



**DISCOUNT
TIRE**

**AMERICA'S
TIRE**

TIRE RACK

**DUNN
TIRE & AUTO**

**SUBURBAN TIRE
AUTO REPAIR CENTERS**

**ELLISVILLE
TIRE & SERVICE**

2027 BENEFITS GUIDE

Full-Time
Employees



Caring for Our People

Our Total Rewards Program reflects our commitment to Care For and Cultivate Our People, by supporting them and helping them grow.

Our Mission: Making Dreams Come True is at the heart of everything we do! By Caring For and Cultivating Our People, our Total Rewards strategy is built to provide:

- » **Competitive compensation** that rewards your contributions
- » **Comprehensive benefits and paid time-off programs** that support your well-being
- » **Career development opportunities** that help you grow and achieve your goals
- » **A culture that prioritizes promoting from within**, so you can build a long-term, meaningful career with us

We know that when our people thrive—personally and professionally—they create the exceptional experiences our customers count on every day and navigating your benefits is easier when you know where to turn. The teams below are available to help answer questions, provide guidance, and connect you with the resources you need throughout the year.

Benefits: Benefits@discounttire.com	Compensation: HR_Compensation@discounttire.com
Leave of Absence: LOA@discounttire.com	Tire Rack: HumanResources@tirerack.com

In This Guide

Choosing benefits requires thoughtful planning. This guide, along with our Discount Tire Family website, is designed to help you and your family understand available benefit options and coverage. You may access benefit information at discounttirefamily.com any time, on any device, from work or home.

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- [Discounts](#)
- [Pet Insurance](#)
- [Help for Employees & Their Families](#)
 - [Bruce T. Halle Assistance Fund](#)
 - [Executive Health Case Management](#)

Benefit Costs

Employee costs and employer contributions for core benefits can be found on the Benefit Rates document in Workday under Benefit Plan Documents or within your inbox benefit task.

For benefits elected outside of Workday, visit the websites and/or portals referenced in this guide for benefit cost details.

Electronic Consent for Document Delivery

ACTION NEEDED Choose Electronic Consent for Delivery of Benefit Plan Documents. We're making it easier and greener to access your employee benefit plan documents. In Workday you can choose to receive these documents electronically instead of by mail. Make the switch and help us go paperless!

Why Opt In?

- » Faster and more convenient — Access documents anytime through your Workday home page.
- » Supports our sustainability efforts — Less paper, less waste.
- » Keeps everything in one place — No more digging through mail.

How to Opt In

When completing your enrollment in Workday:

1. Review the following NOTICE OF INTENTION.
2. Go to the Consent tile in your enrollment task.
3. Select Electronic as your preferred delivery method and submit.

NOTICE OF INTENTION TO SUPPLY BENEFIT PLAN-RELATED DISCLOSURES ELECTRONICALLY

As the sponsor of Discount Tire's benefit plans ("the Plan"), we are obligated to furnish you with certain documents related to the Plan and your benefits thereunder. We would like to provide the required documents to you electronically. The documents are:

» **Group Medical Plans - Summary of Benefits and Coverage (SBCs):** These documents provide a summary of the medical plan benefits per plan offered, including examples of how the plan's cost-sharing features (deductibles, copayments and co-insurance) work.

» **Group Medical Plans - Summary Plan Documents (SPDs):** These documents provide a plain-language description of the medical plan benefits per plan offered, including eligibility, exclusions, claims and appeals procedures, and your other rights and obligations.

» Required Health Plan Notices

- › Medicare Part D Creditable Coverage Notice
- › HIPAA Comprehensive Notice of Privacy Policy and Procedures
- › Notice of Special Enrollment Rights
- › General COBRA Notice
- › Notice of Right to Dispute Primary Care Provider and of No Obligation or Pre-Authorization for OB/GYN Care
- › Women's Health and Cancer Rights Notice
- › Summary Annual Report (SAR)

With your consent and opt in, we will provide access to these documents electronically via the Workday platform. Documents will be available at any time and from any device, in PDF format. To view them, you'll need a smartphone, tablet, or computer with PDF reader software (such as Adobe Acrobat Reader). You will also have the option to download, save, or print the documents at your convenience.

If we change the way we deliver these documents in the future, we will provide you with an updated notice and a new consent form.

If you consent to us providing you access to these documents electronically, you are free to withdraw that consent at any time. If you choose to withdraw your consent, future documents will be provided to you in hard copy at the address notated in Workday. Please ensure your home address is up to date by reviewing your Workday Personal Information app.

To withdraw consent, submit a Benefit Change for Consent in Workday:

1. From the Home page, click Benefits & Pay, then click Change Benefits
2. Choose Change Consent - Electronic Benefit Plan Documents
3. Go to the Consent tile
4. Select Paper as your preferred delivery method
5. Submit the benefit change

You are entitled to request a paper copy of any document we provide electronically, free of charge. To request one, please email us at benefits@discounttire.com. We will send the documents by mail to the address notated in Workday.

To consent to our providing you these documents electronically, go to the benefit task in your [Workday](#) My Tasks inbox and follow the instructions on the screen and within the Consent benefit tile.

Benefit Eligibility

Full-time employees are eligible for the Company's benefit plans after 30 days of full-time employment.

Eligible dependents include your legal spouse and children up to age 26. Children can be covered up to the last day of the month in which they turn age 26. The definition of "child" includes any of the following:

- » Your child / stepchild
- » A child placed with you for adoption
- » Your legally adopted child
- » A child for whom you have legal guardianship
- » Your child for whom health coverage is required through a Qualified Medical Child Support Order (QMCSO)

Take time during each open enrollment to review your enrolled dependents to be sure they are still eligible. This helps us ensure our benefit plans meet regulatory requirements and manage costs for you and the Company.

Key Terms

Please review the following terms as they may be used throughout the guide to describe these benefits.

Employee Cost/Contribution: The set dollar amount that is deducted from your paycheck (weekly) for the benefit plan(s) that you enroll in.

Employer Contribution: Employee costs and employer contributions are available in Workday on the Benefit Rates document located within Benefit Plan Documents or within your inbox benefit task.

Benefit Costs are available in Workday, within the benefit task in your My Tasks inbox. Employee Cost/Employer Contribution is shown within each benefit tile and by enrollment level, as applicable.

Deductible: The amount you pay in a calendar year for covered health services before the plan will begin paying.

Coinsurance: The percentage of the cost of services you pay for certain covered health services after you meet the deductible.

Copay: The set dollar amount that you pay each time you receive certain covered health services.

Out-of-Pocket Maximum (Medical): The maximum amount that you may pay every calendar year after which, insurance pays 100% on all eligible expenses for covered health services through the end of the calendar year.

Patrick Sebring
AZP 64



Benefit Enrollment

The following table provides information regarding benefit enrollment periods. Visit the [Discount Tire Family Workday Help](#) page for Quick Reference Guides (QRGs) to help you with your benefit enrollment.

For questions or enrollment support, contact: Benefits@discounttire.com.

Tire Rack employees contact: HumanResources@tirerack.com.

