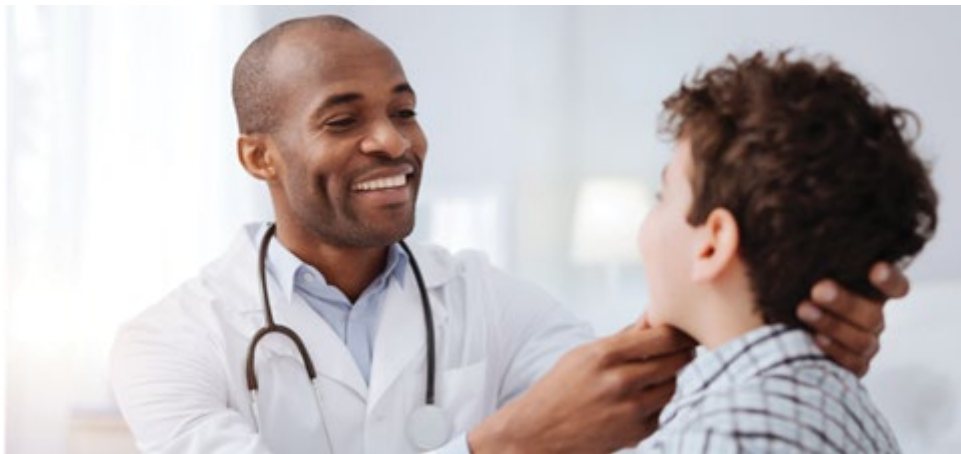


2026

BENEFITS GUIDE



January 1, 2026 - December 31, 2026



WELCOME TO YOUR 2026 BENEFITS

Our greatest asset is our people. That's why Dimmitt Automotive Group provides a comprehensive benefits program designed to support all your needs. This guide offers a detailed overview of the benefits available to you, empowering you to make informed choices for yourself and your family. Here you will find valuable resources to help you navigate enrollment and make the most of your benefits throughout the year—so you have the support and answers you need whenever you need them.

Contents

Eligibility and Enrollment	3
Section 125 Tax Savings & Qualifying Life Event	4
Medical Benefits - Imagine360	5
Medical Plan Resources	6
Price Protection & Billing Support	7
Multiplan Network & Provider Search	8
Medical Plan Comparison	9
Health Savings Account -HSA Bank	10
Prescription Benefits - VeracityRX	11
Specialty Pharmacy Services	12
Telemedicine - Recuro Health	13
Valenz Health	14
Ancillary Benefits - Lincoln Financial Group	15
Dental Benefits - PPO	16
Dental Benefits - DHMO	17
Vision Benefits	18
Life and AD&D	19
Disability Benefits (STD & LTD)	20
Voluntary Accident Benefit	21
Voluntary Critical Illness Benefit	22
Voluntary Hospital Indemnity Benefit	23
Ancillary Plan Resources	24
Employee Assistance Program	26
Contacts & Resources	27

ELIGIBILITY & ENROLLMENT

Employee Eligibility

All regular full-time employees at Dimmitt Automotive Group who work at least 30 hours per week are eligible for benefits. As a new hire, your benefits eligibility begins on the first day of the month following 60 days of employment.

The Dimmitt Automotive Group benefits year runs from January 1st through December 31st.

Dependent Eligibility

You may enroll the following dependents in our group benefit plans:

- Your legal spouse
- Your natural, adopted or stepchildren living with you, or any other children whom you have legal guardianship, up to age 26
- A domestic partner (must be at least 18 years old, share same permanent residence with the employee for at least 12 months.)



It's important to note that a decree is needed to drop domestic partner coverage.

When Can You Enroll

You can enroll in benefits:

- During your new hire eligibility period
- During the annual Open Enrollment period for a January 1st effective date

If you fail to enroll within the time frame given for the new hire eligibility or annual enrollment window, you will not be able to elect benefits again until the next Open Enrollment period, and you will not have coverage, unless you experience a qualified life event.

Termination of Coverage

Benefits coverage will be terminated as follows:

- If you leave the company, your life and disability coverage will end on your separation date. All other coverages will terminate at the end of the month in which your employment ends.
- When a covered dependent reaches age 26, their coverage will terminate on the last day of the month following their date of birth.



SECTION 125 TAX SAVINGS

The medical benefits offered are covered under the IRS Section 125 plan. This plan allows your premium contributions to be taken out of your paycheck before taxes are applied. Because your share of the cost of the plan is taken from your paycheck on a pre-tax basis, the IRS requires that you only change your elections when a qualifying life event takes place or during open enrollment.

