



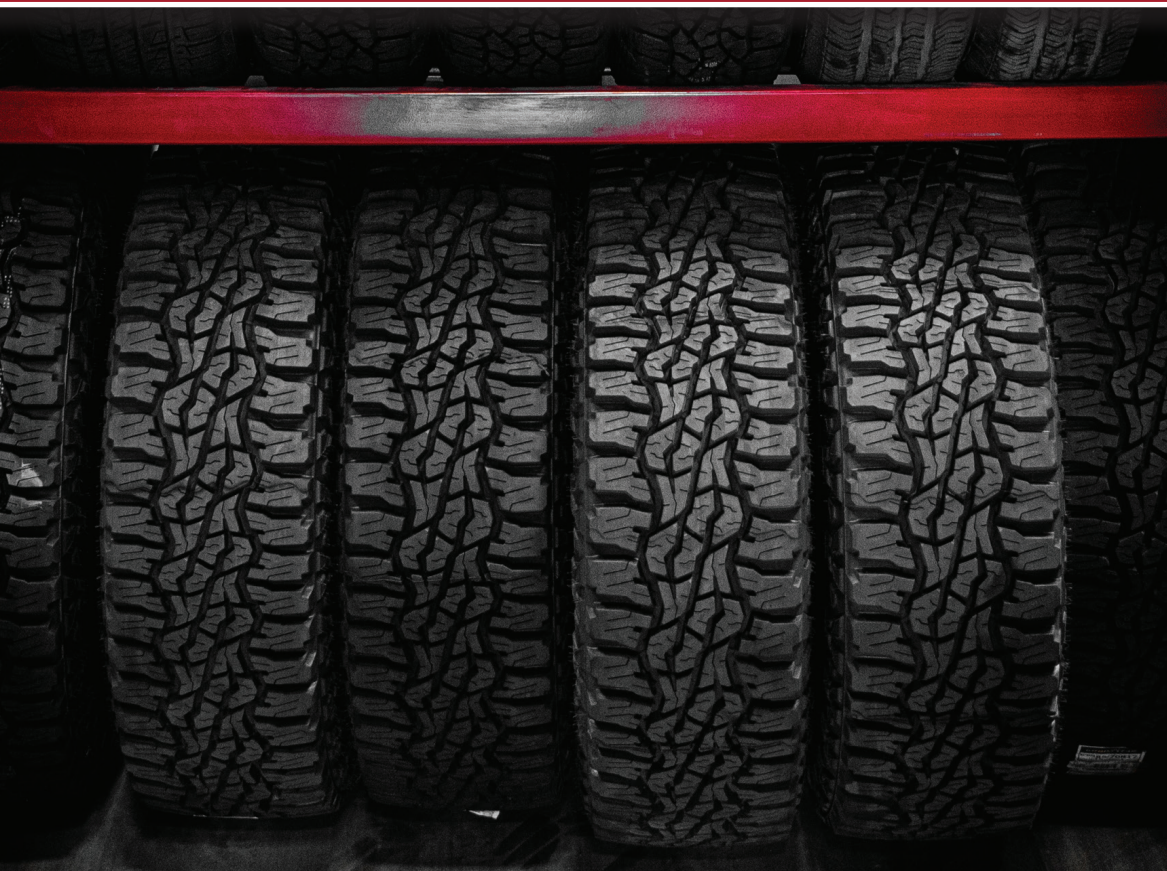
**DISCOUNT**  
**TIRE**

**AMERICA'S**  
**TIRE**

**TIRE RACK**

# Qualified Essential Coverage 2026 BENEFITS GUIDE

For eligible part-time employees



**DUNN**  
TIRE & AUTO

**SUBURBAN TIRE**  
AUTO REPAIR CENTERS

**ELLISVILLE**  
TIRE & SERVICE

# Caring for Our People

One of the ways we Care for and Cultivate Our People is by continuously adjusting and enhancing the benefits we offer to help meet their needs. To ensure our benefits package is competitive, we regularly benchmark our offerings and costs by comparing them to what is offered by other retail and large employers.

Selecting your benefits takes careful consideration and our goal is to keep you informed so you can make the best decisions for your and your family's needs. This benefit guide is designed to assist you in making those decisions.

