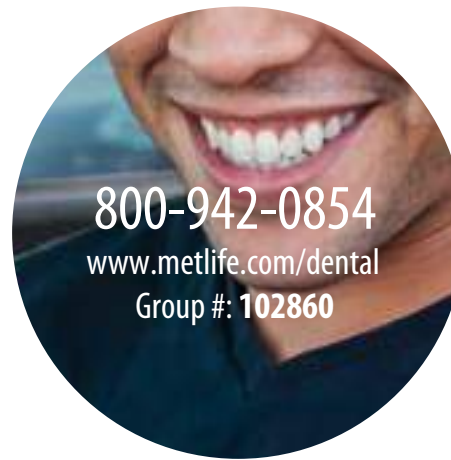
# DENTAL COVERAGE

www.drivetimebenefits.com



## Three plans to choose from! - WHICH IS RIGHT FOR YOU?

For a healthy smile, DriveTime offers dental coverage through MetLife. All three plans allow you to see any licensed dentist; however, you will **save money by selecting an in-network MetLife dentist.**



## DENTAL PREMIUMS



	FULL-TIME STANDARD PLAN	FULL-TIME ENHANCED PLAN	FULL-TIME PREMIER PLAN	PART-TIME & IC RATES
EMPLOYEE	\$4.11	\$4.19	\$6.49	PART-TIME AND IC RATES CAN BE VIEWED AT WWW.DRIVETIMEBENEFITS.COM
EMPLOYEE + SPOUSE	\$10.46	\$11.55	\$16.42	
EMPLOYEE + CHILD(REN)	\$10.56	\$12.60	\$18.00	
EMPLOYEE + FAMILY	\$17.23	\$21.01	\$29.81	

## DENTAL BENEFITS



	STANDARD PLAN (IN & OUT-OF NETWORK)		ENHANCED PLAN (IN & OUT OF NETWORK)		PREMIER PLAN (IN & OUT OF NETWORK)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
DEDUCTIBLE	\$50 SELF / \$150 FAMILY	\$75 SELF / \$225 FAMILY	\$50 SELF / \$150 FAMILY	\$150 SELF / \$150 FAMILY	\$50 SELF / \$150 FAMILY	\$150 SELF / \$150 FAMILY
PREVENTATIVE SERVICES	100%	Ded., 80%	100% - 2 cleanings/calendar year IN/OUT OF NETWORK		100% - 4 cleanings/calendar year & composite fillings on all teeth. IN /OUT OF NETWORK	
MAJOR SERVICES	Ded., 50%	Ded., 40%	Ded., 50%	Ded., 50%	Ded., 50%	Ded., 50%
ANNUAL PLAN MAX	\$1,500	\$750	\$1,500	\$1,500	\$5,000	\$5,000
ORTHODONTIC SERVICES	\$1,500	\$750 CHILD ONLY	\$1,500	\$1,500 Adult and Child	\$1,500	\$1,500 Adult and Child



Mississippi, Texas and Georgia have legal restrictions that require that the coverage for in- and out-of-network be the same. The benefit is 80% for diagnostic and preventative, 60% for basic services, and 40% for major services. Maximum annual benefit is \$1,750.



## DID YOU KNOW?

VSP has a TruHearing Program, which can provide you and your family members with discounts of up to 50% on hearing aids. **Sign up at [vsp.truhearing.com](http://vsp.truhearing.com).**



### KEEPING YOUR EYES HEALTHY

To help maintain your vision, DriveTime offers vision coverage through VSP. The plan allows you to see any eye doctor; however, **you will save money by selecting an in-network VSP physician.**