Examples of a qualifying life event include:



Marriage, divorce, legal separation, and or annulment



Birth, adoption, or death of a child or spouse



Qualified Medical Child Support Order (QMCSO)



Loss of coverage from another health plan



Change in your dependent's eligibility status



Loss of coverage through Medicaid or Children's Health Insurance Program (CHIP)

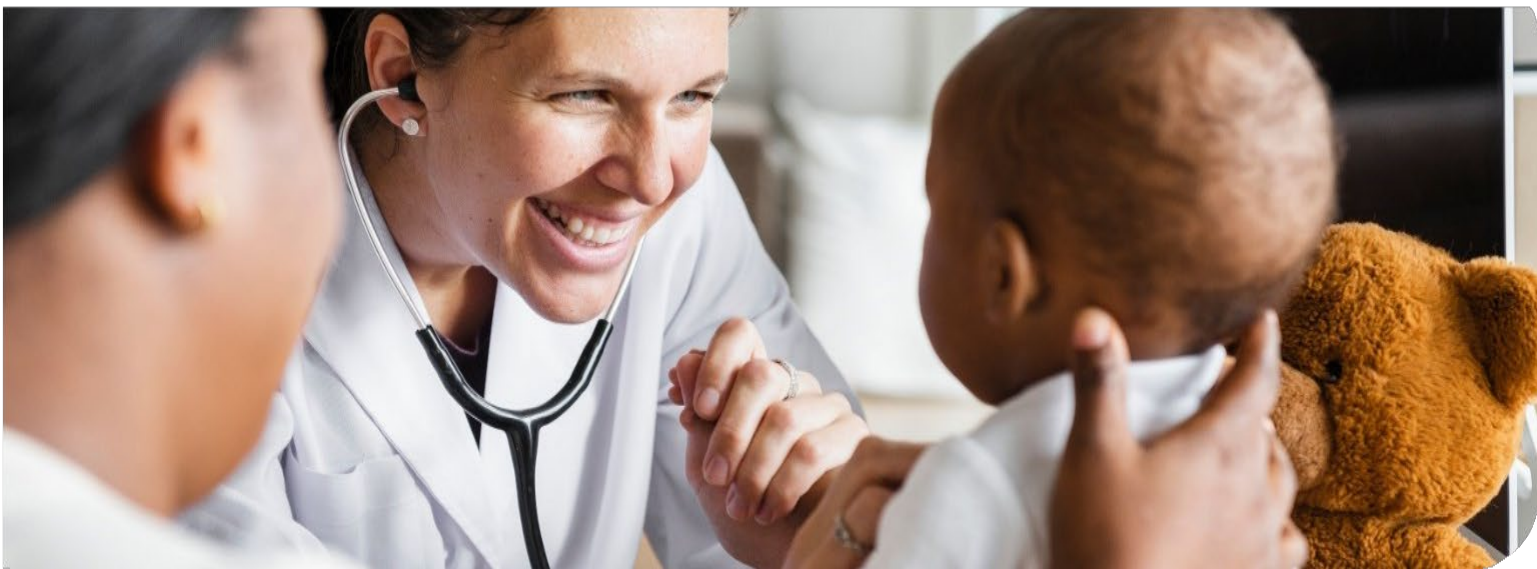


Eligibility for a state's employer plan premium assistance program

If you would like to make a benefit change due to a status change, you must notify HR within 30 days of the qualifying life event. Otherwise, no changes will be allowed until the next annual open enrollment. Remember, if you change your benefit elections, your premium contributions will change.

Automatic Tax Savings

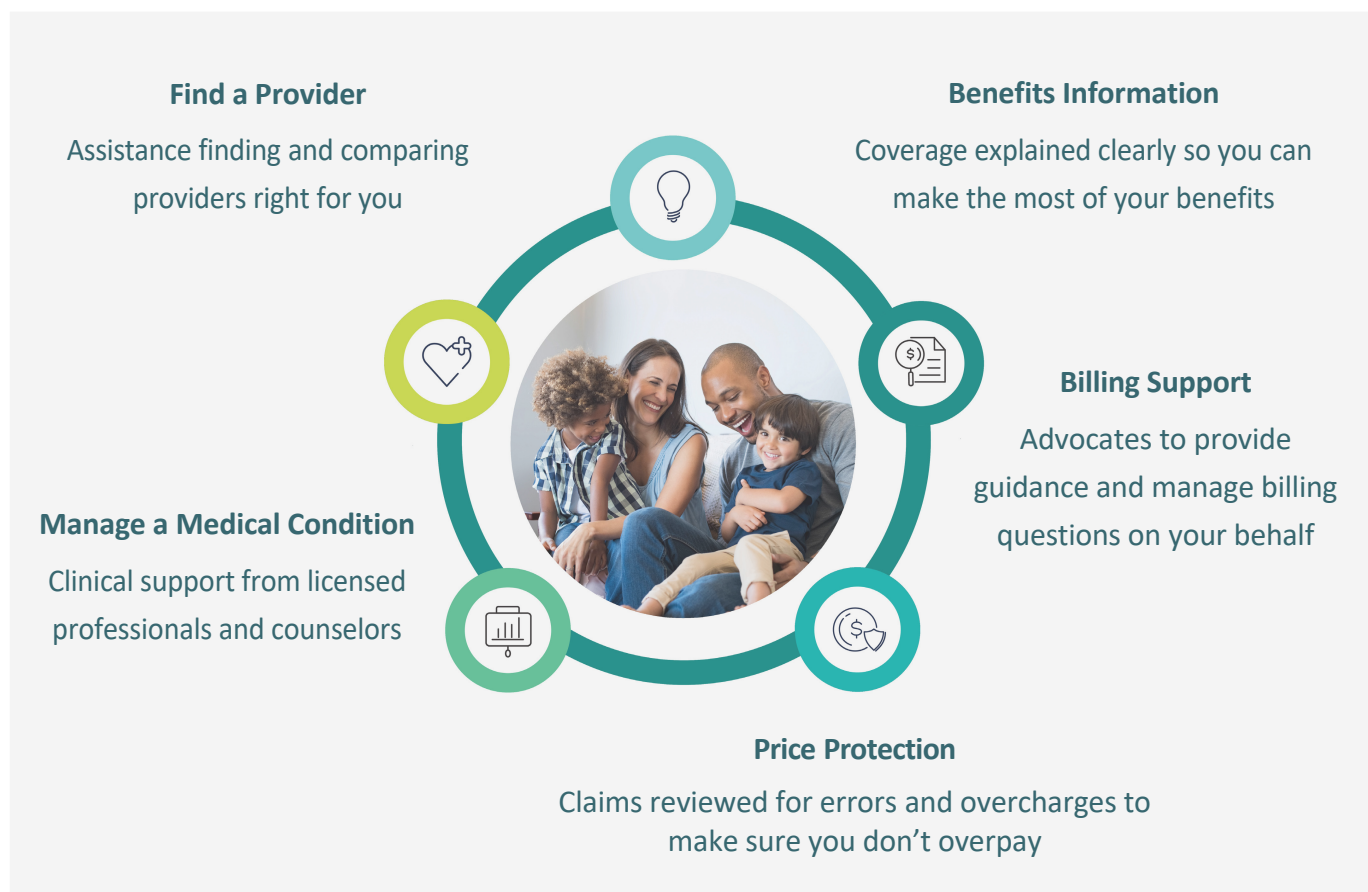
Your medical, dental, and vision premiums are automatically paid using pre-tax payroll deductions. Since the premiums are taken out before you pay taxes, your taxable income is actually reduced and you pay less in taxes over the course of a year.