**Benefits in this guide  
are for employees of:  
Discount Tire (excluding MI),  
Suburban Tire, and Ellisville**

## In This Guide

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- About Our Benefits
- Electronic Consent for Benefit Plan Documents
- Eligibility
- Key Terms
- Enrollment Timelines
- Changes to Benefits

### Core Benefits ..... 7

*The following benefits are elected in Workday*

- Medical Insurance
  - Plan Highlights
  - Cost Saving Tips
  - Wellness Programs
  - Pharmacy
- Health Savings Account (HSA)

### Additional Benefits ..... 13

*The following benefits are not elected in Workday*

- Employee Assistance Program
- 401(k)
- Educational Assistance
  - Tuition Assistance Program
  - Partner School Discounts
  - ASU Online 20% Scholarship Program
- Discounts
- Pet Insurance
- Help for Employees and Their Families
  - Bruce T. Halle Assistance Fund
  - Executive Health Case Management

### Benefit Costs

For benefits elected in Workday, click the benefit task in your Workday My Tasks inbox to review benefit costs.

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

## Discount Tire Family Website

For additional information on the benefits listed in this guide or to learn about other support resources available to you and your family, please visit the Discount Tire Family website at [discounttirefamily.com](https://discounttirefamily.com).

Employees and their families may visit the site to access benefit information at any time, on any device, from work or home.

# Electronic Consent for Benefit Plan Documents

**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@discount-tire.com](mailto:benefits@discount-tire.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

Currently, federal guidelines for the Affordable Care Act (ACA) state that part-time employees averaging 30 or more hours per workweek, within the 12-month look back period, are eligible for medical benefits through their employer.

Your eligibility will be determined based on the hours you worked over the last 12 months. Each year, your eligibility for this medical plan will be reevaluated based on ACA guidelines and the average amount of hours you worked for the Company.

| Eligibility Period | What to Expect                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Newly Eligible     | Within 1 – 2 weeks following your first 12 months of employment, your hours will be evaluated (look back period) and if you qualify as eligible you would receive: <ul style="list-style-type: none"><li>» A Workday generated email to the email address notated in Workday</li><li>» An enrollment task to complete in Workday</li></ul>                                                                                                   |
| Open Enrollment    | Each year during the November open enrollment period, your hours will be reevaluated (12 month look back) and if you qualify as eligible you will receive: <ul style="list-style-type: none"><li>» An open enrollment postcard in the mail to the address notated in Workday</li><li>» A Workday generated email to the email address notated in Workday</li><li>» An enrollment task to complete in Workday, Awaiting Your Action</li></ul> |

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

Be sure to take time during each open enrollment to review your enrolled dependents and ensure they are still eligible. By doing this, you help us ensure our benefit plans meet regulatory requirements and help 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:** The set dollar amount that the Company contributes (weekly) for the benefit plan(s) that you enroll in.

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.

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

**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.

# 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](mailto:Benefits@discounttire.com).

| Activity                            | Timeline                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Benefits Start Date</b>          | <p>Employees who are newly eligible for QEC benefits must log into <a href="#">Workday</a> within 14 days of receiving the Workday generated email of eligibility notification.</p> <p>Core benefits (medical and HSA) elected in Workday become effective as of the effective date listed on your benefit task. Some additional benefits become effective upon your hire. Refer to each benefit in the guide for specific details.</p>                                                                                                                                                                                                  |
| <b>QEC Benefits Open Enrollment</b> | <p>Held each fall, generally in November. During open enrollment, if eligible, you can enroll in coverage, add and/or drop dependents, drop coverage. Changes made during open enrollment become effective the following new plan year, January 1.</p> <p><b>IMPORTANT:</b> 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:</p> <ul style="list-style-type: none"><li>› Wellness Rates</li><li>› Health Savings Account (HSA)*</li></ul> <p><i>*When electing an HSA be sure to specify your contribution amounts.</i></p> |
| <b>Benefits Renewal Date</b>        | <p>The new plan year begins on January 1, which is when any changes made during open enrollment will become effective.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Benefit Changes</b>              | <p>If you experience a qualifying life event, you will be eligible for a special enrollment period where you can make changes to your core benefits (medical and HSA). See the chart below for more information on benefit changes that can be made at any time.</p> <p>You will have 31 days from the date of a qualifying life event to log into <a href="#">Workday</a> and submit the benefit change task, along with required supporting documentation.</p> <p>Visit the <a href="#">Discount Tire Family</a> website for more on life event benefit changes.</p>                                                                   |

## 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 2026 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 2026 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 becoming newly eligible 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.