### VISION COVERAGE PROVIDED BY



800-877-7195

www.vsp.com

Group #: 12139952

### STANDARD PLAN PREMIUMS



EMPLOYEE	\$3.78
EMPLOYEE + SPOUSE	\$7.38
EMPLOYEE + CHILD(REN)	\$7.94
EMPLOYEE + FAMILY	\$8.43

### PREMIER PLAN PREMIUMS



EMPLOYEE	\$5.05
EMPLOYEE + SPOUSE	\$9.85
EMPLOYEE + CHILD(REN)	\$14.64
EMPLOYEE + FAMILY	\$15.55

\*Same rates for full-time and part-time

### VISION BENEFITS



	STANDARD PLAN COPAYS & FREQUENCY	PREMIER PLAN COPAYS & FREQUENCY	OUT OF NETWORK REIMBURSEMENT*
COMPREHENSIVE EXAM	<b>\$15</b> co-pay Available every 12 months	<b>\$15</b> co-pay Available every 12 months	Up to <b>\$50</b>
SINGLE VISION LENSES	<b>\$15</b> co-pay Available every 12 months	<b>\$15</b> co-pay Available every 12 months	Up to <b>\$50</b>
FRAMES	<b>\$150</b> allowance then <b>20%</b> discount Available every 24 months	<b>\$150</b> allowance then <b>20%</b> discount Available every 24 months	Up to <b>\$70</b>
	OR	AND	Up to <b>\$105</b>
CONTACTS	<b>\$150</b> allowance for exam and contacts Available every 12 months	<b>\$150</b> allowance for exam and contacts Available every 12 months	
LASER CORRECTION	Average <b>15%</b> discount only with contracted facilities	Average <b>15%</b> discount only with contracted facilities	N/A

\*If you go to an out-of-network provider, you will be required to submit your expenses for reimbursement.



## BASIC LIFE INSURANCE - AT NO COST TO YOU!

Even if you do not enroll in any benefits with us, you are still provided the coverage. It is very important for you to make your beneficiary elections via mydtbenefits.com and add the names of the people or organizations for your wishes to be honored. We encourage all DriveTime employees to elect primary and secondary beneficiaries.



<b>LIFE INSURANCE</b>	<b>1x ANNUAL EARNINGS TO \$50,000 MAXIMUM</b> A free policy courtesy of DriveTime for all employees
<b>SUPPLEMENTAL LIFE INSURANCE</b>	<b>5x ANNUAL EARNINGS UP TO \$450,000</b> Maximum taken in increments of \$10,000 / Guaranteed issue at first enrollment opportunity without need for evidence of insurability: \$300,000
<b>SPOUSE LIFE INSURANCE</b>	<b>COVERAGE AVAILABLE UP TO \$100,000</b> Must elect coverage to enroll / Cannot exceed Lesser of \$100,000 or 50% of employee election / May elect coverage in \$5,000 increments / Spouse guaranteed issue: \$30,000
<b>DEPENDENT LIFE INSURANCE</b>	<b>COVERAGE AVAILABLE UP TO \$10,000</b> One rate covers all children ( 6 mos. - 26 yrs. old) / Guaranteed issue: \$10,000 / \$5,000.
<b>DISABILITY</b>	<b>SHORT-TERM DISABILITY</b> 60% of salary to a max of \$1,385 per week / 14-day waiting period before payments begin (DriveTime pays for this policy if you purchase LTD).  <b>LONG-TERM DISABILITY</b> 60% of salary to a max of \$6,000 per month <b>CORE PLAN:</b> 5 year benefit duration  <b>BUY-UP:</b> Buy-up option to Social Security Normal Retirement Age (65).



## PARTICIPATE IN DRIVETIME'S 401K

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 offers a 401(k) Retirement Savings Plan. Your contributions are deposited into your account before you pay taxes, saving you money.

401K PLAN  
PROVIDED BY



800-890-4015  
www.401k.com



### DRIVETIME MATCHES!

DriveTime will match **\$0.40** on every dollar for the first **6%** of the salary you contribute.