MEDICAL BENEFITS



Dimmitt Automotive Group offers medical benefits administered by **Imagine360**, our third party administrator. Their concierge-level service offers compassionate, comprehensive support and care at every stage of your health journey. Imagine360 will guide you to top-rated providers and health systems, manage any ongoing health issues or even help resolve billing issues.



MEDICAL PLAN RESOURCES



Imagine360 Member Services

This is a concierge level service team ready to provide support for you and your family. Reach them by calling the number on your ID card if you:

- ✓ Need to find a provider
- ✓ Have questions about your benefits
- ✓ Need help with a claim
- ✓ Would like to discuss a health concern with a nurse
- ✓ Would like the team to review a provider invoice

Imagine360 Online Portal & App

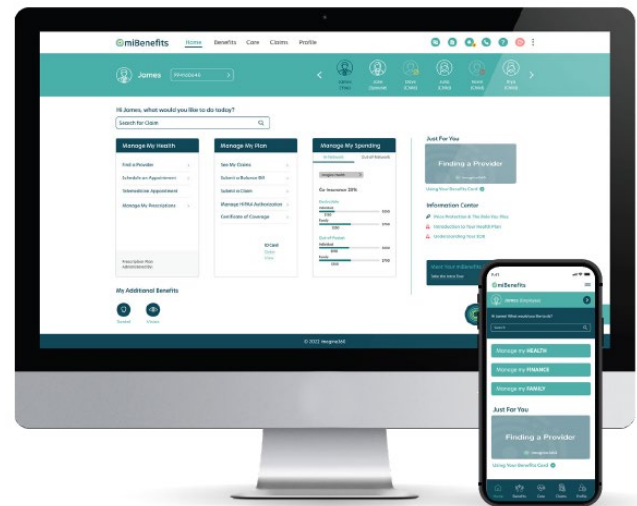
The miBenefits portal gives you 24/7 access to all of your medical plan details. You can check your coverages and claims, locate network providers, view your explanation of benefits, access virtual care, print or request an ID card, and much more.

Register Online

mibenefits.imagine360.com
Click "Sign up Here"

Get the App

Download the free
"i360 miBenefits" app



Imagine360 ID Card

When you go to a provider, always bring your ID card with you. It has all your health plan details including:

- ✓ Group number/member ID
- ✓ Physician network
- ✓ Member services contact information
- ✓ Telehealth services
- ✓ Pharmacy plan details
- ✓ Information for submitting claims



PRICE PROTECTION & BILLING SUPPORT

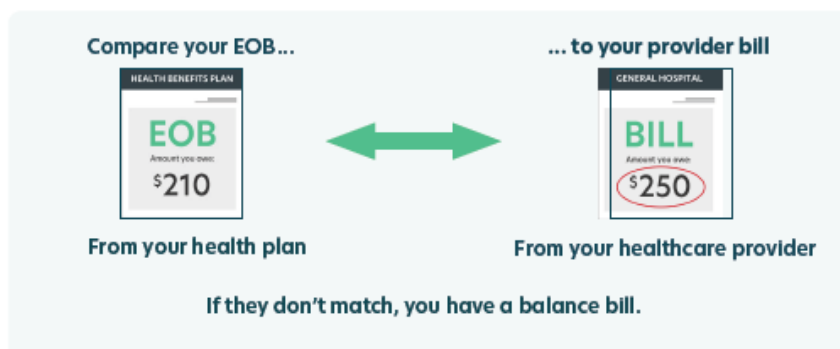
Your health plan has built-in price protection to make sure you don't overpay for care. Claims are reviewed to make sure they don't exceed your plan's allowable limits. If a provider does not accept your plan's payment, they may send you a bill for the difference. We can work to get it resolved; be sure to notify us right away if you have a question about a bill.