Activity	Timeline
Benefits Start Date	Employees who are newly hired or promoted to full-time must log into Workday within 14 days of their hire/promotion to elect their benefits. Core benefits elected in Workday become effective after 30 days of full-time employment. Some additional benefits become effective upon your hire or promotion date. Refer to each benefit listed in the guide for specific details.
Full-Time Benefits Open Enrollment	Held each fall, generally in October. During open enrollment, you can enroll in coverage, change plans, add and/or drop dependents, drop coverage. Changes made during open enrollment become effective the following new plan year, January 1. IMPORTANT: The following benefits do NOT carry over year to year and MUST be elected EACH YEAR during open enrollment to continue your coverage into the next plan year: › Wellness Rates › Health Savings Account (HSA)* › Flexible Savings Accounts (FSA)* › Legal Insurance › Identity Theft Protection Due to a medical carrier change for the 2027 plan year, election is REQUIRED for coverage in 2027. Coverage will NOT carry over from 2026 to 2027. <i>*If electing an HSA/FSA, be sure to specify your contribution amounts</i>
Benefits Renewal Date	The new plan year begins on January 1, which is when any changes made during open enrollment will become effective.
Benefit Changes	If you experience a qualifying life event, you will be eligible for a special enrollment period where you can make changes to some of your core benefits. See the chart on the next page for more information on benefit changes that can be made at any time. You will have 31 days from the date of a qualifying life event to log into Workday and submit the changes along with required supporting documentation. Visit the Discount Tire Family website for more on life event benefit changes.

NOTICE CONCERNING STATE MANDATED HEALTH INSURANCE

Some states have their own individual health insurance mandate, requiring you to have qualifying health coverage or pay a fee with your state taxes for the 2027 plan year. If you live in a state that requires you to have health coverage and you don't have coverage (or an exemption):

- You may be charged a fee when you file your 2027 state taxes.
- You won't owe a fee on your federal tax return.

Check with your state or tax preparer to find out if there is a fee for not having health coverage.

Benefit Changes That Can Be Made Anytime

Some benefits may only be elected or changed during an eligible enrollment period, such as upon hire or during annual open enrollment, see Benefit Enrollment chart on previous page. Some benefits can be added or changed at any time, as described in the chart below.

Changes to ...	When?
Health Savings Account (HSA)	HSAs must be elected during an eligible enrollment period, but you may increase or decrease your weekly contribution amounts in Workday any time throughout the year.
Family Care Employee Assistance Program	You are automatically enrolled in these benefits upon hire / promotion with no employee cost deducted from your weekly paycheck.
Income Protection Benefits (Life & Disability)	You can newly elect Disability and/or elect/raise Life coverages in Workday at any time. However, doing so outside of newly eligible enrollment will require Evidence of Insurability (EOI) completion for the carrier to determine eligibility, with the exception of basic life.
401(k)	Once you have met eligibility, you can make changes to your weekly contribution and/or beneficiary through your Empower account at any time. See details in this guide or on the Discount Tire Family website.
Tuition Assistance Program Dependent Scholarship Bruce T. Halle Assistance Fund	Eligibility and participation guidelines vary depending on the program. See details in this guide or on the Discount Tire Family website.
ASU Online 20% Scholarship Perkspot Discounts Pet Insurance	You are eligible to enroll in these benefits upon hire. See details in this guide or on the Discount Tire Family website.

Paid Time Off

Time Off That Helps You Thrive! At Discount Tire, we believe time away from work is essential to staying healthy, connected, and at your best. From rest and reset days to important family moments, our paid time off programs are designed to support you in every season of life.

Our Paid Time Off benefits for full-time employees include:

- » **Paid Time Off (PTO)** - Flexibility to recharge, take care of personal needs, or enjoy downtime.
- » **Paid Company Holidays + 2 Floating Holidays** - Time to pause, celebrate, and spend moments with the people who matter most.
- » **Paid Parental Leave** - Welcoming a new child is a big moment—we're here to support you and your family as you bond and adjust.
- » **Paid Bereavement Leave** - Time to grieve, be with family, and focus on what matters during difficult moments.
- » **Paid Jury Duty** - When civic responsibilities call, we ensure you're supported.

Medical Plan Details

Discount Tire offers full-time employees a choice of two medical plans through **Blue Cross Blue Shield of Illinois (BCBS IL)**. In the sections to follow, you can learn more about these two plans.

PPO PLAN

Coverage through the PPO Plan is a more traditional medical plan with a deductible, set copays, and coinsurance amounts. Some services do NOT require you to pay the deductible before the plan will pay - you will just pay a copay.

For tax savings and ease in budgeting/paying for out-of-pocket costs, you have the option of enrolling in the Flexible Spending Account (FSA). You contribute your own money through pre-tax payroll deductions. Medical plan enrollment is not required to enroll in the FSA.

See FSA details on page 18.

HEALTH SAVINGS PLAN (with Health Savings Account)

Coverage through the Health Savings Plan requires you to pay your full deductible before the plan will pay for any medical or pharmacy costs, with the exception of in-network preventive care and virtual visits. After you pay the deductible, you will be responsible for coinsurance for both medical and pharmacy costs.

For tax savings and ease in budgeting/paying for out-of-pocket costs, you also enroll in the Health Savings Account (HSA) along with the Health Savings Plan. Discount Tire contributes to your HSA annually based on your enrollment level and you can choose to contribute your own money through pre-tax payroll deductions.

The Flexible Spending Account (FSA) can be elected along with the Health Savings Plan and HSA, but the FSA then becomes limited and can only be used for out-of-pocket dental and vision expenses.

See HSA details on page 13 and FSA details on page 18.

WHICH PLAN IS RIGHT FOR YOU

The information and resources on the following pages are intended to help you understand:

- » Medical coverage
- » Side-by-side comparisons
- » Cost saving opportunities
- » Plan highlights and wellness programs
- » Pharmacy coverage and costs
- » Health Savings Account (if electing the Health Savings Plan)



QUICK TIPS & LINKS



BlueCross BlueShield
of Illinois

[BCBSIL.com](https://www.bcbstil.com)

Health Advocacy Solutions (HAS)
24/7 Health Advocates
855-649-9634



Find in-network care
Claims/coverage
Health/wellness programs
Virtual care

Text **BCBS ILAPP** to 33633
to download the mobile app

NOT A MEMBER YET?

Visit the BCBS IL Microsite to
learn more about coverage
through these plans
[BCBSIL.com/discounttire](https://www.bcbstil.com/discounttire)

*See page 9 for choosing the right
place for care and other cost saving
opportunities.*

*See page 11 for information about
health and wellness programs
included in medical plans.*

Side-by-Side Comparison



Review coverage for each plan and select the plan to best meet your needs. **Blue[^]** callouts signify changes for the 2027 plan year.