### UPDATE ANYTIME

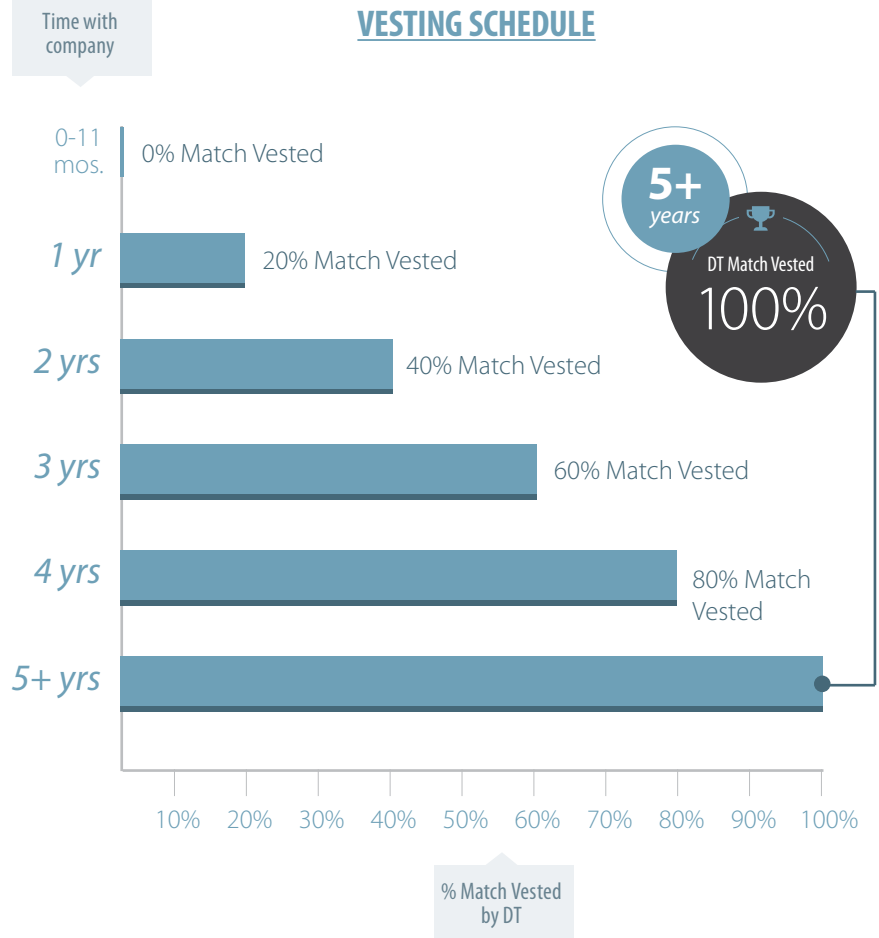
You may increase, decrease or stop your contributions anytime through Fidelity's website.



### IT'S YOUR INVESTMENT

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

## VESTING SCHEDULE



New for 2018! Hospital Indemnity, Critical Illness, and Accident Insurance

## Why is having hospital indemnity insurance important?

Hospital stays are costly and are often unexpected. Since most health care plans don't cover all of your expenses, you need to take steps to help protect yourself and your savings.

With an average cost of \$10,000 per hospital stay in the U.S.,<sup>1</sup> it's easy to see why having hospital indemnity insurance may make good financial sense. Just think about the possibility of having a hospital stay due to an accident or illness:

- Your child gets hurt on the school playground
- You experience chest pains while exercising and are admitted to the hospital to be checked and monitored
- Your spouse<sup>2</sup> undergoes an emergency appendectomy

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**With an average cost of \$10,000 per hospital stay in the U.S.,<sup>1</sup> it's easy to see why having hospital indemnity insurance may make good financial sense.**

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Even the best medical plans may leave you with extra expenses to pay out of your own pocket.

A hospital stay can require a variety of treatments, tests, therapies and other care and services to assist in recovery. Each of these services may mean extra out-of-pocket costs for you to pay, beyond what your medical plan may cover, including medical plan deductibles and copayments, and extra expenses associated with out-of-network care and treatment.

Other household expenses may be harder to cover due to lost or reduced income, like your mortgage, car payment, child care or household upkeep while you recover.

Hospital indemnity insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event and meet the policy and certificate requirements. Typically a flat amount is paid for hospital admission and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay. This payment can help you focus more on getting back on track and less on the extra expenses an accident or illness may bring.

# Why critical illness insurance makes sense

Critical illness insurance can help with unexpected expenses that may not be covered by your medical insurance.

## Why do I need it?

Your medical insurance helps cover your medical bills if you get sick. But a serious illness, such as cancer,<sup>1</sup> heart attack or stroke<sup>2</sup> may bring unexpected expenses that might not be covered by your medical insurance. At the same time, a critical illness may affect your ability to earn an income, which may cause you to dip into your savings. Some expenses might include:

- Essential living expenses, especially if you can't work or if a relative takes time off to help care for you
- Medical copays and deductibles
- Additional childcare while you recover

## How much should I be prepared for?

By themselves, these expenses may not seem significant but together they can add up. In fact, out-of-pocket costs associated with an unexpected critical illness can be as high as \$14,444 or more, according to MetLife survey respondents.<sup>3</sup>

Now that you know how critical illness insurance can help protect your financial security, take a few minutes to learn more and enroll today.

During these uncertain economic times, critical illness insurance can become an even more important addition to your financial safety net.

