

Q How do I report a FMLA, Personal or Disability Leave of Absence (LOA)?

- A** > You notify your manager.
- > Your manager completes a Personal Action Form (PAF) to change your status from active to leave.
 - > You must: contact MATRIX. Call The Benefit Connection at 1-877-550-BENE (2363) and follow the prompts; or



Call Matrix directly at: 888-477-5110 or 877-315-9838. You can also go to the Matrix website at: <http://www.matrixabsence.com>. Click "create an account" and follow the on screen prompts.

Q Who will notify me and how will I be notified of the approval period for my LOA for Disability and/or FMLA?

- A** MATRIX will notify you, in writing, of your approval period, if approved.

Q Does FMLA run concurrent with disability or workers' compensation leave?

- A** Yes, FMLA runs concurrently.

Q If I am on a workers' compensation leave do I contact Matrix also?

- A** Yes. Matrix must be notified of a workers' compensation leave to begin FMLA leave.

Q If I need to contact Matrix regarding my FMLA or disability claim, while on leave, who do I call?

- A** Call the Matrix claim office at 1-888-477-5110 or 877-315-9838. Monday - Friday 8:00 a.m. to 5:00 p.m. EST and follow the phone prompts.

Q I am a newly hired employee in my waiting period for benefits. If I go on a leave, do my benefits become effective during or after my leave?

- A** If you are not actively at work, coverage will begin on the date you return to active employment for one full day for disability, vision, supplemental hospital, critical illness, supplemental medical accident, and all life (additional, personal accident insurance, dependent and basic) benefits.

All other benefit coverages begin on the date you would have become eligible had you been an active employee during the eligibility (waiting) period.

Q I heard there is a Mandatory Return to Work (RTW) Program, even if there are restrictions on my physical activities. How does that work?

- A** > Matrix assigns a Leave Coordinator to you.
- > The Leave Coordinator will discuss RTW with you during the initial phone call.
 - > The Leave Coordinator contacts your physician regarding your work restrictions.
 - > Your physician releases you to RTW with specific restrictions.
 - > Matrix contacts your local HR Representative.
 - > Your HR Representative coordinates RTW with your manager.
 - > If alternate, modified or part time work is available, Matrix will call you.
 - > You may receive supplemental pay from your location (up to an additional 15%) until you are back to work full time.
 - > If you refuse to RTW, disability benefits end.
 - > If your location cannot accommodate the physician's restrictions, there is no penalty to you.
 - > Refer to the RTW program in the AutoNation Disability Summary Plan Description (SPD) for more details. A copy of the SPD can be found online at www.KnowYourBenefits.org, by clicking on the Benefits Information tile, then the SPDs tile.



Q When I go on leave and I am enrolled for medical and other benefits, do I have to pay for my coverage while on leave?

- A** Yes, you will be billed for all the benefits you had as an active employee by The Benefit Connection (TBC), AutoNation's third-party benefits administrator, until you reach 6 months, then COBRA coverage would be offered.

Q How do I know what I have to pay while on leave?

- A** The Benefit Connection (TBC) will send a bill to your home address. You can call TBC at 1-877-550-BENE (2363). Monday - Friday 8:00 a.m. to 8:00 p.m. EST if you have additional questions.



Q After I go on a Leave of Absence (LOA) how long will it be before I get a bill for my benefits? And subsequent bills?

A Once your status changes from active to leave, the first bill is produced within 3 weeks after The Benefit Connection (TBC) is notified. Ongoing bills are produced on a monthly basis.

For any billing questions contact The Benefit Connection (TBC) at 1-877-550-BENE (2363). Monday - Friday 8:00 am to 8:00 pm EST.

Q When are benefit premium payments due?

A Benefit premium payments are due on the first day of the month of coverage. The bills are monthly.

Example:

A bill is produced on July 10 for the billing period July 10 through August 31. The payment is due on August 1.

Q What are my options for methods of payment?

A You can pay by check or money order or you can pay online at: www.KnowYourBenefits.org. To access The Benefit Connections website:

- Click "Benefits Enrollment & Changes"
- Scroll down and click "Login" on the "Changes to Your Current Coverage" Tile, then click "Continue"
- Enter your User ID and Password to login

Once you have logged in, you will see a tile on the right side of the page with your current billing information, select that tile for additional details and to see your payment options.

Q If I go on a LOA and do not pay for my benefits while on leave what happens?

A Your benefits will be canceled retro-active to your last paid through date, and you will have a gap in benefits coverage. When you return to work your benefits will be reinstated as of your return to work date. If you are enrolled in the disability plan and are receiving payments, you will be required to repay the plan retro-actively through the last date paid for disability payments received.

Q I went on leave for 3 weeks and I am back at work. I received a bill indicating that I owe money for coverage while I was out. Since I am back to work now, do I have to pay that amount?

A Yes. You must pay the bill indicating you owed money for coverage while your were absent in full.

Partial payments are not accepted.

Pay for benefits for the dates you were on leave will not be automatically deducted from your paycheck upon your return to work.

Q I have been on leave for 6 months. I received a COBRA notice – why?

A When on an approved leave of absence your active benefit coverage ends at 6 months. After 6 months from the leave start date, you will receive a COBRA continuation of coverage notification.



Q I have been off work for 6 months and received a notice from The Benefit Connection stating that my active coverage is terminated, does that automatically terminate my employment?

A No. The benefit policy is separate from the employment policy. The change in benefits at the end of 6 months does NOT affect your employment status. Contact your HR Manager if you have employment questions.

Q How do i get a copy of the AutoNation Disability Summary Plan Description (SPD)?

A To access the Disability Plan SPD:

1	Go to: www.KnowYourBenefits.org
2	On the homepage, click the "Benefits Information" tab
3	Click on SPDs
4	Log on
5	Click on Health and Insurance
6	Click on Summary of Benefits and Coverage