	PPO Plan		Health Savings Plan	
Company Contribution to Your HSA				
Individual / Family	(Does not apply)		\$500 / \$1,000 Σ	
	In-Network	Out-of-Network Δ	In-Network	Out-of-Network Δ
Annual Deductible				
Individual / Family	\$1000 / \$3,000 [^]	\$2,000 / \$6,000	\$2,500 / \$5,000 [^] Ω	\$5,000 / \$10,000 Ω
Maximums				
Out-of-Pocket: Individual / Family	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,000 / \$10,000	\$10,000 / \$20,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Copays / Coverage				
Preventive Care				
Routine physicals, immunizations, and more! See discounttirefamily.com for more info.	100%	Not Covered	100%	Not Covered
Physician's Services: Sickness and Injury				
Virtual Visit <i>Medical</i> - via MDLIVE.com/BCBS_IL	FREE	N/A	FREE	N/A
Physician Office Visit	\$20/visit	60%*	80%*	60%*
Specialist Office Visit	\$40/visit	60%*	80%*	60%*
Mental Health / Substance / Addiction				
Virtual Visit <i>Telemental Health</i> - via MDLIVE.com/BCBS_IL	\$20/visit	60%*	80%*	60%*
Inpatient	80%*	60%*	80%*	60%*
Outpatient	\$20/visit	60%*	80%*	60%*
Emergency Care				
Urgent Care	\$40/visit	60%*	80%*	60%*
Emergency Room	\$250[^]	\$250	80%*	80%*
Tests				
Lab, X-Ray and Major Diagnostics (CT, PET, MRI, MRA and Nuclear Medicine) – Outpatient	80%*	60%*	80%*	60%*
Hospital Care				
Inpatient / Outpatient Care and Surgery	80%*	60%*	80%*	60%*
Maternity Care				
Prenatal Visit	\$40 first visit; \$0 after	60%*	80%*	60%*
Postnatal Visits/Surgery	80%*	60%*	80%*	60%*
Specialty Care				
Acupuncture (max 20 visits per year)	\$40/visit	60%*	80%*	60%*

* = After deductible

Σ = The Company funds your HSA on the day Medical Benefits go into effect.

Ω = The Health Savings Plan requires the FULL family deductible (e.g. \$5,000 for in network) be met if you have enrolled any dependents.

Δ = When you receive out-of-network care, the plan covers its percentage up to the Reasonable and Customary (R&C) limit after you satisfy the Annual Deductible. You pay the remaining percentage up to the R&C limit plus any amount above the R&C limit.

Plan Highlights



Medical Plan Highlights	PPO Plan	Health Savings Plan
Eligible for Health Savings Account (HSA)		✓
Money added to your HSA annually by Discount Tire		✓
Eligible for Healthcare Flexible Spending Account (FSA) <i>*Health Savings Plan: FSA can only be used for Dental and Vision</i>	✓	✓
In-network preventive services and 24/7 virtual visits covered at 100% (deductible does not apply)	✓	✓
Plan starts to pay only AFTER you pay your deductible: - Employee Only enrollment must pay full individual deductible - Family enrollment must pay full family deductible <i>Family = employee + one or more enrolled dependents (spouse and/or child(ren))</i>		✓
Plan pays doctor/specialist visits, urgent care, emergency room and prescriptions after you pay your copay (deductible does not apply)	✓	
You must pay towards deductible, then coinsurance for prescription medicine coverage (except preventive medication)		✓
Once the annual out-of-pocket maximum is met, covered services are paid at 100%	✓	✓
Plan has lower weekly payroll deductions and higher deductible		✓
Plan has higher weekly payroll deductions and lower deductible	✓	

Cost Saving Opportunities

WELLNESS RATES

Are you tobacco free or enrolled in a smoking cessation program? If yes, you qualify for a lower wellness rate for your medical plan costs. **Your Wellness rates will NOT automatically renew. You MUST declare you are tobacco free in Workday every year during open enrollment to receive wellness rates.**

IN-NETWORK CARE

Choosing in-network care, may offer you the most cost savings. Out-of-network care may cost more or may not be covered. To search in-network providers, see the BCBS IL Quick Tips & Links section on page 7, or if you haven't registered or logged in online, search by your plan type: **Participating Provider Organization (PPO) network.**

CHOOSING THE RIGHT PLACE FOR CARE

When you choose the right type of care for your symptoms, you can save time and money. Learn more about virtual visits on page 11 and/or click on the BCBS [Where to Go for Care](#) flyer to the right to learn where to go for the care you need.



Health Advocacy Solutions (HAS)

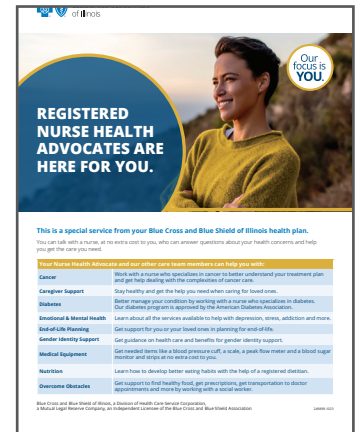


This is a dedicated 24/7 service for our Discount Tire Family covered on BCBS IL medical plans. You can talk with Health Advocates, at no extra cost to you. These Health Advocates can answer questions about your health concerns and/or help you get the care you need. Get help with:

- » Deciding where to go for care
- » Understanding your health benefits and claims
- » Connecting with personal support for your health care matters
- » Navigating a new diagnosis and what to do next (such as heart disease, diabetes, cancer)
- » Finding support for depression, stress, addiction and more
- » Learning about fitness and wellness benefits to stay healthy

Find more information about clinical programs offered through HAS on our [Health Advocacy Solutions Clinical Member Flyer](#).

To access HAS, call the number on the back of your medical ID card or log into your [Blue Access for Members \(BAM\)](#) account to send them a message or schedule an appointment.



Physician Affidavit

\$100 GIFT CARD FOR TAKING CARE OF YOU!

All employees and spouses **enrolled in a Discount Tire medical plan** are eligible to receive a \$100 gift card every year by getting a physical done with a primary care physician (PCP).

Complete your physical any time between January 1 and December 31 of the current year:

1. Print out the [Physician Affidavit Form](#)
2. Have your physician certify and sign
3. Submit the form by email following the instructions on the form

The deadline to submit the Physician Affidavit Form for the current year is December 31.

Make YOU a priority, take this important action for health and wellbeing!

Employees and Spouses enrolled in a Discount Tire medical plan qualify for a \$100 Gift Card!

Employee / Spouse Information (Please Print):

First Name	Last Name	Mobile Phone
Relationship	Employee ID#	Employee Appointment Card Number
☐ Employee ☐ Spouse	Employee Address	
Physician Name	Physician Address	
City	State	Zip Code

*Gift card(s) and redemption instructions will be emailed to this address, see details below.

Provider Information and Certification (Please Print):

Physician Name	Physician Address	
City	State	Zip Code

I am certifying that the patient listed above obtained an examination on ____/____/____ that met the minimum screening requirements for their age.

Physician Signature _____ Title _____

Acknowledgment and Agreement:

I understand that to be eligible for this preventive screening incentive, I must acquire a physical exam by a licensed physician. I further understand that my signature below certifies that I have complied with the requirement of completing the physical examination. **Annual preventive care visits include certain routine lab tests. These routine lab tests are paid when billed by your provider with a wellness diagnosis. Call the number on the back of your medical ID card for additional information on preventive lab coverage.**

Member's Name _____ Title _____

Email this completed form to the address below by December 31 of the current year for this year's well visit. You will receive an email to the email address you provide on this form, which will include a link and code to redeem for the e-gift card(s) and card of your choice. If no email is provided, instructions will be mailed to your home address on file. Email form to: benefits@discounttire.com

Tire Rack email form to: benefits@discounttire.com

DISCOUNT TIRE AMERICA'S TIRE RACK DUNN

Did You Know?