## How does critical illness insurance help?

Critical illness insurance covers specific conditions such as cancer, heart attack or stroke. Plus, it:

- Provides a lump-sum payment if you are diagnosed with a covered condition
- Helps you focus on your recovery instead of your finances
- Can supplement your savings to help pay for unexpected expenses related to a critical illness

## And the plan also:

- Offers convenient payroll deduction
- May be less expensive than you think

# Why accident insurance makes sense

An accident can bring unexpected expenses.

## Accident insurance can help you get back on your feet.

An accident can happen to anyone in the family — and with it can come unexpected expenses not covered by medical insurance. You may want to consider accident insurance if:

- You and your family have an active lifestyle
- Your children play sports
- Your medical plan has high deductibles or copays

## Accident insurance:

- Covers your family for a wide variety of accidental injuries, including broken bones, concussions, dislocations, and second- and third-degree burns.<sup>1</sup>
- Provides a lump-sum payment when a covered person has medical services and treatments related to accidental injuries, such as certain doctor visits, ambulance transportation, medical testing and physical therapy.<sup>1</sup>
- Is a valuable complement to your medical insurance.

- Is a valuable complement to your medical insurance.
- Can help protect your savings from unexpected expenses, which could be substantial.
- Provides payment directly to you, which you can use any way you see fit.

## It's easy.

- There are no waiting periods, and with a hassle-free claims process, you have less to worry about.
- You may have a choice of plans to fit your budget and specific needs.
- You can also take the coverage with you if you leave the company or retire.<sup>2</sup>

Now that you know how accident insurance can help, take a few minutes to learn more and enroll today!



## TO ENROLL LOGIN TO WWW.MYDTBENEFITS.COM

All enrollments or changes to your benefits are completed online. All new hires have 30 days from their hire date to enroll. Follow the instructions below to get started.

Employee Login

Employee ID:  
DT#####

Last 4 SSN+ Employee ID:  
#####

LOGIN

### STEP 1 LOGIN TO WWW.MYDTBENEFITS.COM

Login using your employee ID . Your password is the last four digits of your social security number followed by your six digit employee id number.

MANAGE MY BENEFITS

CHANGE MY BENEFICIARIES

FIND A FORM

### STEP 2 ACCESSING BENEFITS

After logging in on the home page, click on the tab called *"Manage My Benefits"* at the top of the page.

From here you will be taken to a screen that says available transactions.

AVAILABLE TRANSACTIONS

2018 OPEN ENROLLMENT

START NOW

### STEP 3 ENROLLMENT PROCESS


Now you will start the enrollment process by clicking the **START NOW** button found under available transactions 2018 OPEN ENROLLMENT.


CONTINUE ON NEXT PAGE >


## STEP 4 YOUR BENEFITS ELECTION PAGE

FOLLOW THE PROMPTS LEADING YOU THROUGH EACH OF YOUR ENROLLMENT OPTIONS.

- Welcome
- Choose Your Life Event
- CHOOSE MY BENEFITS**
- Medical
- HSA
- FSA
- Dental
- Vision
- Employee Life Insurance
- Long Term Disability
- TOTAL**
- Confirm Elections
- Confirmation Statements

 Services / Support

 **Call Us:**  
1-855-430-4558

 **Email Us**

YOUR BENEFITS ELECTION PAGE

Make sure to click "Confirm Elections" at the end of the page after reviewing all of your benefit elections. If you do not confirm, your updates will not go into effect and will result in no coverage!

MAKE SURE YOU HAVE COMPLETED THE CONFIRMATION STEP!

ELECT & CONFIRM BENEFITS FOR 2018



### YOU HAVE RECENTLY COMPLETED A TRANSACTION.

On 8/25/2017, you completed a transaction for: 2017 New Hire.

If you are satisfied with your elections, no further action is required. Otherwise, select one of the following options on the right:

REVIEW your recent elections.



DELETE TRANSACTION so that elections/changes you made will not take effect.



START OVER from the beginning of the enrollment.





## Earn points to save \$ on your Medical Premiums

DriveTime's Wellness Program is designed to help employees, including spouse (if enrolled), identify health risk factors before they become serious health problems. To get started, you and your spouse (if enrolled) will need to complete steps to earn points. Your discount is based on how many points you earn. If you cover a spouse, you each earn your own points for the wellness program; your discount will be based on the lesser of the two amounts of points earned.



Your participation in this program is voluntary, but why not save money while taking care of your health? Save up to \$1,544.40 per year with employee only coverage, and up to \$3,256.76 per year with family coverage.

