RML
AUTOMOTIVE

2017 Benefits Enrollment Guide

Plan Year: September 1, 2017 - August 31, 2018

What's Inside

Welcome

At RML Auto, we strive to offer a robust benefits package that gives you peace of mind in knowing that the most important things in life are protected—your family, your finances, and your future. We recognize the importance of being able to provide our Associates and their families with quality benefits as part of their overall compensation package. This benefit guide highlights the many benefit options available to you. This year's enrollment period will take place from **July 31 - August 18, 2017.**

What's New for 2017?

To ensure that you have access to the best available benefits, **Cigna will replace United Healthcare as your medical carrier.** Please review the medical table on page 2 for details on the new plans and plan features. Please note that your benefit deductions will differ from the previous plan year, so be sure to review the cost of your medical benefits on page 6. The benefit counselor will guide you through these changes more thoroughly during your meeting.

How to Enroll in Your Benefits

This year, all benefit-eligible Associates **must** attend an individual benefits meeting with a professional benefit counselor. Your meeting with the counselor is your opportunity to:

- ask questions
- get more information
- receive help in selecting the benefits that best fit your needs
- complete the enrollment process.

Please see your manager for the dates and times a benefit counselor will be visiting your dealership.

Eligibility

All full-time Associates working 30 or more hours a week are eligible for RML benefits. Your dependents are also eligible for coverage; the benefit counselor will discuss enrolling your dependents in the available plans during your meeting. Your eligible dependents include:

- your legal spouse
- you or your spouse's children
- any children for whom you are a legal guardian up to age 26, unless otherwise stated

New Hire Waiting Period: 1st of the month following 60 days of employment.

Important note: this enrollment is an active enrollment, meaning that you must meet with a benefit counselor and complete your enrollment to ensure coverage for this plan year. Please speak with your manager for details on when a counselor will be visiting your dealership.

Medical

Because there is nothing more important than your health, RML offers the following medical coverage options through Cigna: the PPO Buy Up Plan, PPO Base Plan, and HSA Plan. The table below provides a general summary of your medical benefits; please refer to your Summary Plan Description (SPD) for additional details and out-of-network benefits.

All three plans use the Cigna Open Access Plus network. To find an in-network provider, please visit **www.cigna.com.**

Medical Plan Features			
	Cigna Buy Up PPO	Cigna Base PPO	Cigna HSA
Benefit	**In-Network Benefits**		
Deductibles and Maximums			
Calendar Year Deductible			
Individual	$1,000	$2,500	$3,500
Family	$2,000	$5,000	$7,000
Coinsurance	80%	80%	80%
Out-of-Pocket Calendar Year Maximum			
Individual	$4,000	$5,000	$5,000
Family	$8,000	$10,000	$10,000
Covered Services			
Physician	$30 copay	$40 copay	Deductible + 20%
Specialist	$60 copay	$80 copay	Deductible + 20%
Preventive	100% of allowable amount	100% of allowable amount	100% of allowable amount
Urgent Care	$75 copay	$75 copay	Deductible + 20%
Emergency Care	$250 per visit* + 20%	$500 per visit* + 20%	Deductible + 20%
Hospital Care	Deductible + 20%	Deductible + 20%	Deductible + 20%
Outpatient Surgery	Deductible + 20%	Deductible + 20%	Deductible + 20%
Prescription Benefits			
Retail *(30 day supply)*			
Generic	$15 copay	$10 copay	Deductible + 20%
Preferred Brand	$35 copay	$45 copay	Deductible + 20%
Non-Preferred Brand	$75 copay	$75 copay	Deductible + 20%
Mail Order *(90 day supply)*			
Generic	2.5x copay	2.5x copay	Deductible + 20%
Preferred Brand	2.5x copay	2.5x copay	Deductible + 20%
Non-Preferred Brand	2.5x copay	2.5x copay	Deductible + 20%

Meet with a benefit counselor to learn more about your medical benefits.

