

WHAT'S NEW FOR 2023

Blue Cross Blue Shield medical plan options: More choice. Lower costs.

Before you buy a new car, you first need to explore its features, check out the upgrade packages, and discover how to make it work best for you. And that's true with your 2023 benefits too.

We're offering a new Blue Cross Blue Shield (BCBS) medical plan option, and if you enroll in this plan, or any of the other BCBS medical plans we offer, you'll have access to new fertility coverage, lower copays for certain types of care, more money toward the Health Savings Account (HSA), and a range of resources to improve how you receive and pay for care. Learn all about these new features, so you can enroll and get the most out of your benefits.



A new BCBS 50% copay medical plan option

This plan offers lower premiums—through your paycheck deductions—as compared to our other BCBS medical plan options. It also includes copays when you receive care for covered services, such as visiting a primary care doctor.



New fertility benefit if enrolled in one of the BCBS medical plan options

Receive assistance expanding your family through WINFertility. This includes lifetime maximums of up to \$20,000 in medical and up to \$15,000 in prescription drug coverage.*



New services and lower costs

- Well360 Motion—virtual physical therapy for back, joint, and muscle pain—can help you live pain free with \$0 copay.
- Hearing aids are covered by all BCBS medical plans (up to \$3,000 per ear).
- Copays for dermatological care and physical therapy will decrease:
 - From \$70 to \$50 in the BCBS 70% medical plan
 - From \$60 to \$45 in the BCBS 80% medical plan

WHAT'S NEW FOR 2023 (CONTINUED)

Per paycheck contributions for dental and vision benefits will stay the same next year!



Increased contribution to your Health Savings Account (HSA)

In 2023, AutoNation will contribute more to your HSA—\$300 for individual coverage and \$600 for you plus 1 covered spouse or dependent or more—if you enroll in the BCBS 60% medical plan. The total amount you're allowed to save tax-free, which includes both your own contributions and contributions that AutoNation makes on your behalf, is also increasing to \$3,850 for individual coverage and \$7,750 for family coverage.



Resources to improve how you access and pay for care

BCBS 50%, 60% with HSA, 70%, and 80% medical plan participants can take advantage of these perks in 2023.

- **Free expert second opinion program:** Access expert medical opinions from board-certified physicians, who specialize in your condition, to help you make informed decisions about your medical care and treatment.
- **Comparison shopping tool:** Find a provider, compare costs, and review quality ratings for providers and facilities. Earn cash rewards for yourself or a covered family member when you use a Fair PriceSM (green) provider.

AutoNation



Expanded company-paid benefits

Get specialized care and support through WINFertility to help you grow your family. WINFertility offers a full range of services to help you navigate the adoption and surrogacy process. Learn more on [KnowYourBenefits.org](https://www.knowyourbenefits.org).

This year, we've expanded the benefits that are paid 100% by AutoNation. Here's what you can take advantage of, for **free**, starting in January 2023.

New adoption and surrogacy benefit

All full-time Associates can receive up to \$5,000 (per child) in reimbursement to pay for eligible expenses that you and your family incur when welcoming a new family member via adoption or surrogacy.

Increased 401(k) contributions—and immediate vesting

Beginning in January, AutoNation will help you save even more for retirement by increasing the company contribution (\$0.50 for every dollar you contribute) from 4% to 5% of your compensation.

Not only that, but any unvested AutoNation contributions will vest immediately on January 1, 2023.



This is just the beginning! For more info, visit [KnowYourBenefits.org](https://www.knowyourbenefits.org).

New ways to save money

The cost of everything is on the rise, but that doesn't mean you don't have the power to save money. Here are new benefits that offer additional ways to help you keep more money in your pocket.

Pet insurance

New through MetLife! This coverage helps you cover the costs of vet visits, accidents, common illnesses, serious or chronic conditions, prescription drugs, and more for your furry friends.

Legal insurance

For less than \$15 a month you can access a network of attorneys who can help you when you're buying a home, drafting a will, going through a divorce, and more.

Emergency Savings Program

Build up your savings so you can handle the unexpected when it comes your way. AutoNation's Emergency Savings Program offers you three different ways to save. You choose whichever works best for you.

- Split deposit—Direct a portion of your pay to a separate account at your selected bank or credit union.
- ADP Wisely paycard and app—Direct a portion of your pay to ADP. You receive a debit card to pay for emergencies when they happen, and you can manage your account via a mobile app.
- Voya in-plan after-tax account—Contribute to a separate account in your 401(k) where you can invest your savings.

Prepare for the unexpected

Supplemental insurance can give you additional financial security and peace of mind when the unexpected happens. For 2023, we're changing providers to Cigna and lowering your monthly rates for the following supplemental benefits:

- Supplemental hospital insurance
- Critical illness insurance
- Supplemental medical accident insurance

So, if you ever considered adding or increasing your protection, now may be the time.

Additional financial protection when you need it most

For 2023, the company-paid cancer insurance benefit will be offered through Cigna. Our commitment to you and your loved ones, through the cash benefit you receive, is not changing. For more details, see [KnowYourBenefits.org](https://www.knowyourbenefits.org).