



LifeTime

DriveTime Benefits Package

DriveTime's Benefits Savings Guide

Employee +
Spouse

Employee +
Family

Employee +
Child

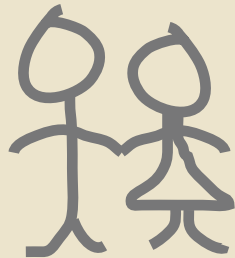
Employee
Only

DriveTime wants our Employees to have the best benefits package available. We also want you and your families to save money by utilizing the programs we offer to your best advantage.

Employee + Spouse:

GRAND TOTAL SAVINGS: \$3,788.48

Bill and Anita saved **\$3,788.48** this year on their benefits. Read on to find out how!



Medical with Wellness Discount	=	Savings: \$1,026.48
Free Onsite Biometric Testing	=	\$70.00
Spouse Life Insurance	=	\$156.00
Employee Assistance Program	=	\$300.00
401(K)	=	\$2,236.00
Grand Total Savings	=	\$3,788.48

MEDICAL WITH WELLNESS DISCOUNT

Bill and Anita participate in the Wellness program, which gives them a discount on medical premiums: \$102 biweekly instead of \$141.48 biweekly.

FREE ONSITE BIOMETRIC TESTING

Bill and Anita both saved \$20 for an office visit and \$15 for lab co-pays by attending onsite biometric testing.

SPOUSE LIFE INSURANCE

Bill already has Supplemental Life Insurance and decides to elect coverage for Anita. Anita's coverage costs \$264/year through DriveTime compared to \$420/year for a typical policy.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Bill and Anita want to keep their marriage healthy so they are taking advantage of the 3 free counseling sessions offered through the EAP. Compared to the typical \$100/session rate for a marriage counselor, this saves them \$300.

401(K)

Bill contributes **6%** of his pay to his DriveTime 401k. Based on his **\$50,000** salary, he contributes **\$115** out of every check to his 401k. Because this contribution is pre-tax, it only reduces his takehome pay by **\$75** (based on a **25%** federal tax rate and **10%** state/local tax rate). This saves Bill \$40 in taxes.

Plus, DriveTime matches **40%** of Bill's contribution, which is **\$46**, and since Bill has already been with the company for 5 years that match is fully vested.

Note: There are 26 pay periods in a year. To estimate your Biweekly (biwkly) and Total Savings, please use the following formula:

Your Contribution + DT Match = Biwkly Total
(Biwkly Total - Takehome reduction) x 26 = Savings

Bill's Contributions

Annual: $\$50,000 \times .06 = \$3,000$
Biweekly: $\$3,000/26 = \115

Reduction in Takehome Pay

REGULAR TAKEHOME PAY
 $\$50,000 \times .35 = \$17,500$
 $\$50,000 - \$17,500 = \$32,500$

TAKEHOME AFTER 401K DEDUCTIONS
 $\$50,000 - \$3,000 = \$47,000$
 $\$47,000 \times .35 = \$16,450$
 $\$47,000 - \$16,450 = \$30,550$

OVERALL TAKEHOME PAY REDUCTION
 $\$32,500 - \$30,550 = \$1,950$
 $\$21,950/26 = \75 less biwkly

TAX SAVINGS
 $\$115 - \$75 = \$40$

DriveTime's Match

Annual: $\$3,000 \times .40 = \$1,200$
Biweekly: $\$1,200/26 = \46

Total Savings

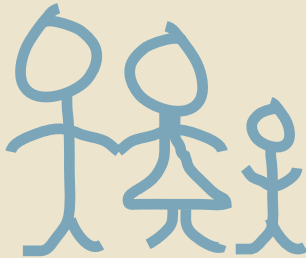
$\$40 + \$46 = \$86$
 $\$86 \times 26 = \$2,236$

DriveTime wants our Employees to have the best benefits package available. We also want you and your families to save money by utilizing the programs we offer to your best advantage.

Employee + Family

GRAND TOTAL SAVINGS: \$2,901.38

The Gonzalez Family saved **\$2,901.38** this year on their benefits. Read on to find out how!