Imagine360's Role: *Provide Price Protection*

1. After you receive care, your provider sends Imagine360 a request for payment. This is called a claim.
2. Imagine360 reviews claims from providers for errors and charges that are more than what your plan allows.
3. After each claim completes the internal audit process, an Explanation of Benefits (EOB) is generated to confirm your patient responsibility. This EOB will then be mailed to your home address and posted in real time on the miBenefits portal.

The Member's Role: *Keep an Eye on Provider Bills*

Occasionally, a provider may bill you the difference between what your plan paid and what the provider charged. This is called a balance bill — and there's an easy way for you to spot one:



How to send Imagine360 a Balance Bill

If you receive a balance bill or aren't sure, reach out to Imagine360 to help review and ensure you're not being charged more than you should. Submit your balance through the miBenefits online portal or app, help. You can also email myplan@imagine360.com or call the number on your ID card for assistance.

Helpful Tips

- ✓ Always compare provider bills to your EOBs to check for balance bills.
- ✓ Send Imagine360 the bills right away.
- ✓ Quickly sign the authorization forms that allow their team to advocate on your behalf.
- ✓ Remember you can always call if you have questions on any EOB or provider bill.

Scan here to learn more
about how price
protection keeps your
care costs as affordable
as possible.



MULTIPLAN NETWORK



Imagine360 uses the **Multiplan Practitioner and Ancillary Network**. If you need to search for a provider in the **Multiplan** network use **Imagine360's** portal, **mibenefits**. Their on-line provider search tool helps you make an informed choice by letting you quickly compare provider quality, network status and even cost estimates. If you have any questions or need assistance please call member services.

Want help finding a provider?

Just call the number on your medical ID card. The member services team offers complete guidance so you can get the care you need. They can do the research for you even confirming their next available appointment.

Where Do I Find the Provider Search?

Go to the miBenefits portal, which connects you to important plan information and resources.

- ✓ Register for the portal at **mibenefits.imagine360.com**.
- ✓ Download the free **"i360 miBenefits"** app.



Start Your Provider Search

In miBenefits, click **"Find a Provider"** in the **Manage My Health** section. To get started, simply enter the information you want to search by.

The search tool lets you:

- 1 View the provider's network.
- 2 Compare to other providers.
- 3 Send results to your mobile phone.
- 4 Get a procedure cost estimate.
- 5 See a provider's quality rankings.

MEDICAL PLAN COMPARISON



	HSA 3500		MID 2500		HIGH 1000	
In Network Benefits						
Preventive Care Visit	Covered in full		Covered in full		Covered in full	
Office Copay <i>PCP/Specialst</i>	20% after deductible		\$25 /\$55 copay		\$20 /\$40copay	
Recuro <i>PCP/Mental Health</i>	20% after deductible		\$25 /\$55 copay		\$20 /\$40copay	
Recuro <i>Urgent Care Telemed</i>	\$10 copay		\$0 copay		\$0 copay	
Urgent Care Center	20% after deductible		\$75 copay		\$75 copay	
CVS Minute Clinic <i>Urgent Care</i>	20% after deductible		\$10copay		\$10copay	
Labs and X-Rays (facility)	20% after deductible		20% after deductible		10% after deductible	
Labs and X-Rays (independent lab/provider’s office)	20% after deductible		\$25 copay		\$20 copay	
Advanced Imaging (MRI, CAT)	20% after deductible		\$300 copay		\$250 copay	
Emergency Room	20% after deductible		\$325 copay		\$250 copay	
Inpatient Hospital	20% after deductible		20% after deductible		10% after deductible	
Outpatient Hospital	20% after deductible		20% after deductible		10% after deductible	
Plan Year Deductible Individual / Family	\$3,500/ \$8,500		\$2,500/ \$5,500		\$1,000/ \$2,000	
Out-of-Pocket Maximum Individual / Family	\$5,000/ \$10,000		\$5,500/ \$11,000		\$3,500/ \$7,000	
Out of Network Benefits						
Plan Year Deductible Individual / Family	\$7,000/ \$17,0000		\$5,500/ \$11,000		\$2,000/ \$4000	
Out-of-Pocket Maximum Individual / Family	\$9,450/ \$18,900		\$11,000/ \$22,000		\$7,000/ \$14,000	
Employee Monthly Premiums						
	Tobacco Free	Tobacco User	Tobacco Free	Tobacco User	Tobacco Free	Tobacco User
Employee Only	\$70.41	\$137.22	\$248.97	\$315.78	\$419.91	\$486.72
Employee + Spouse	\$693.62	\$760.43	\$1,110.05	\$1,176.86	\$1,516.89	\$1,583.70
Employee + Child(ren)	\$503.95	\$570.76	\$847.98	\$914.79	\$1,183.02	\$1,249.83
Employee + Family	\$1,023.29	\$1,090.10	\$1,565.54	\$1,632.35	\$2,097.18	\$2,163.99

In-network services are only shown above. Refer to the plan documents for the full plan description and out-of-network coverage details. This chart is intended only to highlight the benefits available and should not be relied upon to fully determine your coverage.