### START WITH THE FOLLOWING STEPS TO EARN YOUR FIRST 1,800 POINTS!

STEPS	WHERE TO COMPLETE	POINTS EARNED
NON- TOBACCO USER	WELLNESS FORM	600
BIOMETRIC TESTING	DOCTOR'S OFFICE OR LAB	600
ANNUAL PHYSICAL	DOCTOR'S OFFICE	600

### HOW DO YOU EARN POINTS FROM BIOMETRICS?

BIOMETRIC CATEGORY	VALUE TO PASS	POINTS EARNED IF PASS/EXEMPT
Blood Sugar (Glucose)	Glycohemoglobin A1c test: <b>6.2% or less</b>	300
Body Mass Index (BMI)	<b>Less than 29.9 kg/m<sup>2</sup></b>	300
Cholesterol	<b>200 mm/dl or less</b> or <b>Total/HDL 4.0 or less</b>	300
Blood Pressure (BP)	<b>139/89 mm/Hg or less</b>	300



### WHAT ARE THE WELLNESS TIERS?

WELLNESS GOLD	WELLNESS SILVER	WELLNESS BRONZE
✓ 3,000 + POINTS	✓ 2,500-2,999 POINTS	✓ 0-2,499 POINTS
Keep the full discount on your medical rates	Partial discount on your medical rates	Lose the discount on your medical rates

**Platinum Level: 3,500 POINTS Earns you a \$50 Amazon Gift Code!**







# YOUR WELLNESS RESOURCES



## WELLTIME (ADURO)

Website: [www.drivetime.mywellmetrics.com](http://www.drivetime.mywellmetrics.com)  
Phone: 855-864-0721  
Email: [Support@AduroLife.com](mailto:Support@AduroLife.com)

At DriveTime, we want to help you to be the best you can be, as we strive to be the best company we can be. WellTime will make it easy and fun for you to challenge yourself, your health decisions, and provide you with the tools and support to develop healthy habits, and earn points toward your wellness tiers and great incentives while you are doing so.

## GUIDANCE RESOURCES

Phone: 866 799-2728  
Website: [www.guidanceresources.com](http://www.guidanceresources.com)  
(Web ID: DTEAP)

Call Guidance Resources for help finding a doctor for your wellness visit or for emotional health services. You and your family have access to a full range of emotional health services through an employee assistance program (EAP) and mental health and substance abuse (MHSA) benefits.

## HEALTHY PREGNANCY PROGRAM (United Healthcare)

Phone: 888-246-7389

The Healthy Pregnancy Program through United Healthcare provides health assessments, customized educational materials and maternity nurse support throughout your pregnancy.

## CANCER RESOURCE CENTER (United Healthcare)

Phone: 800-842-5658

Call the Cancer Resource Center to speak with nurses who specialize in cancer treatment and can help you understand your cancer diagnosis or seek treatment.

## PRESCRIPTION DRUGS (United Healthcare)

Phone: 800-842-5658

Call Optum RX for more information on your prescription drug coverage through the DriveTime Medical Plan.

## TELADOC (United Healthcare)

Phone: 800-835-2362

If you ever feel sick and cannot meet with your primary healthcare doctor, call Teladoc. Available 24/7/365 for no charge to employees and dependents covered on DriveTime's medical plan.



### DriveTime is a Tobacco-Free Workplace

You can call ADURO if you're enrolled in medical coverage to help you quit smoking. DriveTime also offers **DT's Quit Tobacco Reimbursement Program**.



### Want some extra motivation?

Participate in challenges on the WellTime site ([www.drivetime.mywellmetrics.com](http://www.drivetime.mywellmetrics.com)) and you could earn a \$50 Amazon gift code!



## WORK / LIFE BALANCE IS IMPORTANT

DriveTime knows you work hard at your job. That is why we offer personal time benefits to help enrich your life and enjoy your time outside of work. PTO is accrued in hours per pay period by all active FullTime and PartTime employees. Note: PartTime accrual rates can be found on the benefits website: www.drivetimebenefits.com.



### PAID HOLIDAYS

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day



### WHEN TO USE PTO

PTO can be used for vacation, illness injury and/or personal business. You begin accruing PTO upon your date of hire. It may be taken as soon as it is accrued, subject to approval by your manager.