Establishing with a Primary Care Physician (PCP) can:

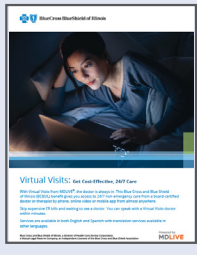
- » Build a long-term patient/provider relationship to navigate your unique care needs, prevention, cancer screenings, chronic condition management, and more
- » Provide early detection of health conditions, especially silent issues like high blood pressure and cholesterol
- » Lead to better health outcomes and lower healthcare costs
- » Improve overall quality of life and longevity

Take Care of You – Discount Tire medical plans cover in-network preventive care and cancer screenings at 100%.

Wellness Programs



If you enroll in either of the BCBS IL medical plans, you'll have access to the following additional programs. Follow the instructions within each program's portal to join. As a BCBS IL member, you may join these programs any time throughout the plan year once your medical plan is effective.

Program	Description
EXERCISE THERAPY 	Get virtual physical therapy with Hinge Health at no cost. Reduce joint and muscle pain, recover from injuries, improve mobility and strength, and access personalized programs anytime, anywhere. Learn more and get started at hinge.health/discounttire. Download the Hinge Health app to unlock your personalized program for pain relief.
MENTAL HEALTH RESOURCES  BlueCross BlueShield of Illinois	Explore BCBS IL's 24/7 Mental Health Hub for access to providers, self-guided programs, wellness assessments, videos, podcasts, and resources for anxiety, depression, substance use, and more. Click the image to the right to get started. 
HEALTH & WELLBEING PROGRAM 	GO Wellbeing helps you take charge of your health with personalized recommendations, wellness tools, coaching, rewards, and resources for your mind and body, all at no extra cost. Click the image to the right to get started. 
VIRTUAL VISITS  BlueCross BlueShield of Illinois	Access 24/7 non-emergency care through MDLIVE by phone, video, or mobile app. Virtual Visits are covered at 100% under BCBS IL medical plans. Click the image to the right to get started. 
GYM MEMBERSHIP PROGRAM 	Stay active with discounted access to a nationwide network of fitness centers through Go Wellbeing's Fitness Program. Choose flexible membership options that fit your lifestyle and budget. Click the image to the right to get started. 
MATERNITY & NEWBORN CARE 	Maven provides 24/7 virtual support for growing families at no cost. Access expert guidance, unlimited messaging and video visits, on-demand classes, and personalized care throughout your journey. Click the image to the right to get started 

Pharmacy

Pharmacy coverage is managed through BCBS IL's **Prime Therapeutics**. The following sections will help you understand what medications are covered, costs based on the plan you choose, and opportunities for you to lower your costs.

To see a list of covered, commonly prescribed medications, refer to BCBS IL's Performance Select Drug List. This document provides information about any special requirements (prior authorization, supply limits, step therapy), and the tier the medication would fall into.

Tier	Description
\$ Tier 1	Lowest cost, mostly generic drugs, some brand name drugs may be included
\$\$ - \$\$\$ Tier 2 & 3	Mid-range cost, mix of brand name and generic drugs.
\$\$\$\$ Tier 4	Highest cost, mostly brand name drugs, some generics may be included.

To review the full drug list or to learn more about specialty medications, log into your [Blue Access for Members \(BAM\)](#) account and click on Pharmacy. If you are not yet a member, visit the BCBS IL microsite to the right for our plan's pharmacy coverage and details.

Side-by-Side Comparison

Medical Plan	PPO Plan		Health Savings Plan	
Pharmacy	Retail	Mail Order	Retail	Mail Order
Prescription Copays/Coverage	30-day supply	90-day supply	30-day supply	90-day supply
Tier 1	\$10	\$20	80%*	80%*
Tier 2	\$30	\$60	80%*	80%*
Tier 3	\$60	\$120	80%*	80%*
Tier 4	\$90	\$180	80%*	80%*

* = After deductible

Cost Savings Opportunities

GENERIC/LOWER COST OPTIONS

For medications with a higher copay/coinsurance, ask your provider if a generic or another lower tier medication may be right for you.

MAIL ORDER

Sign up for Mail Order for eligible long-term medications to maximize your benefit and pay lower costs for prescriptions!

IN-NETWORK PHARMACIES

Choosing in-network pharmacies may offer you the most cost savings. Out-of-network care may cost more or may not be covered.



QUICK TIPS & LINKS

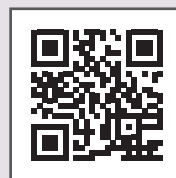


BlueCross BlueShield
of Illinois



[MyPrime.com](https://myprime.com)

Health Advocacy Solutions (HAS)
24/7 Health Advocates
855-649-9634



Find in-network pharmacies
Claims/coverage

Text **BCBS ILAPP** to 33633
to download the mobile app

MAIL ORDER PHARMACY

Register: Express-Scripts.com/rx
833-715-0942

SPECIALTY PHARMACY

Register: Accredo.com
833-721-1619

NOT A MEMBER YET?

Visit the BCBS IL Microsite to
learn more about coverage
through these plans
BCBSIL.com/discounttire

Health Savings Account (HSA)

HSA's do NOT automatically renew; you must elect this benefit and specify the amount every year during open enrollment.

The Health Savings Account (HSA) through **Optum Bank** works hand in hand with the Company's medical insurance Health Savings Plan, allowing you to set aside money from your paycheck pre-tax into this savings account that can be used for qualified out-of-pocket expenses.

BENEFITS OF AN HSA

- » **Save and budget** for qualified expenses (such as dental and vision care, copays, deductible, coinsurance, pharmacy costs, and more).
- » Receive an **annual contribution from the Company**, and the option to **contribute your own money pre-tax** (up to annual IRS maximums), which decreases your taxable income.
- » Your **account grows tax free** through investments or interest payments.
- » A **debit card is issued for ease** in paying for out-of-pocket expenses at the point of service.
- » Your HSA **funds are yours for life**, even if you change jobs, switch health plans or retire (in these instances, a maintenance fee will apply to maintain your HSA).
- » The **account balance rolls over each year** so you can **build a nest egg and invest** for use on qualified expenses in retirement.

HSA CONTRIBUTIONS

The Company contribution is made once your benefits first go into effect, then annually after the new plan year begins. Company funds may be used right away. In addition to Company contributions, you can choose to contribute pre-tax money from your paycheck to your HSA up to the combined annual IRS limit.

The money you choose to contribute is available weekly as it is deposited into your account. Your contribution can be changed in Workday at any time.

Contribution	Health Savings Account
	Individual / Family
Company Contribution	\$500 / \$1,000
Annual Maximum Contribution includes Company contribution	\$4,500 / \$9,000
55 or Older - catch up contribution	\$1,000 (Individual)



QUICK TIPS & LINKS



OPTUM Bank®

optumbank.com

844-326-7967

Optum Bank app



Eligible expenses

Using your HSA

Resource Center

Investing

[HSA vs FSA Comparison](#)

ELIGIBILITY

You **MUST** be enrolled in medical insurance through the Company's Health Savings Plan to be eligible for an HSA.

