

DriveTime Automotive Group, Inc. 2018 Disability Plan Highlighter

Short term and long term disability insurance are designed to provide you with supplemental income while you are out of work due to an illness or accident. Usually, long term disability benefits pick up when short term disability benefits end.

Step 1: Learn about the coverage options available to you, special plan features, services and costs for coverage.

COVERAGE OPTIONS:

Short Term Disability Insurance

(Offered to you by DriveTime when you enroll in one of the long-term disability insurance options)

Plan	Weekly Coverage ¹	Maximum Benefit ²	Minimum Benefit	Requirements ³
Short Term Disability	60% of your pre-disability earnings	Up to \$1,385 per week, for up to 11 weeks, after a 2 week waiting period	\$20 per week	Enrollment in a Long Term Disability Plan

Long Term Disability Insurance

Plan	Monthly Coverage ¹	Maximum Benefit ²	Minimum Benefit	Requirements ³
Long Term Core Disability	60% of your pre-disability earnings	Up to \$6,000 per month, for up to 5 years from the start of the claim	\$100 per month	Statement of Health Required for Late Entrants
Long Term Buy-Up Disability	60% of your pre-disability earnings	Up to \$6,000 per month, up to social security age	\$100 per month	Statement of Health Required for Late Entrants

¹ Your pre-disability earnings is based on your box 1 wages on your W2 for the **full** calendar prior to when your disability began. If you do not have a full calendar year W2 for the year prior to when your Disability began, your current base rate of pay will be used. The calculation for your payout for short-term disability is weekly and for long-term disability is monthly.

² The amount of STD benefit may not exceed the Maximum Weekly Benefit established under the plan, regardless of your annual salary amount.

³ Employees who enroll in long-term disability after New Hire enrollment are subject to Evidence of Insurability (EOI). The EOI process includes the employee's completion of a Statement of Health (SOH). Upon completion of an SOH, MetLife will evaluate your eligibility to enroll in the coverage. In certain cases, MetLife may request additional information to evaluate your request for coverage.

Step 2: How to calculate your bi-weekly long-term disability premium payment, which will be deducted from your paycheck.

Calculate your bi-weekly premium for Long Term Disability

Steps	Example	Work Space
<p>1. Calculate your Monthly Benefit Amount⁴ Annual Pre-Disability Earnings³ divided by 12 (If your Monthly Earnings exceed \$6,000 or \$10,000 use your plans maximum for the answer.)</p>	<p>Jeff's Full Year Box 1 Wages for the prior year is: \$35,000</p> <p>This means that his monthly benefit amount is: \$2,917</p>	<p>$\\$35,000 \div 12 =$ \$2,917</p>
<p>2. Take your monthly benefit and dived it by 100 to get your per \$100 of coverage amount</p>	<p>Jeff's monthly benefit is: \$2,917</p> <p>This means his per \$100 of coverage amount is: \$29.17</p>	<p>$\\$2,917 \div 100 =$ \$29.17</p>
<p>3. Calculate your approximate monthly premium Per \$100 of coverage amount multiplied by \$0.366 for the core plan. Per \$100 of coverage amount multiplied by \$0.485 for the buy-up plan.</p>	<p>Jeff's per \$100 of coverage amount is: \$29.17</p>	<p>$\\$29.17 \times \\$0.366 =$ \$10.68 Core</p> <p>$\\$29.17 \times \\$0.485 =$ \$14.15 Buy-Up</p>

⁴The amount of long-term disability benefit may not exceed the maximum monthly benefit established under the plan, regardless of your annual salary amount.

Frequently asked questions

Are there any exclusions for pre-existing conditions?

Yes. For the first 12 months following the effective date of your coverage, your plan may not cover a sickness or accidental injury that you received treatment or took prescribed medication for in the 3 months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

Are there any exclusions to my coverage?

Yes. Short Term and Long Term Disability insurance does not cover any disability which results from or is caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony;
- Cosmetic surgery or treatment primarily to change appearance;
- Sex-change surgery;
- Reversal of sterilization;
- Liposuction;
- Visual correction surgery;
- In vitro fertilization, embryo transfer procedure or artificial insemination. However, pregnancies and complications from any of these procedures will be treated as a Sickness

Additionally, no payment will be made for a disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers' Compensation or a similar law.