FullTime PTO ACCRUAL RATES		NON-CALIFORNIA EMPLOYEES
LENGTH OF SERVICE	CLASSIFICATION	PAID HOURS/YEAR
LESS THAN 1 YEAR	Hourly / Retail Sales	88 hrs
LESS THAN 1 YEAR	Salaried	128 hrs
BETWEEN 1 & 3 YEARS	All employees	136 hrs
BETWEEN 3 & 5 YEARS	All employees	160 hrs
5 OR MORE YEARS	All employees	192 hrs

FullTime PTO ACCRUAL RATES			CALIFORNIA EMPLOYEES
LENGTH OF SERVICE	CLASSIFICATION	SICK PTO	VACATION PTO
LESS THAN 1 YEAR	Hourly / Sales Advisor	1 hr earned for every 30 hrs worked; capped at 48 hrs	44 hrs
LESS THAN 1 YEAR	Salaried		84 hrs
BETWEEN 1 & 3 YEARS	All employees		92 hrs
BETWEEN 3 & 5 YEARS	All employees		116 hrs
5 OR MORE YEARS	All employees		148 hrs

**i** Your annual PTO is "use-it-or-lose-it" meaning you cannot rollover your paid time off hours into the following year (except CA sick and vacation hours, subject to the max carry over). See employee handbook regarding AZ paid sick leave law.



## TUITION REIMBURSEMENT

We encourage you to improve your performance and professional development. All regular full and part-time employees who have completed 60 days 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**.

<b>COMMUNITY COLLEGE</b>	ANY PASSING GRADE (A, B or C) = 100% REIMBURSEMENT
<b>UNIVERSITY</b>	A or B = 100% REIMBURSEMENT    C = 80% REIMBURSEMENT



## LEAVE OF ABSENCE WITH DRIVETIME

Our Leave of Absence Program is administered through the Leave Department. We handle **Family Medical Leave Act (FMLA)**, **Personal Leaves of Absence (PLOA)** and **Americans with Disabilities (ADA)** requests.

There are three different types of FMLA: continuous, intermittent and military. Generally, FMLA is 12 weeks or 480 hours of "job protection" with no pay.\* If an employee has Short-Term Disability (STD) or Long-Term Disability (LTD), it may cover 60% of pay after 14 days of their 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 15 minute increments	Migraines; employee is in and out of work
PERSONAL LEAVE (PLOA)	Employed full-time for at least 6 consecutive months	Can take 6 weeks of leave with approval from regional-level manager	Personal issues
AMERICANS WITH DISABILITIES ACT (ADA)	All employees are eligible as of date of hire	Substantially limits normal life functions (walking, talking, etc.).	Employee needs time beyond FMLA for depression
MILITARY LEAVE	All employees are eligible as of date of hire	Employees may take leave for the duration of military training.	Military training

**NOTE:** FMLA runs on a rolling calendar schedule meaning if you start Feb. 2018 you have 12 weeks until Feb. 2019.

Spouses and family of service members are eligible for leave under FMLA as well.



### HOW TO REQUEST A LEAVE OF ABSENCE

- Email [leave@drivetime.com](mailto:leave@drivetime.com)
- Include your reason for leave (such as your own or family member's health condition or if the reason is due to a work-related injury).
- Also include the first anticipated day of absence or whether the request is for intermittent leave.



### RETURNING TO WORK

- When you return to work you will need to provide a doctor's release if your LOA was due to a health condition. This is different from the LOA certification and can be written on a prescription pad.
- Fax the release to the Leave Department at **866-665-7197**. You will not be able to return to work without it.

**IF YOU ARE ELIGIBLE:** The Leave department will notify you and send you the certification packet to be completed by a doctor.