**copay waived if admitted.*

Telehealth

If you enroll in any of the medical plans available through RML, you will automatically receive the Telehealth package through New Benefits for yourself and your family at no additional cost. This package provides access to Teladoc and several other helpful benefits that are free for you and your family to use.

Some features of the Telehealth package include:

- **Teladoc –** Speak to a licensed Physician 24/7 over the phone for $0 Copay. If you are diagnosed with an illness, the physician will call in a prescription to the pharmacy of your choice.
- **Medical Bill Saver™ –** Receive access to skilled professionals who are trained to negotiate discounts to your medical bills on your behalf
- **Health Advocacy –** Personal Health Advocates will help you understand your medical insurance and navigate the healthcare system with ease.
- **and more!**

Important Note: In order to utilize the Telehealth Package, you must register at www.mymemberportal.com using your New Benefits ID Card.

Flexible Spending Accounts (FSA)

Important Note: There will be a separate enrollment period in December 2017 for FSAs for the 2018 Flexible Spending Plan Year (January 1, 2018 - August 31, 2018). If you are currently enrolled in a Medical FSA or Dependent Care Account, you will be eligible to make changes in December for a January 1st effective date. More details will be released at a later date.

Health Savings Account (HSA)

If you participate in the Cigna HSA Plan, you are eligible to set aside money in a Health Savings bank account before taxes to pay for eligible medical, dental, and vision expenses. Unused money in an HSA account is not forfeited at the end of the year and is carried forward. The HSA account is yours to keep which means that you can take it with you if you change jobs or retire.

HSA Limits for 2017:

Individual	$3,400
Family	$6,750
Catch-Up Contributions (age 55 and older)	$1,000

Vision

We are proud to offer you vision insurance through Lincoln Financial Group within the Spectera network. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network provider.

Vision Plan Features	
Covered Services	**Lincoln / Spectera Plan - *In-Network Benefits****
Vision Examination	
Every 12 months	$10 Copay
Eyeglasses *every 12 months***	
Frames	$10 copay, then up to $130 Allowance + 30% off balance
Single Vision Lenses	$10 Copay
Contact Lenses *every 12 months*	
Medically Necessary, Conventional, and Disposable	$125 Allowance (in lieu of frames + lenses)

** Frequencies are based on your most recent Date of Service. Please reference your plan summary for out-of-network vision benefits.*
*** Upgrades/extras such as no-line bi-focals, transition lenses, special tinting, scratch-resistant coating, certain frames, etc. will be additional cost to the member after applicable copay.*

Dental

Because maintaining your smile is important, RML offers two dental plans through Lincoln Financial Group within the Lincoln Dental Connect network: a Low plan and a High plan. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist.

Dental Plan Features		
	Low Plan - *In-Network Benefits*	**High Plan -** *In-Network Benefits*
Deductibles and Maximums		
Calendar Year Deductible		
Individual	$50	$50
Family	$150	$150
Benefit Maximum *per member*		
Annual	$1,000	$2,500
Lifetime Orthodontia	$1,000 per child	$2,500 per member
Covered Services		
Diagnostic and Preventive	Covered at 100% (deductible waived)	Covered at 100% (deductible waived)
General	Deductible + 20%	Deductible + 20%
Restorative	Deductible + 50%	Deductible + 50%
Orthodontia	Deductible + 50% (child up to 19 only)	Deductible + 50% (adult and child up to 19)
Out-of-Network Reimbursement	95th Percentile	95th Percentile

Accident

The Accident Plan through Guardian can help cover the out-of-pocket costs associated with an accident (on and off-the-job) by paying you a benefit depending on the injuries you suffer and the treatment you receive.

You can use the money to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow up visit. Plus, the plan includes benefits for hospital admission and confinement.

The chart below is a summary of the benefit amounts you will receive for different qualifying events. Please reference the Benefit Summary for a full list of benefits and plan details.