For more information and/or eligibility requirements for each individual benefit, see details included in this guide or on the [Discount Tire Family](#) website.

| Changes to....                                                                         | When?                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Health Savings Account (HSA)</b>                                                    | 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.<br><br>If you change your Health Savings Plan enrollment from individual to family or family to individual due to a qualifying life event during the year, the Company's contribution to your HSA will remain the same as when you initially enrolled. |
| <b>Employee Assistance Program</b>                                                     | You are automatically enrolled in this benefit upon hire with no employee cost deducted from your weekly paycheck.                                                                                                                                                                                                                                                                                                           |
| <b>401(k)</b>                                                                          | Once you have reached eligibility, you can make changes to your weekly contribution and/or beneficiary directly through your Empower account at any time.                                                                                                                                                                                                                                                                    |
| <b>Tuition Assistance Program</b><br><b>Bruce T. Halle Assistance Fund</b>             | Eligibility and guidelines for participating in these programs vary depending on the program.                                                                                                                                                                                                                                                                                                                                |
| <b>ASU Online 20% Scholarship</b><br><b>Perkspot Discounts</b><br><b>Pet Insurance</b> | You are eligible to enroll in these benefits upon hire.                                                                                                                                                                                                                                                                                                                                                                      |



Discount Tire

# Medical Plan Details

The medical plan offered to qualified part-time benefit eligible employees is a Health Savings Plan through **United Healthcare (UHC)**. In the sections to follow, you can learn more about this plan.

## HEALTH SAVINGS PLAN

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.

See HSA details on page 12.

### Did You Know?

Establishing with a Primary Care Physician (PCP) can lead to better health outcomes, lower healthcare costs and customized care for your unique health needs. A PCP may be your first point of contact for health concerns and can provide preventive care like annual physicals, cancer screenings, chronic condition management, and coordination with specialists.

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

## IS THIS PLAN RIGHT FOR YOU

The resources on the following pages are intended to provide more detailed information to help you understand:

- » Key highlights of the plan
- » Coverage details
- » Cost saving opportunities
- » Additional programs included in the medical plan



## QUICK TIPS & LINKS



[myuhc.com](https://myuhc.com)

855-837-1612

United Healthcare app



Find in-network care

Claims/coverage

Health/wellness programs

Virtual care

### NOT A MEMBER YET?

Visit UHC's premember site and under Health Plans, refer to the Choice Plus Health Savings Plan and additional benefits:

[whyuhc.com/discounttire](https://whyuhc.com/discounttire)

*See page 8 for choosing the right place for care and other cost saving opportunities.*

*See page 10 for information about health and wellness programs included in the medical plan.*

# Plan Highlights



| Medical Plan Highlights                                                                                                                                                                                                                                                  | Health Savings Plan |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| Eligible for Health Savings Account (HSA)                                                                                                                                                                                                                                | ✓                   |
| Money added to your HSA annually by Discount Tire                                                                                                                                                                                                                        | ✓                   |
| 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:<br>- Employee Only enrollment must pay full individual deductible<br>- Family enrollment must pay full family deductible<br><i>Family = employee + one or more enrolled dependents (spouse and/or child(ren))</i> | ✓                   |
| 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%                                                                                                                                                                                          | ✓                   |

## 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 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.

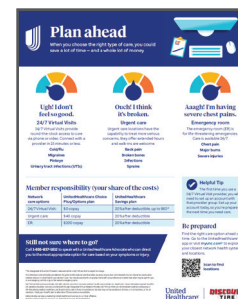
To search in-network care, see the UHC Quick Tips & Links section on page 7, or if you haven't registered or logged in online, search by your plan type:

- » Choice Plus network if you live in any state except Wisconsin
- » Options PPO network if you live in the state of Wisconsin

### 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 10 and/or click on the UHC [Plan Ahead flyer](#) to the right to learn where to go for the care you need. Refer to the information listed for the Health Savings Plan.



# Medical Plan Coverage



Plan coverage highlights are below. **Blue<sup>^</sup>** callouts signify changes for the 2026 plan year.

