

Please ensure that you complete all the steps listed below by the deadline. If you do not complete all the steps by the deadline, you may not be enrolled in the AutoNation coverage that you want nor will you have the opportunity to earn healthy incentives, which could save you thousands of dollars annually off your expected health insurance premiums.

Need help enrolling? Experienced Benefits Counselors are available to help you navigate the enrollment system, answer your questions, and help with your benefits selections. Visit [KnowYourBenefits.org](https://www.knowyourbenefits.org), and select the **Benefits Enrollment & Changes** section to access information on Benefits Counselors.

Employee Only:

- **Enroll in your benefits.** If enrolling for YOU ONLY coverage, go to [KnowYourBenefits.org](https://www.knowyourbenefits.org), and click **Benefits Enrollment & Changes** to start your enrollment. Your deadline is listed on the enrollment website.
- **Answer the online Tobacco-Use question to be eligible to earn up to a \$1,000 Non-Tobacco Credit off your medical premium.** This question will be part of your benefits enrollment online and has the same deadline as your benefits enrollment deadline.
- **Schedule and complete your MSRP Biometric Screening to earn up to an additional \$875 credit off your medical premium.** Schedule your MSRP Biometric Screening by going to [KnowYourBenefits.org](https://www.knowyourbenefits.org) and clicking on **MSRP & Non-Tobacco Credits**.

Do NOT wait to complete your enrollment in order to get screened, or it may be too late. You should schedule your MSRP Biometric Screening and complete your enrollment as soon as possible.

Deadline to be screened for MSRP: Two full months, from the last day of the month in which you were hired.

- **If You Did Not Pass the MSRP Biometric Screening.** If you were screened but did not pass the MSRP Biometric Screening, you can still earn the MSRP Biometric Screening Credit by scheduling a call with an MSRP Health Advisor. To schedule a call, go to [KnowYourBenefits.org](https://www.knowyourbenefits.org), click on **MSRP & Non-Tobacco Credits**, and scroll to the **If You Do Not Pass** section. Then, click **Schedule a Call With the MSRP Health Advisor**.

Deadline to call the MSRP Health Advisor: Two full months, from the last day of the month in which you were hired.

- **If You Are a Tobacco User.** If you are a tobacco user, you can still earn the Non-Tobacco Credit by completing an online tobacco cessation course and submitting the course completion certificate along with the Tobacco Cessation Affidavit. This form can be found on [KnowYourBenefits.org](https://www.knowyourbenefits.org) by clicking the **MSRP & Non-Tobacco Credits** link and scrolling down to select the **Tobacco Cessation Affidavit**.

Deadline to submit the Tobacco Cessation Affidavit: Two full months, from the last day of the month in which you were hired.

Employee + Spouse/Domestic Partner:

- **If You Are Adding Your Spouse/Domestic Partner to Coverage.** If you are adding your spouse/domestic partner to your medical, dental, and/or vision coverage, follow the steps under EMPLOYEE for yourself, and then follow these additional steps for your spouse/domestic partner.
 - Add your spouse/domestic partner as a dependent by going to [KnowYourBenefits.org](https://www.knowyourbenefits.org) and clicking on **Benefits Enrollment & Changes**.
 - Ensure that you click the box next to their name to add them to each benefit coverage you want.

- **Dependent Verification and Working Spouse Surcharge.** You will need to provide dependent verification documents in order to add your spouse/domestic partner to your coverage.

Dependent Certification – The Benefit Connection must receive your dependent certification documentation no later than two full months, from the last day of the month in which you were hired.

- Provide a copy of your marriage license.
- A Dependent Verification tile will appear on your online enrollment account. You can click on this tile to upload your dependent documentation.

Working Spouse Surcharge – Answer the questions online during your benefits enrollment. Submit the Working Spouse Surcharge form, if applicable, by the deadline listed on the website. This is the same as your enrollment deadline.

Employee + Spouse/Domestic Partner (continued):

- Schedule Your Spouse's/Domestic Partner's MSRP Screening** to be eligible to earn up to a \$625 MSRP Credit off the expected medical cost of the spouse/domestic partner premium, and up to an additional \$750 off if your spouse/domestic partner earns the Non-Tobacco Credit.
 - Wait two weeks from the date you added your spouse/domestic partner as a dependent on The Benefit Connection website for their information to go to Quest. Once Quest has their information, your spouse/domestic partner can schedule the screening.
 - Your spouse/domestic partner will need to go to [KnowYourBenefits.org](https://www.knowyourbenefits.org) to schedule their screening. The spouse/domestic partner screening includes testing for nicotine.
 - The same deadlines that apply to you apply to your spouse/domestic partner.
- If Your Spouse/Domestic Partner Did Not Pass the MSRP Screening.** If your spouse/domestic partner was screened but did not pass the MSRP Screening, they can still earn the MSRP Biometric Screening Credit by following the same process listed under the EMPLOYEE section. The same deadlines that apply to you apply to your spouse/domestic partner.
- If Your Spouse/Domestic Partner Is a Tobacco User.** If your spouse/domestic partner is a tobacco user, based on their screening result, they can still earn the Non-Tobacco Credit by following the same process listed under the EMPLOYEE section. The same deadlines that apply to you apply to your spouse/domestic partner.

Employee + Child(ren)

- If You Are Adding a Dependent Child or Children to Your Coverage.** If you are adding a child(ren) to your medical, dental, and/or vision coverage, follow the steps under EMPLOYEE for yourself, and then take these additional steps for your child(ren).
 - Add your child(ren) as a dependent(s) by going to [KnowYourBenefits.org](https://www.knowyourbenefits.org) and clicking **Benefits Enrollment & Changes**.
 - Ensure that you click the box next to their name to add them to each coverage you want.
- Dependent Verification.** You will need to provide dependent verification documents in order to add them to your coverage.
 - Dependent Certification** – The Benefit Connection must receive your dependent certification documentation no later than two full months, from the last day of the month in which you were hired.
 - Provide a copy of the birth certificate for each child you are covering.
 - A Dependent Verification tile will appear on your online enrollment account. You can click on this tile to upload your dependent documentation.

Employee + Spouse/Domestic Partner + Children

If You Are Adding Your Spouse/Domestic Partner and a Dependent Child or Children to Your Coverage. Follow the steps outlined above to add your spouse/domestic partner and child(ren).