While the Health Savings Plan offers a lower weekly employee cost, it's important to note that there is a higher deductible and the plan starts to cover only after you pay your full deductible; with the exception of preventive care and virtual visits. See Medical Plan Details on page 7.

HSA Eligibility and Restrictions: To be eligible to contribute to the HSA, you cannot have other non-HSA compatible coverage (i.e. Traditional PPO, HMO, or HRA plans, including non-HSA compatible coverage through a spouse's employer, your spouse enrolled in a non-limited FSA, Medicare, Medicaid, or Tricare), or have someone claim you as a dependent for tax purposes. If this is the case, you can still elect the Health Savings Plan for the lower premium contribution, but you may not receive the employer contributions or make your own pre-tax contributions to the HSA. If you are also enrolling in the Flexible Spending Account, you are limited to using your FSA only for vision and dental expenses for you and your family.

Dental Plan

Delta Dental of Illinois provides you with access to a national network of preferred providers.

Since there are different Delta Dental plans - when visiting providers, please specify that your coverage is with Delta Dental **of Illinois**.

In the sections to follow, learn more about cost savings opportunities and dental plan coverage details.

Did You Know?

Annual dental exams are important to your overall health and can help identify early signs of disease (such as gum disease, diabetes, heart disease and osteoporosis) before you notice symptoms.

Take Care of You - your benefit covers in-network preventive care like exams, x-rays, and cleanings at 100%.

Cost Saving Opportunities

IN-NETWORK CARE

Choosing in-network care may offer you the most cost savings. Through Delta Dental of Illinois, benefits are enhanced when selecting providers within the PPO Network or with providers who are in both the PPO and Premier Network.

PREDETERMINATION OF CARE

Request a pre-determination of care from your dentist when planning for services outside of regular check-ups. This will help you determine if the treatment is covered, how much it will cost and to then budget for that expense.

FSA AND HSA

Use your pre-tax dollars to budget and pay for out-of-pocket dental services.

TO GO FEATURE

With the To Go feature, you may be eligible to take the unused annual maximum "to go" from one year to the next. To Go offers more flexibility and can help you prepare for more extensive and costly dental treatment.

You must have been covered by the dental plan for the entire benefit plan year and have had a dental service that applies to your annual maximum (preventive/diagnostic, basic or major) during the plan year to carry over any unused annual maximum.

View your To Go balance on your Explanation of Benefits or by logging in to your Member Connection account.



QUICK TIPS & LINKS



deltadentalil.com

800-323-1743

Delta Dental app



Under Member Tools:
Find in-network providers
Coverage
Oral health resources

EXISTING MEMBERS

Click the Member Connection section for:

Claims/coverage
Pre-treatment estimates
ID cards



Jason Aquila
Tire Rack

Coverage Details

Copays /Coverage	Dental Plan		
	PPO Network Plan Pays	Premier Network Plan Pays	Out-of-Network Plan Pays
Annual Deductible			
Individual/Family	\$50 / \$150	\$50 / \$150	\$50 / \$150
Maximum Benefits: A pre-estimate is highly recommended to verify benefits prior to treatment			
Annual Max Per Individual	\$1,750	\$1,750	\$1,750
To Go - annual maximum carryover	Δ Qualified, unused portion of annual maximum may carry over to next plan year		
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Preventive Services Include:			
Oral Evaluations, X-Rays and Cleanings 2 cleanings per year	100%* of reduced fee	100% Σ of MPA	100% Ω of MPA
Basic Services Include:			
Fillings, Extractions, Endodontics	80%* of reduced fee	80% Σ of reduced fee	80% Ω of reduced fee
Major Services Include:			
Implants, Inlays, Onlays, Crowns, Bridges and Prosthodontics	50%* of reduced fee	50% Σ of reduced fee	50% Ω of reduced fee
Orthodontia Services:			
Coverage Level	50% of reduced fee	50% of dentist's fee	50% of dentist's fee
Lifetime Maximum	\$2,000	\$2,000	\$2,000

Δ = Log in to deltadentalil.com for more information about carrying over unused maximums with the To Go feature, which may help you plan for costly dental treatments.

* = You will not be "balance billed" for charges exceeding Delta Dental's allowed PPO fees.

Σ = You will not be "balance billed" for charges exceeding Delta Dental's maximum plan allowances (MPAs)

Ω = You are responsible for charges exceeding Delta Dental's maximum plan allowances (MPAs)

Vision Plan

Whether your eye sight needs help or you think your eyes are fine, EyeMed is here for you. You have access to thousands of in-network providers— independent eye doctors, your favorite retail stores, even online options. Many of them are PLUS Providers, which offer even more perks for EyeMed members.

The life of an EyeMed member is a life of convenience, comfort, savings and choice.

To review specific details regarding your vision benefit, log into your EyeMed account. If you are not yet an EyeMed member, visit the Benefit Fair premember site in the Quick Tips & Links section to the right.

See below to learn more about cost savings opportunities and vision plan coverage details.

Did You Know?

An eye exam can spot signs of diabetes, high blood pressure, high cholesterol and heart disease, not to mention cataracts and glaucoma. See it sooner. Treat it sooner.

Take Care of You - your benefit covers in-network preventive care like eye exams at 100%.

Cost Saving Opportunities

IN-NETWORK CARE

As a member, you'll get additional special offers and savings on eyewear and eye care when you stay in-network. When looking for in-network providers, search using the **Insight** network.

Want even more savings? Choose a **PLUS** Provider from the list. The extra savings are built right into your benefits.

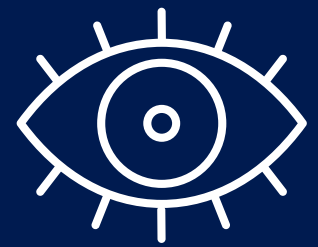
Log into your app or member web portal for additional discounts and offers that may be available.

FLEXIBILITY

The vision plan benefit frequency is once every plan year, meaning you don't have to wait for 12 months from your last service to be able to use the benefit again.

FSA AND HSA

Use your pre-tax dollars to budget and pay for out-of-pocket vision services.



QUICK TIPS & LINKS



eyemed.com

844-409-3401

EyeMed app



Apple Store



Google Play

Find in-network care

Claims/coverage

ID cards

NOT A MEMBER YET?

Call 844-409-3402 or visit EyeMed's premember site to explore the benefit and search providers:

eyemedvirtualbenefitfair.com

» Use code: VF864XM6

For additional resources on keeping your eyesight healthy, visit eyesiteonwellness.com.

Coverage Details



Vision plan allows the member to receive **either** contacts or frame and lens services once every plan year. For specific coverage details view the full Summary of Benefits on the EyeMed website.