HEALTH SAVINGS ACCOUNT



By enrolling in the HSA 3500 medical plan through Imagine360, you have the option to open a Health Savings Account (HSA) to set aside funds for your healthcare expenses. Dimmitt Automotive Group has partnered with **HSA Bank** to simplify the process of opening your HSA.

KEY POINTS:



It's yours

Think of your HSA as a personal savings account. Any unspent money in your HSA remains yours, allowing you to grow your balance over time.



Easy to use

Swipe your benefits debit card at the point of purchase. There is no requirement to verify any of your purchases. We recommend keeping any receipts in case of an IRS audit.



Smart savings

The HSA's unique, triple-tax savings means the money you contribute, earnings from investments and withdrawals for eligible expenses are all tax-free, making it a savvy savings and retirement tool.



Samples of Qualified Expenses:

- | | |
|-----------------|------------------------------|
| ✓ Deductibles | ✓ Eyeglasses |
| ✓ Copay | ✓ Bandages |
| ✓ Dental Copays | ✓ Over the counter medicines |

How much can I deposit into my Health Savings Account this year?

Type of Coverage	2026 HSA Contribution Limits
Individual	\$4,400
Family	\$8,750
Age 55+	+\$1,000

PRESCRIPTION BENEFITS

Veracity RX oversees and manages your pharmacy needs. They will handle all claims and customer service functions including Specialty and Personal Importation pharmacy fulfillment.

Where You Can Fill Prescriptions

Your plan uses a select/non-select pharmacy network. If you choose to go to a Select pharmacy, you will have a lower copay. Examples of Select pharmacies are Publix, Kroger, Costco and Sam's Club (* no membership required for pharmacy). Non-select pharmacies are CVS, Target, Walgreens, and Rite-Aid.

Pharmacy Benefits

Copays	HSA 3500 Plan	MID 2500 Plan	High 1000 Plan
Tier 1: Generic	Select: Deductible then \$10 copay Non-Select: Deductible then \$20 copay	Select: \$5 copay Non-Select: \$10 copay	Select: \$5 copay Non-Select: \$10 copay
Tier 2: Preferred Brand	Select: Deductible then \$50 copay Non-Select: Deductible then \$60 copay	Select: \$35 copay Non-Select: \$45 copay	Select: \$20 copay Non-Select: \$30 copay
Tier 3: Non-Preferred Brand	Select: Deductible then \$85 copay Non-Select: Deductible then \$100 copay	Select: \$60 copay Non-Select: \$75 copay	Select: \$50 copay Non-Select: \$60 copay
90-day Mail Order	Generic: Deductible then \$50 copay Preferred Brand: Deductible then \$175 copay Non-Preferred Brand: Deductible then \$290 copay	Generic: \$20 copay Preferred Brand: \$125 copay Non-Preferred Brand: \$200 copay	Generic: \$20 copay Preferred Brand: \$125 copay Non-Preferred Brand: \$170 copay
Specialty Drugs	Specialty Drugs are EXCLUDED Enroll at www.veracity-rx.com to get started		
Personal Importation Drugs	\$0 Copay – Personal importation drugs are available through VeracityRx Pharmacy Services. If you choose not to participate, you will be responsible for 50% of the cost of the medication at your local pharmacy. Enroll at www.veracity-rx.com to get started.		

Member Portal Access and Benefits Management

Register for your member portal access

- Register at: <https://veracity.procarerx.com>

Use your online account to:

- Access and/or restrict profile viewing by other family members
- Review your prescription claims history or individual prescriptions
- Look up a drug formulary status and preferred alternatives
- Locate pharmacies within a zip code, state, city, or county

Mobile App

Download the free VeracityRx App from the AppStore or Google Play Store.

Need help using the app? Call 866-330-9414.

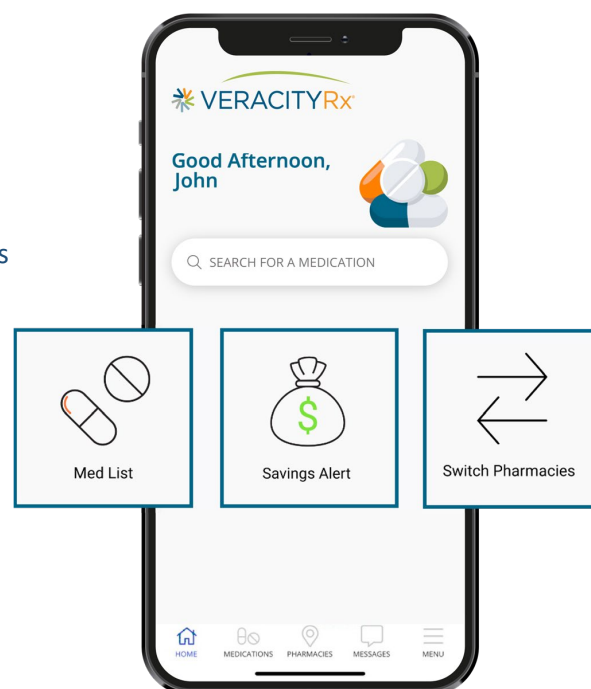
Stay Connected

Phone: 888-388-8228

Member Portal: <https://veracity.procarerx.com>

When to call:

- ✓ locate a pharmacy
- ✓ Get information on prior authorizations
- ✓ To get help when you are at the pharmacy and a drug is denied



PRESCRIPTION BENEFITS

Specialty Pharmacy Services

Specialty Medications

Specialty Medications are EXCLUDED from the plan. A Pharmacy Specialist, who is a registered pharmacist, will work with you as your advocate. Their team works closely with you (and/or covered family members who are taking a specialty medication) and with the specialty medication manufacturer and the prescriber to ensure continuity of care.

For more information on specialty drugs, please go to www.veracity-rx.com and complete the "Enrollment Form". Once completed, a VeracityRx Specialty team member will be in touch.

Personal Importation Medications

Medications that can be obtained internationally (from Canada) can also be acquired through VeracityRx Pharmacy Services. When the medications are obtained this way, the cost to you is **\$0 Copay**. If you choose not to participate, you will be responsible for 50% of the cost of the medication at your local pharmacy.

Commonly Prescribed Specialty Medications

Drug	Drug
Actemra	Kuvan
Acthar	Lenvima
Adempas	Mekinist
Afinitor	Olumiant
Amjevita	Opsumit
Aubagio	Orgovyx
Cabometyx	Otezla
Cosentyx	Promacta
Dupixent	Rebif
Enbrel	Rydapt
Envarsus XR	Stelara
Epidiolex	Strensiq
Firazy	Tafinlar
Gilenya	Taltz
Haegarda	Tobi Podhaler
Ilaris	Tremfya
Imbruvica	Tyvaso

Commonly Prescribed Personal Importation Medications

Drug	Drug	Drug
Anoro Ellipta	Invokamet	Skyrizi
Apidra	Isentress	Spiriva Respimat
Apidra Solostar	Janumet	Tagrisso
Arnuity Ellipta	Janumet XR	Tivicay
Atripla	Januvia	Toujeo Solostar
Basaglar Kwikpen	Jardiance	Tradjenta
Biktarvy	Juluca	Trelegy Ellipta
Breo Ellipta	Myrbetriq	Trintellix
Brilinta	Omnaris	Trulicity
Cimzia	Orencia	Victoza
Combivent Respimat	Ozempic	Xarelto
Descovy	Prezcobix	Xeljanz
Dulera	Pulmozyne	Rinvoq
Eliquis	Qvar	Rexulti
Entresto	Farxiga	

Enrollment Form



24/7 Virtual Care from Recuro Health

When you or a dependent member of your family don't feel well, you want to get help right away. You have immediate access – day or night – to a medical professional through Recuro Health. Board-certified providers, licensed counselors, psychiatrists, and care coordinators are all ready to help you.

5 Reasons to choose Recuro's virtual care:

- 1 CONVENIENCE** - You receive treatment by a physician in the comfort of your own home.
- 2 SPEED** - Recuro's same-day virtual visits fit your busy schedule and save time. For a wellness visit, you can get an appointment fast – perhaps even the same day!
- 3 QUALITY CARE** - You'll receive outstanding care from board-certified providers, licensed counselors, psychiatrists, and care coordinators. In most cases, they can diagnose, triage, and treat you right in your virtual visit. This includes filling any prescriptions you might need.
- 4 SMART CHOICE** - By choosing virtual care, you'll likely have lower out-of-pocket costs. If you need to be seen in-person, your care coordinators can assist you in getting a fast appointment so you can skip the ER or Urgent Care lines.
- 5 IT'S EASY** - Download the app, go online or call to get started.

www.recurohealth.com | info@recurohealth.com | 844.979.0313

Get Started NOW!

Download the “Recuro Care” mobile App, visit miBenefits.imagine360.com and click on “Care” or call 844-715-1724.



Access America's Largest Network of High Quality Imaging Providers: \$0 Out-of-Pocket for MRI, CT and PET Scans*

Vālenz® Health is proud to bring you imaging benefits with easy-to-use scheduling that saves you time and money. Our imaging bundles provide substantial discounts on MRI, CT and PET procedures whenever you use our network of participating providers.

Your Benefits

- \$0 Out-of-Pocket saves you money*
 - No co-pay
 - No Co-Ins
 - No deductible
- Easy and stress-free scheduling process with no precertification: schedule at your convenience
- We handle all of the paperwork so all you have to do is show up for the appointment

* to receive these imaging benefits, members must schedule at the number provided; **\$0 out-of-pocket is not applicable to the HSA plan.**

ACTUAL SAVINGS FOR A CURRENT MEMBER:			
Scan	Avg. Charge	Avg. Valenz Imaging Cost	Dollar Savings
MRI	\$2,900	\$700	\$2,200 76%
CT	\$1,200	\$500	\$700 60%
PET	\$5,400	\$1,700	\$3,700 69%

UP TO 80% SAVINGS
ON MRI, CT, & PET SCANS*

HOW DOES THE PROGRAM WORK?

