

DISCOUNT TIRE

AMERICA'S TIRE

TIRE RACK

Qualified Essential Coverage

2027 BENEFITS GUIDE

For eligible part-time employees



DUNN TIRE & AUTO

SUBURBAN TIRE AUTO REPAIR CENTERS

ELLISVILLE TIRE & SERVICE

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
- **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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- 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.

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@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

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: » A Workday generated email to the email address notated in Workday » An enrollment task to complete in Workday
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: » An open enrollment postcard in the mail to the address notated in Workday » A Workday generated email to the email address notated in Workday » An enrollment task to complete in Workday, Awaiting Your Action

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)

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.

Coinsurance: 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.
Tire Rack employees contact: HumanResources@tirerack.com.

Activity	Timeline
Benefits Start Date	Employees who are newly eligible for QEC benefits must log into Workday within 14 days of receiving the Workday generated email of eligibility notification. 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.
QEC Benefits Open Enrollment	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. **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)* **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.** **When electing an HSA be sure to specify your contribution amounts.*
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 may 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. If eligible, you will have 31 days from the date of a qualifying life event to log into Workday and submit the benefit change task, 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 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?
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. 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.
Employee Assistance Program	You are automatically enrolled in this benefit upon hire with no employee cost deducted from your weekly paycheck.
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.
Tuition Assistance Program **Bruce T. Halle Assistance Fund**	Eligibility and participation guidelines vary depending on the program.
ASU Online 20% Scholarship **Perkspot Discounts** **Pet Insurance**	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 **Blue Cross Blue Shield of Illinois (BCBS IL)**. In the sections to follow, you can learn more about this plan.

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.

See HSA details on page 13.

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



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QUICK TIPS & LINKS

BlueCross BlueShield
of Illinois
bcbsil.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

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 the medical plan.

Medical Plan Coverage

Plan coverage highlights are below. **Blue^** callouts signify changes for the 2027 plan year.

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

* = After deductible
∑ = 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	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: - Employee Only enrollment must pay full individual deductible - Family enrollment must pay full family deductible *Family = employee + one or more enrolled dependents (spouse and/or child(ren)*	✓
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 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

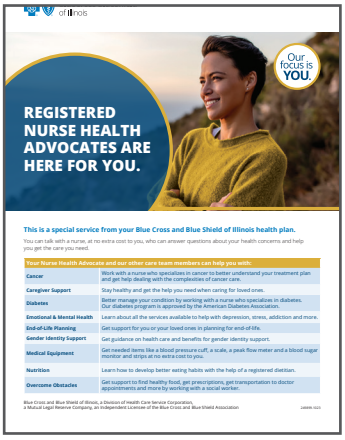
When you choose the right type of care for your symptoms, you can save time and money.

Learn more about virtual visits on page 11 and/or click on the BCBS Where to Go for Care image above 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!

Did You Know?

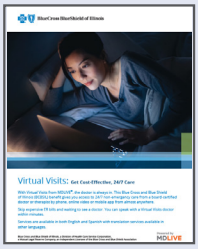
Establishing with a Primary Care Physician (PCP) can:

- » 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 the BCBS IL medical plan, 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 Hinge Health™	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	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 GO Wellbeing	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	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.

Costs & Cost Saving Opportunities

Medical Plan	Health Savings Plan	
Pharmacy **Prescription Copays/Coverage**	**Retail 30-day supply**	**Mail Order 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 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

Prime THERAPEUTICS

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)

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.

	Health Savings Account
Contribution	**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)

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

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.

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 EMPLOYEE ASSISTANCE

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) Retirement

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 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 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.



Treadwell Research Park

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


Tire Rack

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 Perskspot 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 website for more information.

QUICK TIPS & LINKS

perkspot

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

BRUCE T HALLE ASSISTANCE FUND

bthaf.org

Learn about the fund

Apply for assistance

Donate to the fund

“Be Honest

Work Hard

Have Fun

Be Grateful

Pay It Forward”