	Vision Plan		
Copays /Coverage	In-Network PLUS Provider	In-Network Provider	Out-of-Network Reimbursement
Exams (once every plan year)			
Exam	\$0 copay	\$0 copay	Up to \$40
Retinal Imaging	Up to \$39	Up to \$39	Not Covered
Contact Lens Fit and Follow up			
Fit and Follow-up - Standard	\$0 copay	\$0 copay	Up to \$40
Fit and Follow-up - Premium	\$0 copay; 10% off retail price less \$40 allowance	\$0 copay; 10% off retail price less \$40 allowance	Up to \$40
Frames* (once every plan year)			
Frame	\$0 copay; 20% off balance over \$200 allowance	\$0 copay; 20% off balance over \$150 allowance	Up to \$75
Lenses* (once every plan year)			
Single Vision	\$0 copay	\$0 copay	Up to \$30
Bifocal	\$0 copay	\$0 copay	Up to \$50
Trifocal	\$0 copay	\$0 copay	Up to \$70
Lenticular	\$0 copay	\$0 copay	Up to \$70
Progressive - Standard	\$55 copay	\$55 copay	Up to \$50
Progressive - Premium Tier 1 - 4	\$85 - 215 copay	\$85 - 215 copay	Up to \$50
Lens Options*			
Anti Reflective Coating - Standard	\$0 copay	\$0 copay	Up to \$23
Anti Reflective Coating - Premium Tier 1 - 3	\$57 - 100 copay	\$57 - 100 copay	Up to \$23
Photochromic - Non-Glass	\$75	\$75	Not covered
Polycarbonate - Standard	\$0 copay	\$0 copay	Up to \$20
Scratch Coating - Standard Plastic	\$0 copay	\$0 copay	Up to \$8
Tint - Solid and Gradient	\$0 copay	\$0 copay	Up to \$8
UV Treatment	\$0 copay	\$0 copay	Up to \$8
All Other Lens Options	20% off retail price	20% off retail price	Not covered
Contact Lenses*			
Contacts - Conventional	\$0 copay; 15% off balance over \$200 allowance	\$0 copay; 15% off balance over \$150 allowance	Up to \$75
Contacts - Disposable	\$0 copay; 100% off balance over \$200 allowance	\$0 copay; 15% off balance over \$150 allowance	Up to \$75
Contacts - Medically Necessary	\$0 copay	\$0 copay	Up to \$300
Other			
Hearing Care from Amplifon Network	Up to 66% off hearing aids; call 1-877-203-0675	Up to 66% off hearing aids; call 1-877-203-0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1-800-988-4221	15% off retail or 5% off promo price; call 1-800-988-4221	Not covered

* **Either** contacts or frame and lens services once every plan year.

Flexible Spending Account (FSA)

FSAs do NOT automatically renew; you must elect and specify the amount every year during open enrollment.

The Company offers two types of Flexible Spending Accounts through **FloresHR**; a Health Care FSA and a Dependent Care FSA. FSAs allow you to put money aside from your paycheck pre-tax into savings accounts that can be used for qualified out-of-pocket expenses.

BENEFITS OF AN FSA

- » **Save and budget** for qualified out-of-pocket expenses.
- » **Contribute your own money pre-tax** (up to the annual IRS maximums), which **decreases your taxable income**.
- » You **don't have to be enrolled in the Company's medical insurance** to take advantage of the FSAs.

Review the following sections for plan specific details.

HEALTH CARE FSA

Eligible expenses include medical, dental, and vision care, copays, deductible, coinsurance, pharmacy costs, and more. If you are enrolled in the Company's medical insurance:

- › PPO Plan enrollees may use Health Care FSA funds for eligible medical, prescription, dental and vision expenses.
- › Health Savings Plan enrollees may enroll in the Health Care FSA alongside the HSA, but funds become limited to qualifying dental and vision expenses only.

Although you pay your chosen contribution through weekly payroll deductions, the entire annual elected amount is available once your benefit goes into effect.

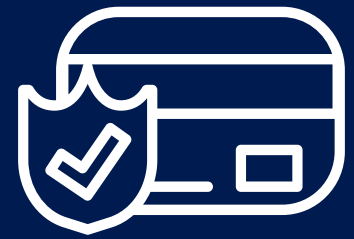
A FloresHR debit card is issued for ease in paying for out-of-pocket expenses. Pay providers for services using your debit card or use personal funds and submit for reimbursement. Add direct deposit to your account so you don't have to wait for a check to be mailed.

DEPENDENT CARE FSA (eligible daycare/elder care only)

Eligible expenses include preschool, before and after school care, and day camps; the care of dependents under the age of 13 or expenses for dependents over age 13 who are mentally or physically incapable of self-care. Expenses must be incurred to allow you and your spouse, if married, to go to work.

The weekly contribution you select will be added to your FloresHR account and may be used as soon as the funds show in your account. Pay from your own bank account and submit for reimbursement. Add direct deposit to your FloresHR account so you don't have to wait for a check to be mailed.

The Dependent Care Claim Form allows you to submit one claim form for the entire plan year and receive automatic, weekly reimbursements.



QUICK TIPS & LINKS



floreshr.com
800-532-3327
FloresHR app

Manage your FSA

FSA eligible expenses

[HSA vs FSA Comparison](#)

IMPORTANT

FSA plans contain a "**Use It Or Lose It**" provision, so please plan carefully! Weekly payroll contributions cannot be changed unless you experience certain qualifying life events.

DEADLINES

- › Current year funds must be used by March 15 the following year.
- › Receipts for reimbursement must be submitted by March 31.

Should you leave the Company, benefits terminate on your last day of employment

Income Protection Benefits

Protect your income through **New York Life's** Life and Disability Insurance plans provide financial security for you and your family in life's unexpected moments, such as illness, off-the-job injury, or death.

To the right, click under Learn More for educational videos and tools to learn about protecting what matters most.

BASIC LIFE INSURANCE

Protects your family's financial security in case of your injury or death.

Benefit Maximum - 1.5x your annual salary up to a maximum of \$50,000

Upon initial hire/promotion, this benefit is pre-elected for you in your Workday benefit enrollment. Your beneficiary will receive this cash benefit from the policy should you pass away. Beneficiaries can be changed at any time.

ADDITIONAL LIFE INSURANCE

Provides additional benefit payout above the basic life to protect your family's financial security in case of your injury or death. If you elect basic life, you have the option to add additional life.

Benefit Maximum - 7x your annual salary up to a maximum of \$500,000

Your basic life beneficiary automatically applies to additional life. You may be eligible to raise your benefit amount as your salary increases.

DEPENDENT LIFE INSURANCE

Protects your family's financial security in the case of death of a spouse or child. If you elect additional life, you have the option to add spouse and/or child life. You are the beneficiary for spouse and/or child life.

Spouse Life Benefit Maximum – Up to 50% of the amount you choose for Additional Life, up to a maximum of \$100,000.

Child Life Benefit Maximum – Covers your unmarried children up to age 26; choose either \$5,000 or \$10,000 in coverage.

LIFE INSURANCE REMINDERS

Age Banding: Basic life, additional life and spouse life reduce to 65% of the policy amount at age 65, 40% at age 70, and 25% at age 75 or above.

Rates: Basic and additional life insurance rates are based on \$10,000 increments of coverage / spouse life insurance rates are based on \$5,000 increments; basic, additional and spouse life insurance rates increase by age bracket at 30 years of age and for each 5-year increment over 30. Log into Workday during your enrollment to view these rates.

No Dual Coverage: Dependent life insurance (spouse or child) cannot be elected for dependents who are already covered by one of our Company life insurance policies (covered themselves as an employee or a dependent of another employee).