Medical with Wellness Discount	=	Savings: \$1,283.36
Free Onsite Biometric Testing	=	\$70.00
Nurseline Saved Trip to ER	=	\$175.00
2 ongoing Mail Order Rx's	=	\$240.00
Healthcare FSA for \$2,280.00	=	\$475.00
Short Term Disability	=	\$137.02
Supplemental Life Insurance	=	\$156.00
EAP Legal Help	=	\$400.00
Grand Total Savings	=	\$2,901.38

MEDICAL WITH WELLNESS DISCOUNT

The Gonzalez family participates in the Wellness program, which gives them a discounted rate on their medical premiums: \$131 biweekly instead of \$180.36 biweekly.

FREE ONSITE BIOMETRIC TESTING

Mr. and Mrs. Gonzalez both saved \$20 for an office visit and \$15 for lab co-pays by attending onsite biometric testing.

SHORT TERM DISABILITY

Mrs. Gonzalez wants to make sure she will receive some income if she becomes physically unable to work, so she elects Disability coverage. Based on her \$32,000 salary, DriveTime pays \$137.02/yr for Short Term Disability coverage since Mrs. Gonzalez pays for the Long Term Disability coverage.

Note: If Mrs. Gonzalez had a disability claim, Lincoln would pay her 60% of her salary starting on the 15th day of disability until she is able to return to work.

MAIL ORDER PRESCRIPTIONS

Mr. Gonzalez has 2 ongoing prescriptions that are Tier 2 medications (\$30/monthly co-pay). By getting his prescriptions through the Medco Mail Order service he gets a 3 month supply for the price of a 2 month supply. This saves Mr. Gonzales \$120/year for each prescription.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

The family calculates that they will contribute \$2,280 to a Healthcare FSA to cover a \$600 deductible, \$480 for Mr. Gonzalez's 2 ongoing prescriptions and \$1,200 towards braces for their child. (Tax savings are based on a \$32,000 salary and claiming 4 exemptions.)

NURSELINE

Mrs. Gonzalez calls the Nurseline on Sunday to ask whether her baby's fever requires a visit to the Emergency Room. The nurse advises that she can wait until a scheduled office visit. If she had taken her baby to the ER she would have paid a \$75 co-pay plus 20% of the \$600 visit (their deductible has already been met). Mrs. Gonzalez saved \$175 by paying \$20 for the office visit.

SUPPLEMENTAL LIFE INSURANCE

Mrs. Gonzalez's DriveTime Life Insurance policy costs \$264/yr compared to \$420/yr for a typical \$100,000 individual life policy for someone with average health.

EAP LEGAL HELP

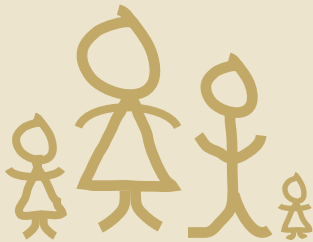
Mr. and Mrs. Gonzalez want to have legal documents prepared. She contacted an attorney to prepare a basic will, power of attorney and living will and was told it would cost \$400. Then she discovered that the Employee Assistance Program (EAP) has these forms and instructions for free on their website. They can also provide her with referrals to an attorney if needed.

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Employee + Children:

GRAND TOTAL SAVINGS: \$2,794.12

Samantha saved **\$2,794.12** this year on their benefits. Read on to find out how!



Medical with Wellness Discount	=	Savings: \$780.00
Free Onsite Biometric Testing	=	\$35.00
Dependent Care FSA	=	\$1,320
Vision Plan	=	\$260.00
Dependent Life \$10,000	=	\$324.12
Baby Gift/Health Pregnancy Program	=	\$75.00
Grand Total Savings	=	\$2,794.12

MEDICAL WITH WELLNESS DISCOUNT

Samantha participates in the Wellness program, which gives her a discount on medical premiums: \$78 biweekly instead of \$108 biweekly.

FREE ONSITE BIOMETRIC TESTING

Samantha saved \$20 for an office visit and \$15 for lab co-pays by attending onsite biometric testing.

DEPENDENT CARE FLEXIBLE SAVINGS ACCOUNT

Samantha has two children that need child care while she is at work. She elects the maximum \$5,000 Dependent Care FSA. Based on her \$40,000 salary and claiming 3 exemptions, she would save \$1,320 in taxes.