|                                                                                                                                       | Health Savings Plan                  |                                        |
|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|
| <b>Company Contribution to Your HSA</b>                                                                                               |                                      |                                        |
| Individual / Family                                                                                                                   | \$500 / \$1,000 $\Sigma$             |                                        |
|                                                                                                                                       | In-Network                           | Out-of-Network $\Delta$                |
| <b>Annual Deductible</b>                                                                                                              |                                      |                                        |
| Individual / Family                                                                                                                   | \$2,000 / \$4,000 $\Omega$           | \$4,000 / \$8,000 $\Omega$             |
| <b>Maximums</b>                                                                                                                       |                                      |                                        |
| Out-of-Pocket: Individual / Family                                                                                                    | <b>\$5,000/ \$10,000<sup>^</sup></b> | <b>\$10,000 / \$20,000<sup>^</sup></b> |
| Lifetime Maximum                                                                                                                      | Unlimited                            | Unlimited                              |
| <b>Copays / Coverage</b>                                                                                                              |                                      |                                        |
| <b>Preventive Care</b>                                                                                                                |                                      |                                        |
| Routine physicals, immunizations, and more!<br>See <a href="https://discounttirefamily.com">discounttirefamily.com</a> for more info. | 100%                                 | Not Covered                            |
| <b>Physician's Services: Sickness and Injury</b>                                                                                      |                                      |                                        |
| Virtual Visit <i>Medical</i> - via <a href="https://myuhc.com">myuhc.com</a>                                                          | <b>FREE<sup>^</sup></b>              | N/A                                    |
| Physician Office Visit                                                                                                                | 80%*                                 | 60%*                                   |
| Specialist Office Visit                                                                                                               | 80%*                                 | 60%*                                   |
| <b>Mental Health / Substance / Addiction</b>                                                                                          |                                      |                                        |
| Virtual Visit <i>Telemental Health</i> - via <a href="https://myuhc.com">myuhc.com</a>                                                | 80%*                                 | 60%*                                   |
| Inpatient                                                                                                                             | 80%*                                 | 60%*                                   |
| Outpatient                                                                                                                            | 80%*                                 | 60%*                                   |
| <b>Emergency Care</b>                                                                                                                 |                                      |                                        |
| Urgent Care                                                                                                                           | 80%*                                 | 60%*                                   |
| Emergency Room                                                                                                                        | 80%*                                 | 80%*                                   |
| <b>Tests</b>                                                                                                                          |                                      |                                        |
| Lab, X-Ray and Major Diagnostics (CT, PET, MRI, MRA and Nuclear Medicine) – Outpatient                                                | 80%*                                 | 60%*                                   |
| <b>Hospital Care</b>                                                                                                                  |                                      |                                        |
| Inpatient / Outpatient Care and Surgery                                                                                               | 80%*                                 | 60%*                                   |
| <b>Maternity Care</b>                                                                                                                 |                                      |                                        |
| Prenatal Visit                                                                                                                        | 80%*                                 | 60%*                                   |
| Postnatal Visits/Surgery                                                                                                              | 80%*                                 | 60%*                                   |
| <b>Specialty Care</b>                                                                                                                 |                                      |                                        |
| Acupuncture (max 20 visits per year)                                                                                                  | 80%*                                 | 60%*                                   |

\* = After deductible

$\Sigma$  = The Company funds your HSA on the day Medical Benefits go into effect.

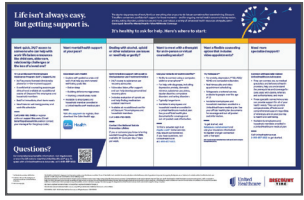
$\Omega$  = The Health Savings Plan requires the FULL family deductible (e.g. \$4,000 for in network) be met if you have enrolled any dependents.

$\Delta$  = 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.