QUICK TIPS & LINKS



GROUP BENEFIT
SOLUTIONS

For claims questions:

LOA@discounttire.com

Tire Rack employees contact:

HumanResources@tirerack.com

For benefit questions:

Benefits@discounttire.com

Tire Rack employees contact:

HumanResources@tirerack.com

LEARN MORE

New York Life Benefit Portal

newyorklife.com/group-benefit-solutions/discount-tire

Educational videos

Tools and resources

How to submit a claim

Additional programs



SHORT-TERM AND LONG-TERM DISABILITY

Short-term and long-term disability benefits are designed to pay you 60% of your income if you are unable to work due to life's unexpected moments, off-the-job injury or illness. Upon initial hire/promotion, these benefits are pre-elected for you in your Workday benefit enrollment.

Core benefits will remain in effect and paid for by the Company for active employees while on short-term and long-term disability (STD/LTD). Medical, Dental, Basic Life and/or STD employee costs do not require repayment upon return to work.

NOTE: For paid leave pertaining to the birth of a child, the employee would need to be enrolled in short-term disability, as short-term disability coverage would apply to the birth parent.

Benefit Details	Short-Term	Long-Term
Waiting Period	Benefit begins on the 15th day of absence.	Benefit begins after 180 days of continuous disability.
Benefit Maximum	60% of your income, up to a maximum of \$1,200 per week, pays for up to 24 weeks.	60% of your income, up to a maximum of \$6,000 per month, duration determined by the plan.
Rates (Available in Workday)	Rates are based on actual earnings, up to max annual earnings of \$104,000. Rates increase as earnings increase.	Rates are based on actual earnings, up to max annual earnings of \$120,000. Rates increase as earnings increase, and rates also increase by age bracket; at 30 years of age and for each 5-year increment over 30.

Income Protection Enrollment

NEWLY ELIGIBLE (NEW HIRE/PROMOTION TO FULL-TIME)

Basic Life, Short-Term Disability and Long-Term Disability coverage are automatically elected unless you select waive in Workday. During this enrollment you may elect Life Insurance coverages up to the Guaranteed Issue amounts (\$400,000 employee / \$30,000 spouse / \$10,000 child), without being required to submit an Evidence of Insurability (EOI) application.

ACTION NEEDED Be sure to assign a beneficiary for Basic Life to complete your enrollment.

If you choose to waive Additional Life, Spouse Life, Child Life, or Disability coverage when newly eligible and decide to elect it at a later time, or later if you decide to raise your coverage amounts, you and/or your spouse will be required to complete an EOI application.

INCREASE/ADD COVERAGE OUTSIDE OF NEWLY ELIGIBLE

If you increase the amount of your current coverage or add additional life, spouse life, or disability coverage for the first time, you and/or your spouse will be required to complete an EOI application.

EVIDENCE OF INSURABILITY (EOI)

If an EOI is required, an application will be sent to the personal email address on file for you in Workday by New York Life Group Benefit Solutions. This is time sensitive and New York Life will communicate with you about next steps and approval or denial.

ADDITIONAL PROTECTIONS

Those enrolled in one or more life or disability plans also receive, for no additional cost, Travel Assistance and My Secure Advantage financial wellness benefits. Visit the New York Life benefit portal for details about these additional protections offered to their members.

Legal Insurance

Legal Insurance does NOT automatically renew; you must elect this benefit every year during open enrollment

Be fully prepared and confident with **LegalEASE** legal insurance, a smart option for your protection.

This benefit eases the two biggest stresses – finding and paying for an attorney, as well as offers valuable benefits to shield your family and savings from unexpected legal issues.

Being a LegalEASE member provides coverage for:

- › Home and residential
- › Estate planning and wills
- › Financial and consumer
- › Civil lawsuits
- › Auto and driving
- › Elder law
- › Family, personal, and divorce
- › And more

Enroll now to protect you and your family and click the link to the right to learn more about coverage and complete definitions (limitations and exclusions may apply), provider network and resources.

Identity Theft Protection

Identity Theft Protection does NOT automatically renew; you must elect this benefit every year during open enrollment

The Identity Theft Protection benefit through **Aura** makes the internet a safer place for you and your family, providing an all-in-one security solution that helps you protect the things you care about most – financial fraud/identify theft protection, digital security and family safety (family plans only).

Choose from Individual or Family Coverage. Family plans provide coverage for 10 additional adults and unlimited minors.

All plans include:

- » \$5 million identify theft insurance
- » Lost wallet protection with \$500 emergency cash
- » 24/7 customer care
- » White glove fraud resolution service
- » Restoration services for pre-existing fraud events

Enroll now to protect you and/or your family. Learn more about this benefit on the Identity Theft Protection page of the [Discount Tire Family](#) website.



QUICK TIPS & LINKS



A LEGAL ACCESS COMPANY

legaleaseplan.com/discounttire

800-248-9000

Existing members, call Member Services at 888-416-4313.

Mention Reference Group:
DISCOUNT TIRE

̄URA

support@aura.com

833-552-2123

Aura app



Coverage
Setting up your account

Once enrolled, watch for a welcome email and link from Aura to set up and complete your online account.

Family Care

COMPANY FUNDED, EMERGENCY BACKUP CHILD/ADULT CARE

The Family Care benefit through **Care.com** is one membership for every season of life, enabling you to search safer for quality care. Find child, senior, and/or adult care, housekeeping, pet care, tutoring and more.

You are automatically enrolled in the Company's family care benefit through Care@Work with no employee cost out of your weekly paycheck.

WHAT'S INCLUDED

- » Annual Care.com membership to search for pre-screened network providers
- » 10 Company funded backup days per year to be used for unexpected short-term care for children or adults and/or kids' camps; copays for services apply
- » Use Care.com's network providers or request reimbursement for your own caregiver
- » Up to 10% savings at childcare centers nationwide
- » Arrange all your care needs in one location – search, post your care need, and pay for services in one spot

SET UP YOUR ACCOUNT

Don't wait for childcare cancellations or unexpected adult care needs. Be ready for emergencies by following the steps below to set up your account in advance.

1. Download the Care@Work app, call (855) 781-1303, or visit the website: discounttire.care.com
2. Click Let's Get Started (or login, if you have an account)
3. Enter your personal information and answer a few questions about your family
4. You are enrolled!

Sara Lien
VAR Regional Office



QUICK TIPS & LINKS

care.

discounttire.care.com

855-781-1303

Care@Work app



Coverage

Find care providers

Set up your account

Visit the Family Care page on the [Discount Tire Family](https://discounttirefamily.com) website for more details about this benefit.



Employee Assistance Program

The Employee Assistance Program (EAP) through **SupportLinc** offers expert guidance to help you and your family address and resolve everyday issues.

This benefit is free, confidential, and available 24/7 to you and all your household family members.

You are automatically enrolled in the EAP with no employee cost out of your weekly paycheck. If you have not done so already, register your account so help is there when you need it. Access care by phone, web portal or mobile app.