## MATERNITY AND BONDING PAID TIME OFF FOR EMPLOYEES WHO ARE EXPECTING

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<p><b>GENERAL INFORMATION</b> DriveTime Benefits Department</p>	<p>Email: <a href="mailto:benefits@drivetime.com">benefits@drivetime.com</a> Website: <a href="http://www.drivetimebenefits.com">www.drivetimebenefits.com</a></p>	<p>Phone: 888-781-5654, Option 1</p>
<p><b>MEDICAL PLANS</b> United Healthcare</p>	<p>Group # 709715 Phone: 800-842-5658</p>	<p>Website: <a href="http://www.myuhc.com">www.myuhc.com</a> App: MyUHC</p>
<p><b>PRESCRIPTIONS</b> Optum Rx</p>	<p>Phone: 800-842-5658</p>	<p>Website: <a href="http://www.myuhc.com">www.myuhc.com</a> Click on "Manage My Prescriptions"</p>
<p><b>HEALTH SAVINGS ACCOUNT</b> Optum Health</p>	<p>Phone: 800-791-9361 Website: <a href="http://www.optumhealthbank.com">www.optumhealthbank.com</a></p>	
<p><b>FLEXIBLE SAVINGS ACCOUNT</b> Discovery Benefits</p>	<p>Phone: 866-451-3399 Website: <a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a></p>	
<p><b>DENTAL PLAN</b> Metlife</p>	<p>Group # 102860 Phone: 800-438-3688</p>	<p>Website: <a href="http://ww.metlife.com/dental">ww.metlife.com/dental</a></p>
<p><b>VISION PLAN</b> Vision Service Plan</p>	<p>Group # 12139952 Phone: 800-877-7195</p>	<p>Website: <a href="http://www.vsp.com">www.vsp.com</a></p>
<p><b>RETIREMENT SAVINGS</b> Fidelity</p>	<p>Group # 83096 Website: <a href="http://www.401k.com">www.401k.com</a></p>	<p>English: 800-890-4015 Spanish: 800-587-5282</p>
<p><b>LIFE INSURANCE &amp; DISABILITY</b> MetLife</p>	<p>Group # 102860 Phone: 800-438-3688</p>	<p>Website: <a href="http://ww.metlife.com/insurance">ww.metlife.com/insurance</a></p>
<p><b>WELLNESS PROGRAM</b> ADURO</p>	<p>Phone: 855-864-0721 Fax 866-877-7095</p>	<p>Fx: Email: <a href="mailto:support@adurolife.com">support@adurolife.com</a> Website: <a href="http://drivetime.mywellmetrics.com">drivetime.mywellmetrics.com</a></p>
<p><b>EMPLOYEE ASSISTANCE (EAP)</b> Guidance Resources</p>	<p>Phone: 866-799-2728</p>	<p>Website: <a href="http://www.guidanceresources.com">www.guidanceresources.com</a> WEB ID: DTEAP</p>
<p><b>TELEMEDICINE</b> Teladoc</p>	<p>Phone: 800-835-2362 Website: <a href="http://www.teladoc.com">www.teladoc.com</a></p>	
<p><b>LEAVE (FMLA/ADA/PLOA)</b> DriveTime Benefits Department</p>	<p>Fax: 866-665-7197</p>	<p>Email: <a href="mailto:leave@drivetime.com">leave@drivetime.com</a> Website: <a href="http://www.drivetimebenefits.com">www.drivetimebenefits.com</a></p>

**COBRA** Under certain circumstances, you (or your covered dependent) may continue health care coverage when it would otherwise end through the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) coverage. Please contact the Benefits Department for additional materials and refer to the summary plan description regarding termination coverage.

**COINSURANCE** Coinsurance is similar to copayment, except it's a percentage of costs you pay. For instance, you may pay 20% of the cost of a \$100 medical bill. So you would pay \$20 and the health plan would pay the rest.

**CO-PAYMENT** A co-payment is a fixed amount you'll pay for a medical service after you've met your deductible. For example, after meeting your deductible you may pay \$25 for a visit to the doctor's office that would cost \$150 if you didn't have coverage. The health plan pays the rest.

**COST-SHARING** Arrangements such as deductibles, co-payments, (or co-insurance) where you pay some of the cost of your health care and the company pays a portion of your health care.

**DEDUCTIBLE** If you need medical care, a deductible is the amount you pay for care before the insurance company starts to pay its share. Once you meet your deductible, your insurance company begins to cover some costs of your care. Many plans provide preventive services, and sometimes other care, before you've met your deductible.

**EXPLANATION OF BENEFITS** The statement sent to you and your physician listing services received, amount billed and any payments made.

**FLEXIBLE SPENDING ACCOUNT** You can use to pay for copayments, deductibles, some drugs and other health care costs. FSAs are limited to \$2500 per year. A Flexible Spending Account is a special account you put money into that you use to pay for certain out-of-pocket health care costs. You don't have to pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside.

**IN-NETWORK** A system of contracted physicians, hospitals and other health care professionals that provide health care to enrollees at lower rates, negotiated by insurance carriers.

**NO YEARLY OR LIFETIME LIMITS** Health plans can't put dollar limits on how much they will spend each year or over your lifetime to cover essential health benefits. After you've reached your out-of-pocket maximum, your insurance company must pay for all of your covered medical care with no limit.