# Wellness Programs



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

| Program                                                                                                                    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>EXERCISE THERAPY</b><br>               | <p>With Hinge Health, get virtual physical therapy anytime, anywhere, at no cost to you. Help reduce everyday joint and muscle aches, recover from an injury, improve your mobility and strength, relieve pelvic pain/discomfort, and more.</p> <p>Learn more at get started at <a href="https://hinge.health/discounttire">hinge.health/discounttire</a>. Download the Hinge Health app to unlock your personalized program for pain relief.</p>                                                                                                                            |
| <b>PREGNANCY &amp; WOMEN'S HEALTH</b><br> | <p>You and your partner have free access to Maven for 24/7 pregnancy and postpartum support and guidance – all in one place.</p> <p>Visit <a href="https://mavenclinic.com/join/uhc-join">mavenclinic.com/join/uhc-join</a> to learn more and activate your account, or download the Maven Clinic app.</p>                                                                                                                                                                                                                                                                   |
| <b>MENTAL HEALTH RESOURCES</b><br>      | <p>UHC in partnership with Optum offers a variety of programs for day-to-day pressures and for ongoing mental health concerns like depression, anxiety, substance use and more. It's healthy to ask for help.</p> <p>Click the resource guide to the right to get started.</p>                                                                                                                                                                                                           |
| <b>GYM MEMBERSHIP PROGRAM</b><br>       | <p>Through One Pass Select, choose a gym membership that fits your lifestyle with a minimum of 12,000 participating gyms and locations, access to digital fitness apps, and home grocery delivery. Choose from month-to-month, flexible plans with various cost options.</p> <p>Visit <a href="https://onepassselect.com">onepassselect.com</a> to learn more.</p>                                                                                                                                                                                                           |
| <b>VIRTUAL VISITS</b><br>               | <p>Get care any time. Using your smartphone or other connected device, like a tablet or a computer, you can access virtual primary and urgent care.</p> <ul style="list-style-type: none"> <li>» Virtual visits 24/7 (like virtual urgent care) are covered at 100%.</li> <li>» Virtual Primary Care, Virtual Specialist Care, or virtual visits through your regular provider align to your plan's office visit coverage.</li> </ul> <p>Click the flyer to the right for details.</p>  |
| <b>WELLNESS COACHING PROGRAM</b><br>    | <p>Get fit and get results with Real Appeal's online weight management and healthy lifestyle program designed to spark a healthy transformation.</p> <p>Learn more and sign up at <a href="https://discounttire.realappeal.com">discounttire.realappeal.com</a>.</p>                                                                                                                                                                                                                                                                                                         |

# Pharmacy

Pharmacy coverage is managed through United Healthcare's **OptumRx**. 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 the 4-Tier Prescription Drug List (PDL). This list provides information about any special requirements (prior authorization, supply limits, step therapy), and the tier the medication would fall into.

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

To review the full PDL or to learn more about specialty medications, log into your UHC account. If you are not yet a member, visit the **Health Plans > Pharmacy Benefits** section of the premember site in the Quick Tips & Links section to the right.

# Costs & Cost Saving Opportunities

| Pharmacy<br>Prescription<br>Copays/Coverage | Health Savings Plan     |                             |
|---------------------------------------------|-------------------------|-----------------------------|
|                                             | Retail<br>30-day supply | Mail Order<br>90-day supply |
| Tier 1                                      | 80%*                    | 80%*                        |
| Tier 2                                      | 80%*                    | 80%*                        |
| Tier 3                                      | 80%*                    | 80%*                        |
| Tier 4                                      | 80%*                    | 80%*                        |

\* = After deductible

## GENERIC/LOWER COST OPTIONS

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

## MAIL ORDER

For convenience, sign up for Mail Order for eligible long-term medications so you do not need to go to the pharmacy.

## 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. To search in-network pharmacies, see the UHC Quick Tips & Links section.



## QUICK TIPS & LINKS



**Optum Rx**

[myuhc.com](https://myuhc.com)

855-837-1612

United Healthcare app



Find in-network pharmacies

Claims/coverage

Mail order

## NOT A MEMBER YET?

Visit UHC's premember site to explore the plans, pharmacy coverage, and additional benefits:

[whyuhc.com/discounttire](https://whyuhc.com/discounttire)

# Health Savings Account (HSA)

**HSAs 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 expenses, 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 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<br>includes Company contribution | \$4,400 / \$8,750      |
| 55 or Older - catch up contribution                          | \$1,000 (Individual)   |

*\*Family = employee + one or more enrolled dependents (spouse and/or child(ren))*



## QUICK TIPS & LINKS



**OPTUM Bank®**

[optumbank.com](https://optumbank.com)

844-326-7967

Optum Bank app



Eligible expenses

Using your HSA

HSA Calculator

Invest Your HSA

## ELIGIBILITY

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

It's important to note that the Health Savings Plan starts to cover medical and pharmacy 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.

# 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                                                                                                                                      |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>In-the-moment support</b> | Reach a licensed clinician by phone 24/7, when you call for assistance.                                                                          |
| <b>Short-term counseling</b> | Up to six no-cost in person or virtual counseling sessions for emotional concerns such as stress, anxiety, depression, burnout or substance use. |
| <b>Coaching</b>              | Boost your emotional fitness, learn healthy habits, establish new routines, build resilience and more.                                           |
| <b>Work-life benefits</b>    | Expert consultations for financial and legal issues and everyday needs such as child or elder care, pet care, home improvement or auto repair.   |
| <b>Explore Mindsteam</b>     | 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](https://supportlinc.com)

888-881-5462

eConnect Mobile 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](mailto:Benefits@discounttire.com).

# 401(K) Retirement

Save for your future! **Empower** is the record keeper for the Company's 401(k) plan.