Benefit	Amount
Emergency Treatment	$175
Accident Follow-Up Visit	$50/visit (up to 6 treatments)
Ambulance / Air Ambulance	$100 / $1,000
Appliance	$125
Diagnostic Exam (Major)	$150
Emergency Dental Work	$300/crown, $75/ extraction
Hospital Admission	$1,000
Hospital Confinement	$225/day (up to 1 year)
Hospital ICU Admission	$2,000
Hospital ICU Confinement	$450/day (up to 15 days)

Cancer

The Cancer Plan through Guardian can help cover out-of-pocket costs you may incur as a result of a cancer diagnosis and its treatment. This will help to fill any gaps not covered by your major medical insurance so that you can focus on what's most important—getting better.

The chart on the right is a summary of the benefit amounts you will receive for different treatments and qualifying events. Please reference the Benefit Summary for a full list of benefits and plan details.

Important Note: The pre-existing condition clause applies for new enrollees.

Don't miss out! You must meet with a benefit counselor to elect your benefits and complete your enrollment. Speak to your manager to find out when a counselor will be visiting your dealership and how to complete your meeting.

Benefit	Amount
Initial Diagnosis Benefit	$7,500 per person
Cancer Screening Benefit	$75 per year
Radiation or Chemotherapy	Up to $15,000 per year maximum
Bone Marrow / Stem Cell	$10,000 / $2,500
Hospital Confinement	$400/day for first 30 days $800/day for 31st day on
ICU Confinement	$600/day for 1st 30 days $800 /day for 31st day on
Immunotherapy	$500 per month ($2500 maximum)
Home Health Care	$100/visit (up to 30 per year)
Outpatient and Family Lodging	$100/day (up to 90 per year)

Disability Insurance

Short Term Disability (STD) Insurance through Lincoln Financial Group provides eligible Associates with a portion of your income for up to 12 weeks if you become disabled due to an injury or illness. The policy pays a benefit of 60% of your weekly pre-disability earnings up to $1,500 per week. Benefits begin after you have been disabled for seven calendar days.

Long Term Disability (LTD) Insurance is available for purchase through Lincoln Financial Group. This policy can help you protect your income should you become disabled and are unable to work for more than 90 days. If you earn less than $100,000 per year, you paid a benefit of 60% of your monthly income, not to exceed $5,000 per month. Associates earning $100,000 or more per year are also paid a benefit of 60% of your monthly income, not to exceed $15,000 per month.

Important Note: If you are electing STD or LTD for the first time, the pre-existing condition clause does apply with a 3-month lookback period and an exclusion of 6 months (STD) and 12 months (LTD).

Life Insurance

Basic Life Insurance and Accidental Death and Dismemberment Insurance (AD&D) through Lincoln Financial Group is available at no cost to you and is paid for by RML. Eligible Associates are covered in the amount of $10,000.
Important Note: Please make sure to update your beneficiary information in ADP.

Voluntary Life Insurance and AD&D is available for purchase through Lincoln Financial Group in addition to your RML-provided basic coverage. If you purchase coverage for yourself, you may also purchase coverage for your dependents. Associates can elect up to the lesser of $500,000 or 5x your annual earnings. You can also purchase coverage for your spouse in $5,000 increments up to a maximum of $250,000 or 50% of the amount you elect. Children up to age 26 can be insured for $20,000, with one policy covering all eligible children.

Good news! For this enrollment period only, you are eligible to elect coverage up to the following amounts without answering medical questions: up to the lesser of $280,000 or 5x annual earnings for yourself, up to $30,000 for your spouse, and $20,000 for your children. Meet with a benefit counselor for more information.

The Cost of Your Benefits

The benefits that RML offers are a valuable part of your overall compensation package. The tables below show the Associate cost for your 2017 benefits. **Meet with a benefit counselor to find out your customized rates for the Voluntary Life and AD&D, Short Term Disability, and Long Term Disability plans.**