Before you or a covered family member are scheduled for an MRI, CT or PET scan, simply call: **888.458.8746**

Our scheduling service will help you choose a provider from our network of more than 2,300 nationwide imaging centers convenient to your home or work.

Once a provider is selected, we will confirm your benefits and schedule your appointment. A three-way call will be arranged to confirm the appointment and answer any questions you may have regarding your test and benefits.

We will handle all of the paperwork so all you have to do is show up for the appointment!

Call, schedule, save – for smarter, better, faster healthcare.

Note: Savings may vary based on providers and geographical location. *\$0 Out-of-Pocket is subject to plan coverage requirements.

(888) 458-8746

getkisx.com

ANCILLARY BENEFITS



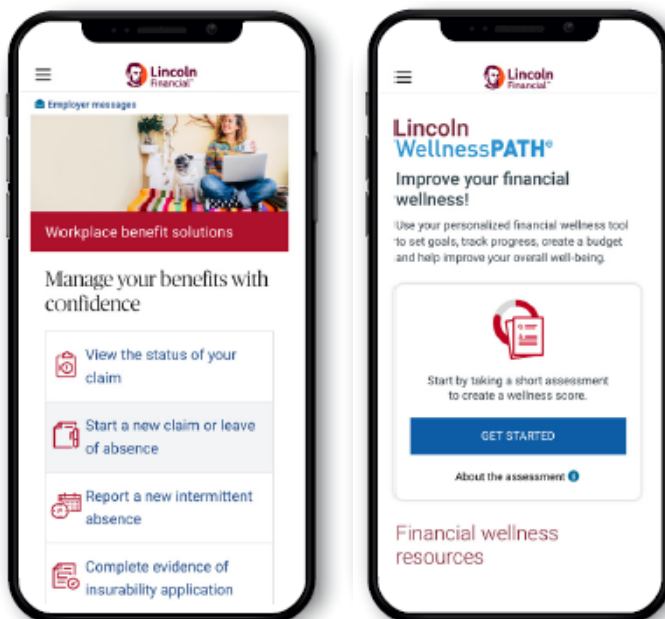
Dimmitt Automotive Group is pleased to partner with **Lincoln Financial Group** to offer our ancillary benefits designed to support you and your family's financial and personal well-being. These benefits include:

- ✓ Dental
- ✓ Vision
- ✓ Disability
- ✓ Accident
- ✓ Employer Paid Life Insurance with AD&D
- ✓ Voluntary Life Insurance with AD&D
- ✓ Critical Illness
- ✓ Hospital Indemnity

Stay Connected!

Lincoln Financial Group simplifies managing your benefits by allowing you to register online or download their mobile app for convenient access anytime, anywhere. Their app is an all-in-one tool that lets you submit and track disability claims, view payment information, access dental and vision coverage and ID cards, find providers, explore financial wellness resources, and much more.

Download the mobile app from Apple or Google app stores. Register or log in using the same username and password you use to access your account on **Lincolnfinancial.com**.



DENTAL BENEFITS - PPO



Dimmitt Automotive Group offers dental coverage through **Lincoln Financial Group**. The below PPO plans allow you to use in-network or out-of-network benefits. However, you will be responsible for paying the difference between the allowed amount and what the dentist may charge, also known as "balance billing," when you visit an out-of-network provider.

	Base Plan	Mid Plan	High Plan
Services	In-network you pay:	In-network you pay:	In-network you pay:
Annual Deductible individual/family	\$50 / \$150	\$50 / \$150	\$50 / \$150
Annual Maximum Benefit	\$1,000	\$1,250	\$2,000
Preventive Care (two visits per plan year)	Covered in full	Covered in full	Covered in full
Basic Services Simple extractions, fillings, periodontics	50% after deductible	60% after deductible	80% after deductible
Major Services Crowns, bridges, dentures, root canals	Not covered	30% after deductible	50% after deductible
Orthodontic Services Children only to age 19	Not covered	Covered 50%, \$1,250 lifetime max	Covered 50%, \$2,000 lifetime max
Employee Monthly Contributions			
Employee Only	\$17.74	\$22.53	\$30.21
Employee + Spouse	\$36.19	\$46.40	\$62.24
Employee + Child(ren)	\$45.46	\$58.77	\$74.21
Employee + Family	\$69.06	\$89.35	\$114.38



To find an in-network provider, go to lincolffinancial.com/findadentist and select PPO.

The chart above provides a brief overview of the plan. Refer to the full plan description for detailed coverage information.

✓ Please note the PPO dental plans group number is 1096981.

DENTAL BENEFITS- DHMO



Lincoln Financial Group's Dental HMO/Managed Care plan includes both private practice dentists and those who are in a clinic environment. A DHMO plan is a low-cost dental plan with no deductibles, coinsurance percentages or maximums. Members pay a fee based on the procedure code allowing members to budget for required services. Below highlights some costs with the DHMO plan. Please refer to the full schedule of benefits all negotiated pricing and applicable exclusions.