WHAT'S INCLUDED

EAP Service	Description
In-the-moment support	Reach a licensed clinician by phone 24/7, when you call for assistance.
Short-term counseling	Up to six no-cost in person or virtual counseling sessions for emotional concerns such as stress, anxiety, depression, burnout or substance use.
Coaching	Boost your emotional fitness, learn healthy habits, establish new routines, build resilience and more.
Work-life benefits	Expert consultations for financial and legal issues and everyday needs such as child or elder care, pet care, home improvement or auto repair.
Explore Mindsteam	Fitness studio for your mind. Live and on-demand sessions to strengthen your life skills and emotional health.

FINANCIAL NAVIGATOR

This valuable work-life benefit can help you on your path to financial well-being. Whether you are starting on the path or looking to learn more about saving, investment and budgeting, having easy-to-access resources can be helpful.

EAP's Financial Navigator is just three simple steps:

1. Completing a short survey about yourself—your financial goals, money management and how they impact your everyday life.
2. Review a personalized report that measures your financial health and provides actions to immediately address your risk.
3. Click the buttons next to the recommendations for support and access to community-based financial and self-guided resources.



QUICK TIPS & LINKS



supportlinc.com

888-881-5462

MyCuraLinc app



Coverage

Programs and services

Access resources

Set up your account

IMPORTANT

For the Group Code, refer to the EAP flyer within the Employee Benefit Plan Documents app in [Workday](#).

or you can contact:

Benefits@discounttire.com.

Tire Rack employees contact:

HumanResources@tirerack.com

401(k) & Financial Wellness

BUILD A HEALTHY FINANCIAL FUTURE

Start now by saving with Empower, the record keeper for the Company's 401(k) Retirement Plan. Your future self will thank you.

ELIGIBILITY AND ENROLLMENT

Employees 21 or older are automatically enrolled in the plan at a pretax contribution rate of 6% after completing 1000 hours of service during a one-year period. You may choose a different contribution amount, choose to make Roth 401(k) contributions or opt out at any time.

We encourage you to save by matching your contributions \$1.00 for every \$1.00 you contribute up to 6% of your compensation. By deferring 6% of your eligible compensation, you maximize your match.

The earlier you save, the more time your money has to potentially grow through compounding. Take advantage of the Company match and even small contributions today can grow into significant savings by retirement.

For more details on eligibility, getting started, beneficiaries, rollovers and more, click here for [Plan Highlights](#).

6 ACTIONS TO BUILD YOUR FUTURE

1

Enroll & Save

Start saving at 6% minimum as soon as you're eligible to get the full Company match.

2

Register Your Account

Register at the link to the right to check your balance, update your savings rate, review investments and more.

3

Add Your Beneficiary

Your 401(k) beneficiary is separate from your life insurance beneficiary and must be set up through Empower.

4

Bring Your Old 401(k) With You

Call the number to the right to roll over retirement savings from a previous employer.

5

Build a Strong Financial Foundation

Create a budget, build an emergency fund, pay down high-interest debt. Learn about these topics and more through Empower's Learning Library, link to the right.

6

Keep Learning & Growing

Visit the Learning Library for articles, webinars, and healthy money habits for every stage of life.



QUICK TIPS & LINKS



EMPOWER

empowermyretirement.com

844-372-8473

Empower app

Eligibility

Set Up Your Account

Name/Update Beneficiaries

Contribution Changes

Explore Investment Options

ROLLOVER SERVICES TEAM

888-737-4480

LEARNING LIBRARY

learningfromempower.com



Educational Assistance

The Company encourages all employees and their families to seek out educational opportunities and offers a variety of educational assistance programs.

TUITION ASSISTANCE PROGRAM (TAP)

Eligible full-time employees (who completed at least 12 months of employment) may be reimbursed up to \$5,250 per year for eligible education expenses. See full guidelines and/or eligibility details on the Education Assistance page of your KC.

TAP is administered through **Workforce Edge** and participants will submit and track their TAP requests through the Workforce Edge online portal. To participate in TAP, employees MUST use the portal to submit: an Eligibility Request, Funding Requests (before courses start), Proof of Completion, and required documentation.

Workforce Edge also partners with nationwide colleges to offer discounts to perspective students. Partner school discounts may be combined with TAP for greater cost savings. Learn more in the Workforce Edge portal.

ASU ONLINE 20% SCHOLARSHIP

Through our partnership with **Instride**, employees and one of their dependents (spouse or children under age 24) are eligible to receive a 20% scholarship on eligible courses taken through ASU Online.

To receive the scholarship, participants must confirm eligibility and enroll through the Instride online portal at discounttire.instride.com. Eligibility begins upon hire.

Combine this scholarship with TAP for greater cost savings. ASU Online is considered an “out-of-network” school for TAP since they are not a Workforce Edge Partner School. A link to the Instride portal and information on submitting TAP requests for “out-of-network” schools can be found within the Workforce Edge portal.

DEPENDENT SCHOLARSHIP

The Dependent Scholarship program is available to college-age (17-24) dependents of all full time employees who have worked for the Company for three consecutive years. This program is for undergraduate study only, and students must be enrolled full-time and successfully complete 12 credit hours each semester.

Eligible dependents attending a 4-year university may receive \$5,000 per year and/or those attending a 2-year community college or vocational school may receive \$2,000 per year. Applications are submitted in the spring for the next school year and must be received by the applicable deadline (March 15 for new students, April 15 for returning students).

Visit the [Discount Tire Family](https://DiscountTireFamily.com) website for more information.



QUICK TIPS & LINKS

Workforce Edge

discounttire.workforceedge.com

833-353-0560

advisor@workforceedge.com

TAP

Eligibility

Partner school discounts

Required documentation

ASU Online

Arizona State University

discounttire.instride.com

800-240-0569

Eligibility

Enrollment

Class offerings



QUICK TIPS & LINKS



discounttire.perkspot.com

866-606-6057

Access discounts

Register your account



Nationwide®

petinsurance.com/discounttire

877-738-7874

Reference group:

DISCOUNT TIRE

Plan details

Pricing for your state

Enroll in the benefit



bthaf.org

Learn about the fund

Apply for assistance

Donate to the fund

Discounts

Perkspot is a FREE discount program for all employees. Use Perkspot to find exclusive discounts at national and local merchants. Get discounts on dining, travel, apparel, electronics, cell phones, and more. Visit the Perkspot website to register your account.

Pet Insurance

Pet protection plans are offered through **Nationwide Pet Insurance**. You may enroll in this benefit at any time and premiums are paid directly to Nationwide Pet Insurance. Choose basic protection or opt to include preventive care, such as wellness exams and shots.

Contact Nationwide for plan details and pricing for your state.

NOTE: This policy does not cover pre-existing conditions that began/manifested/incurred prior to the policy effective date or during any waiting period that may be required.

Help for Employees & Families

BRUCE T. HALLE ASSISTANCE FUND

Provides basic assistance to employees who incur extraordinary expenses as a result of disasters or other emergency hardships. Visit the website on the right for additional details.

EXECUTIVE HEALTH DEPARTMENT CASE MANAGEMENT

Nurse Case Managers offer support, education, and resources for complex medical cases. Visit the [Discount Tire Family](http://DiscountTireFamily) website for more information.

*"Be Honest
Work Hard
Have Fun
Be Grateful
Pay It Forward"*

Bruce T. Hale