**OUT-OF-NETWORK** Coverage for treatment obtained from non-participating physicians or other health care professionals. With an out-of-network physician, there are no network discounts and you will have more out-of-pocket expenses when compared to going to an in-network physician.

**OUT-OF-POCKET MAXIMUM** This is the total amount you'll have to pay if you get sick. For example, if your plan has a \$3000 out-of-pocket maximum, once you pay \$3000 in deductibles, coinsurance, and copayments the plan will pay for any covered care above that amount for the rest of the year.

**PREVENTATIVE CARE** Covers a set of preventive services like shots and screening tests at no cost to you.

**PRIVACY RIGHTS UNDER HEALTH INSURANCE PORTABILITY & ACCOUNTABILITY ACT (HIPAA)** HIPAA includes provisions that protect the privacy of health participants. These provisions, which went into effect April of 2003, govern how covered entities such as health insurance companies and the plan sponsor must handle protected health information. The company distributes HIPAA Privacy Notices, in accordance with Federal Regulations. If you need to obtain a copy of the HIPAA Privacy Notice, please contact Human Resources Benefits Department.

# FREQUENTLY ASKED QUESTIONS - FAQ

## ***Q1: ARE THE WELLNESS STEPS REQUIRED FOR MEDICAL COVERAGE?***

**A1:** No, but they are required to earn your wellness discounts.

## ***Q2: CAN I ADD A DEPENDENT TO MY COVERAGE DURING OPEN ENROLLMENT?***

**A2:** Yes, you can add dependents to your medical, dental or vision coverage during Open Enrollment. You will need to provide documentation showing they are eligible dependents by 11/03/17. For more information about eligible dependents and what documentation is acceptable, please visit our website at: <http://drivetimebenefits.com/overview/eligible-dependents.aspx>.

## ***Q3: I KNOW I WON'T MEET ONE OR MORE OF THE BIOMETRIC REQUIREMENTS (BMI, BLOOD PRESSURE, CHOLESTEROL OR HBA1C), BUT I'VE BEEN SEEING A DOCTOR FOR IT. CAN I GET CREDIT FOR THAT?***

**A3:** Yes, if your doctor is helping you manage a condition that prevents you from meeting the biometric requirements, they can fill out the Appeals Form located on [www.drivetime.mywellmetrics.com](http://www.drivetime.mywellmetrics.com)

## ***Q4: I COMPLETED MY WELLNESS FORM RECENTLY. DO I HAVE TO DO IT AGAIN?***

**A4:** If you completed your Physical or biometric testing this year, you do not need to do that step again for your 2018 medical coverage. If you are unsure whether you completed those steps, please log on to the WellTime website, [drivetime.mywellmetrics.com](http://drivetime.mywellmetrics.com) to view your point totals.

## ***Q5: I DON'T HAVE A PRIMARY CARE DOCTOR, HOW DO I FIND ONE?***

**A5:** Call UHC to find a primary care doctor available in your area. United Healthcare's number is 800-842-5658. Log in to [www.myuhc.com](http://www.myuhc.com) or download the Health4Me App.

## ***Q6: CAN I GO TO URGENT CARE OR A CONVENIENCE CARE CLINIC LIKE WALGREENS/CVS?***

**A6:** We recommend you find a primary care doctor to establish a doctor/patient relationship. If you choose to go to an urgent care or convenience care clinic, you need to confirm that they will complete the biometric testing, physical and complete the Wellness Form on your behalf. You will also be responsible for paying the additional cost for the visit.

## ***Q7: I AM A NEW HIRE. WHAT SHOULD I DO DURING OPEN ENROLLMENT?***

**A7:** New hires will need to elect Benefits twice. You will elect your New Hire Benefits for the remainder of 2017 (if applicable based on your date of hire) and also elect your 2018 Open Enrollment benefits.

## ***Q8: HOW DO I KNOW IF BENEFITS HAVE BEEN CONFIRMED OR IF MY WELLNESS FORM HAS BEEN RECEIVED?***

**A8:** We will post employee reports on DASH showing the status of your Open Enrollment confirmation. Please log onto the WellTime site, [drivetime.mywellmetrics.com](http://drivetime.mywellmetrics.com), to see if your wellness information has been received. For point discrepancies, please reach out to [support@adurolife.com](mailto:support@adurolife.com).

[www.drivetimebenefits.com](http://www.drivetimebenefits.com)