VISION

Samantha takes her daughter for an eye exam and finds she needs glasses. The exam would cost \$60 but Samantha only pays \$15 because she has VSP vision coverage. The glasses her daughter picked out cost \$120 for the frames and \$110 for the poly-carbonate lenses (for extra durability). Samantha only has to pay \$15 total for the glasses and can get new lenses for another \$15 every year she continues the coverage.

DEPENDENT LIFE

Samantha covers all 3 of her children under her DriveTime Dependent Life Insurance, which provides \$10,000 in coverage for each child. Compared to a typical \$10,000 child life policy that covers one child for \$10/month, Samantha is saving \$324.12.

BABY GIFT/HEALTHY PREGNANCY PROGRAM

Samantha recently had a baby and she attended all her prenatal visits, so she received a \$75 gift card from the Benefits Department! She also participated in the UHC Healthy Pregnancy Program which gave her 24 hour access to experienced nurses, educational materials and resources. For enrolling in the program, UHC sent her complementary gifts and discounts!

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Employee Only:

GRAND TOTAL SAVINGS: \$7,689.60

Jacob saved **\$7,689.60** this year on his benefits. Read on to find out how!



Dental Low Plan	=	Savings: \$26.00
Quit Smoking Program	=	\$1,000.00
Generic Prescriptions	=	\$72.00
Tuition Reimbursement	=	\$5,250.00
401(K)	=	\$1,342.00
Grand Total Savings	=	\$7,690.00

DENTAL LOW PLAN

Jacob's dentist is in network with MetLife, so he elected the Dental Low Plan. This saves Jacob \$1 every paycheck. Every dollar counts!

QUIT SMOKING PROGRAM

Jacob wants to quit smoking for good, so he is using nicotine gum to help kick the habit. He is also receiving treatment to overcome his addiction. He will be reimbursed up to \$250 for the nicotine gum and \$750 for the treatment.

GENERIC PRESCRIPTIONS

Jacob takes medication for his cholesterol. He gets his prescription filled with a generic at Wal-Mart for \$4/month. Compared to \$10 for a month supply of a tier one prescription, he is saving \$6/month.

TUITION REIMBURSEMENT

Jacob is finishing his degree, so he is taking advantage of DT's Tuition Reimbursement Program. He gets pretty good grades and since his reimbursement is based on grades,

he expects he will meet the yearly maximum for reimbursement. *Subject to program and supervisor approval.

401(K)

Jacob contributes 6% of his pay to his DriveTime 401(k). Based on his \$30,000 salary, he contributes \$69 out of every paycheck to his 401(k). Because this contribution is pre-tax, it only reduces his takehome pay by \$45 (based on a 25% federal tax rate and 10% state/local tax rate). This saves Jacob \$24 in taxes.

Plus DriveTime matches **40%** of Jacob's contribution, which is \$27.60, and Jacob knows that his match will be vested at a rate of **20%** per year of service.

Note: There are 26 pay periods in a year. To estimate your Total Savings, please use the following formula:

Your Contribution + DT Match = Biweekly (biwkly)
(Biwkly Total - Takehome reduction) x 26 = Savings

Jacob's Contributions

Annual: $\$30,000 \times .06 = \1800

Biweekly: $\$1800/26 = \69

Reduction in Takehome Pay

REGULAR TAKEHOME PAY

$\$30,000 \times .35 = \$10,500$

$\$30,000 - \$10,500 = \$19,500$

TAKEHOME AFTER 401K DEDUCTIONS

$\$30,000 - \$1800 = \$28,200$

$\$28,200 \times .35 = \$9,870$

$\$28,200 - \$9,870 = \$18,330$

OVERALL TAKEHOME PAY REDUCTION

$\$19,500 - \$18,330 = \$1,170$

$\$1,170/26 = \45.00 less biwkly

TAX SAVINGS

$\$69 + \$45 = \$24$

DriveTime's Match

Annual: $\$1800 \times .40 = \720

Biweekly: $\$720/26 = \28

Total Savings

$\$24 + \$28 = \$52$

$\$52 \times 26 = \$1,342$