

Annual Enrollment Checklist

■ Review your current benefits, and consider the new offerings.

- Do you have the right mix of health and financial protection at the right cost to support your needs?
- If you are enrolling in the BCBS 60% option, did you consent to the HSA to get free contributions from AutoNation?

■ Confirm whom you're covering. Are you insuring yourself only or you and your family members?

- Confirm your beneficiaries while enrolling for life insurance coverages, cancer insurance, and other applicable voluntary benefits. If you contribute to the 401(k) plan or have an HSA you'll need to visit AutoNation.voya.com to review and update your beneficiary election.

If you are adding a new dependent, add them to your elections during your enrollment. You must submit the
- required documentation by December 31, 2022 to verify them. If you do not submit the required documentation by December 31, 2022, your dependents will not be added to coverage.

■ Confirm your Medical Score Risk Predictor (MSRP) Credit: If you and/or your spouse earned the credit in 2022, your MSRP credit will roll over to 2023. You don't need to be screened again. If you did not earn the credit this year, you can save an additional \$1,000 for yourself (and \$750 for your spouse) on your health care premiums by completing the MSRP Biometric Screening by December 31, 2022, if applicable.

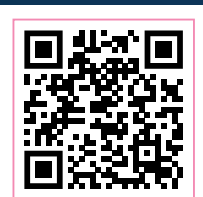
- If you do not pass your MSRP Biometric Screening, you must complete your MSRP Health Advisor call by December 31, 2022 to earn the credit.

■ Reelect benefits that won't carry over into 2023.

- Answer the tobacco-usage question when you're enrolling online. Your current response will not roll over. You can save money on your paycheck contributions for your medical premiums (\$1,000 per year for you and \$750 per year for your covered spouse) if you confirm that you do not use tobacco. If you and/or your spouse are a tobacco user, complete the tobacco cessation course, and submit the required documentation by December 31, 2022, to earn the credit. Remember, your spouse's MSRP screening includes testing for cotinine or nicotine.
- Answer the working spouse surcharge question when you're enrolling online. Your current response will not roll over. Working spouses with access to their own employer-sponsored medical plans are subject to a surcharge of \$154.16 per month if you cover them. If your spouse works elsewhere and is not eligible for their employer's coverage, their employer can complete the working spouse surcharge form. If it is completed and you submit it by December 31, 2022 the working spouse surcharge will not apply.
- If you're currently enrolled in either a Health Care Flexible Spending Account (HCFSA) or a Dependent Care Flexible Spending Account (DCFSA), these elections won't carry over into 2023. If you want to continue saving through these accounts, you must reelect these benefits for 2023.

■ Enroll in your benefits by November 22, 2022.

- If you don't enroll, you'll have the same or similar coverage that you do today but at 2023 costs. The big exceptions are Flexible Spending Accounts (FSAs)—either for health care or dependent care—your non-tobacco credit and, if applicable, your working spouse surcharge waiver. These benefits won't carry over into next year.
- Consider saving for your retirement or contributing to the new Emergency Savings Programs by logging into the 401(k) plan website. Go to AutoNation.voya.com to make changes.



Go to KnowYourBenefits.org to learn more.