Medical

	Cigna Buy Up PPO			Cigna Base PPO			Cigna HDHP		
Pay Frequency	Semi-Monthly (24)	Bi-Weekly (26)	Weekly (52)	Semi-Monthly (24)	Bi-Weekly (26)	Weekly (52)	Semi-Monthly (24)	Bi-Weekly (26)	Weekly (52)
Associate only	$89.40	$82.53	$41.26	$56.06	$51.75	$25.87	$13.27	$12.25	$6.13
Associate & spouse	$526.20	$485.72	$242.86	$419.98	$387.68	$193.84	$315.22	$290.97	$145.49
Associate & child(ren)	$317.00	$292.62	$146.31	$238.10	$219.78	$109.89	$167.98	$155.06	$77.53
Family	$668.49	$617.06	$308.53	$563.45	$520.10	$260.05	$433.21	$399.89	$199.94

Dental

	Low Plan			High Plan		
Pay Frequency	Semi-Monthly (24)	Bi-Weekly (26)	Weekly (52)	Semi-Monthly (24)	Bi-Weekly (26)	Weekly (52)
Associate only	$14.27	$13.17	$6.59	$18.62	$17.19	$8.59
Associate & spouse	$27.82	$25.68	$12.84	$36.31	$33.51	$16.76
Associate & child(ren)	$30.81	$28.44	$14.22	$40.21	$37.11	$18.56
Family	$41.54	$38.34	$19.17	$54.21	$50.04	$25.02

Vision

	Lincoln / Spectra		
Pay Frequency	Semi-Monthly (24)	Bi-Weekly (26)	Weekly (52)
Associate only	$5.57	$5.14	$2.57
Associate & spouse	$10.56	$9.75	$4.87
Associate & child(ren)	$12.39	$11.44	$5.72
Family	$17.43	$16.08	$8.04

Voluntary Life and AD&D

	Lincoln Financial Group		
Pay Frequency	Semi-Monthly (24)	Bi-Weekly (26)	Weekly (52)
Associate *sample age 35, $280,000*	$33.32	$30.76	$15.38
Spouse *sample age 35, $30,000*	$3.96	$3.66	$1.83
Child(ren) *up to age 26, $20,000*	$0.83	$0.77	$0.37

Accident

	Guardian		
Pay Frequency	Semi-Monthly (24)	Bi-Weekly (26)	Weekly (52)
Associate only	$11.03	$10.18	$5.09
Associate & spouse	$17.68	$16.32	$8.16
Associate & child(ren)	$17.77	$16.40	$8.20
Family	$24.42	$22.54	$11.27

Cancer

	Guardian		
Pay Frequency	Semi-Monthly (24)	Bi-Weekly (26)	Weekly (52)
Associate only	$14.14	$13.05	$6.52
Associate & spouse	$24.32	$22.44	$11.22
Associate & child(ren)	$15.39	$14.20	$7.10
Family	$25.57	$23.60	$11.80

Benefit Contact Information			
Plan	**Plan Provider/Contact**	**Phone Number**	**Website**
Medical	Cigna	800-244-6224	www.cigna.com
Dental	Lincoln Financial Group	800-423-2765	www.ldc.lfg.com
Vision	Lincoln Financial Group	800-440-8453	www.lvc.lfg.com
Life and AD&D	Lincoln Financial Group	800-423-2765	www.lfg.com
Disability	Lincoln Financial Group	800-423-2765	www.lfg.com
Accident & Cancer	Guardian	800-541-7846	www.guardiananytime.com
Telehealth	New Benefits	866-272-6009	www.mymemberportal.com
Teladoc	Teladoc	855-847-3627	www.teladoc.com/feelbetter

Gus Bates Insurance & Investments Contact Information			
Contact	**Title**	**Phone Number**	**Email**
Chris Hamilton	Consultant	817-529-5354	chris@gusbates.com
Natalie Cooper	Senior Account Manager	817-529-5331	natalie@gusbates.com
Olivia Cummings	Assistant Account Manager	817-529-5319	olivia@gusbates.com
April Harris	Claims Assistance	817-529-5328	april@gusbates.com

Don't miss out on your chance to enroll in your benefits for this plan year! Speak to your manager for details on when a benefit counselor will be visiting your dealership.

This brochure provides a highlight of the plans offered by your employer and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents or RML Policy, the plan documents or policies shall govern. All Summary Plan Descriptions are available through Human Resources. We reserve the right to modify any of these plans at anytime.