The sooner you start saving the better!

Starting early and making small increases in the amount you contribute can make a real difference when you retire.

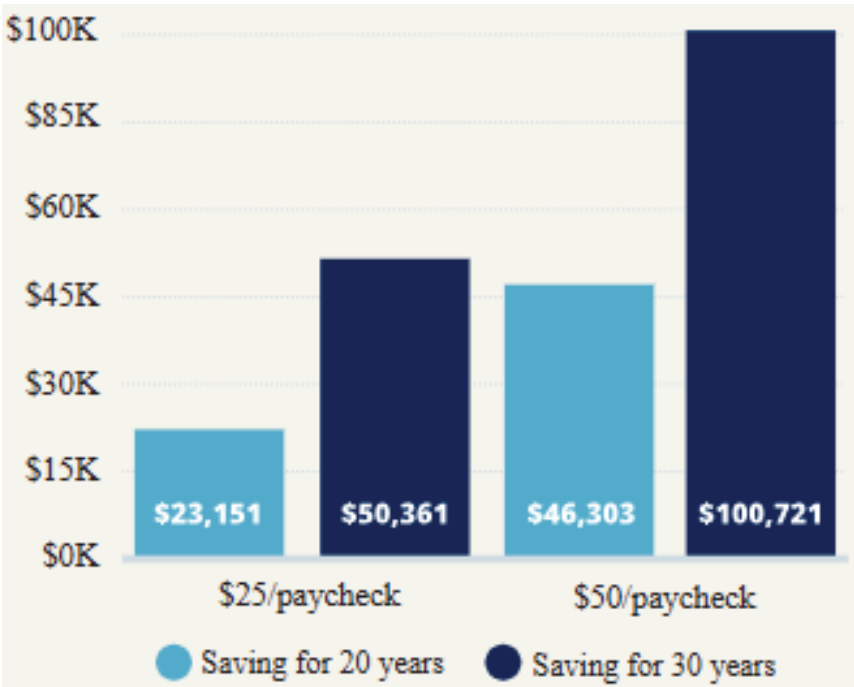
## ELIGIBILITY AND ENROLLMENT

Employees age 21 or older are automatically enrolled in the plan at a pretax contribution rate of 6% after completing 1,000 hours of service during a one-year period. The one-year period begins with your date of hire and the anniversary of your hire date each year thereafter.

You may choose a different contribution amount, choose to make Roth 401(k) contributions, or opt out at any time.

The Company makes contributing to the 401(k) Retirement Plan a win/win benefit. 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 Company's matching contributions are deposited in your account quarterly, and you are 100% vested in the employer matching contributions after 3 years of service (with a minimum of 1,000 hours each calendar year).



Savings chart on right for illustrative purposes only.



## QUICK TIPS & LINKS



[empowermyretirement.com](https://empowermyretirement.com)

844-372-8473

Empower app



Eligibility

Contributions

Setting up your account

## LEARN MORE

[learningfromempower.com](https://learningfromempower.com)



## BENEFICIARIES

401(k) beneficiaries are separate from your Workday Life insurance beneficiaries. Sign into your Empower account to verify or update your 401(k) beneficiary.

# 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 part-time employees (who completed at least 12 months of employment) may be reimbursed up to \$1,000 per year for eligible education expenses. See full guidelines and/or eligibility details at:

- » *Discount Tire*: Visit the Education Assistance KC page, accessible from the Company > Learning menu.
- » *Full service*: Visit the HR & Benefits > Education section of your KC page.

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](https://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.



### QUICK TIPS & LINKS

## Workforce Edge

[discounttire.workforceedge.com](https://discounttire.workforceedge.com)

833-353-0560

[advisor@workforceedge.com](mailto:advisor@workforceedge.com)

TAP

Eligibility

Partner school discounts

Required documentation



[discounttire.instride.com](https://discounttire.instride.com)

800-240-0569

Eligibility

Enrollment

Class offerings

Treadwell  
Research Park



## QUICK TIPS & LINKS



[discounttire.perkspot.com](http://discounttire.perkspot.com)

866-606-6057

Access discounts  
Register your account



**Nationwide®**

[petinsurance.com/discounttire](http://petinsurance.com/discounttire)

877-738-7874

Reference group:  
DISCOUNT TIRE

Plan details  
Pricing for your state  
Enroll in the benefit



[bthaf.org](http://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://Discount Tire Family) website for more information.

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

*Bruce T. Hale*