Employee Monthly Contributions		DHMO Plan	
		Services	In-network you pay:
Employee Only	\$14.16	Annual Deductible	none
Employee + Spouse	\$24.77	Annual Maximum Benefit	none
Employee + Child(ren)	\$30.68	Office visit fee	\$5.00
Employee + Family	\$38.93	Preventive Care (two visits per plan year)	No Charge
		*Complete series x-rays	No Charge
		Simple Extraction	\$65
		Root canal Therapy - molar	\$350
		*Crown- porcelain fused to noble metal	\$290
		*Complete upper Denture	\$502
		Orthodontic treatment	Adult: \$2,875
		Children only to age 19	Child: \$2,775

You can search for DHMO providers by visiting

<http://ldc.lfg.com>

- Click 'Find a dentist'
- Select the 'Exclusive Network LDC Plan'
- You can call Lincoln at 888.877.7828 for further assistance or questions.

✓ The DHMO group number is 1613571.

*does not include the additional cost of material and laboratory fees



VISION BENEFITS



Dimmitt Automotive Group offers vision coverage through **Lincoln Financial** on the **SPECTERA Vision Network**. This vision plan allows you to use in-network or out-of-network providers. However, when using out-of-network providers, you will pay expenses at the time of service and file a claim for reimbursement.

To find in-network providers visit lvc.lfg.com and enter your search criteria.



Vision Plan		
Services	In-network you pay:	Out-of-network reimbursement:
Exams	\$10 copay	Not applicable
Standard Lenses <ul style="list-style-type: none"> • Single vision • Bifocal • Trifocal • Lenticular 	\$25 copay	Up to \$40 Up to \$60 Up to \$80 Up to \$80
Frames	\$130 allowance plus 30% off balance	Up to \$45
Contact Lenses in Lieu of Glasses <ul style="list-style-type: none"> • Medically Necessary • Elective 	Covered in full after \$25 copay \$125 allowance plus XX% off balance	Up to \$210 Up to \$125
Frequency of Services <ul style="list-style-type: none"> • Examination • Lenses • Frames 	Once every 12 months Once every 12 months Once every 24 months	Once every 12 months Once every 12 months Once every 24 months
Employee Monthly Contributions		
Employee Only	\$6.72	
Employee + Spouse	\$12.50	
Employee + Child(ren)	\$12.25	
Employee + Family	\$19.58	

The chart above provides a brief overview of the plan. Refer to the full plan description for detailed coverage information.

LIFE AND AD&D INSURANCE



Basic Life and Accidental Death & Dismemberment (AD&D)

Dimmitt Automotive Group provides all eligible employees with Basic Term Life and matching Accidental Death & Dismemberment in the amount of **\$5,000** through **Lincoln Financial Group**. Benefit reductions begin at age 65.

Voluntary Life

Employees can supplement their company-paid Basic Life insurance by purchasing additional coverage through **Lincoln Financial Group**. In addition, you may purchase coverage for a spouse and child(ren) after electing coverage for yourself. Matching AD&D coverage is included for the employee & spouse only. Benefit reductions begin at age 65. You may purchase the following amounts for yourself and your dependents. Refer to ADP Workforce Now for your coverage cost.

**Please make sure your beneficiary designations are up to date & these can be updated during the year in the ADP Workforce Now portal. For coverage elected for dependents, you are automatically the beneficiary for that coverage.*

Employee	Spouse	Child(ren)
Increments of \$10,000 up to 5x base salary amount up to \$500,000 max.	Increments of \$5,000 up to \$100,000 not to exceed 50% of employee amount.	Birth to 6 months of age: \$1,000 Ages 6 months and older: \$10,000 or \$20,000
Guarantee Issue: \$200,000	Guarantee Issue: \$50,000	Guarantee Issue: \$10,000

The **Guarantee Issue (GI)** amount is the maximum coverage you can choose without submitting an **Evidence of Insurability (EOI)** form. If you select coverage above the GI limit or want to increase your benefit later, the additional coverage will only take effect after your EOI is reviewed and approved by the carrier and payroll deductions have started.

Please note that any pending benefits without a carrier decision within three months of becoming effective will be withdrawn.



DISABILITY INSURANCE



If you become disabled and are unable to work due to an accident or illness, Dimmitt Automotive Group provides Short and Long-Term Disability benefit options through **Lincoln Financial Group**. Disability insurance protects your paycheck by providing a portion of your salary after you meet the waiting period, in the event of a non-work-related injury or illness. Your cost for coverage can be calculated in ADP Workforce Now when you make your benefit elections. Refer to the Plan Summaries for details.



Short-Term Disability (STD)

The benefit would pay 60% of your weekly pre-disability earnings up to a maximum of \$2,000 per week up to 26 weeks or until you no longer meet the definition of disability, whichever occurs first.

Voluntary Long-Term Disability (LTD)

The benefit would pay 60% of your monthly pre-disability earnings up to a maximum of \$10,000 per month until you no longer meet the definition of disability or reach the Social Security Normal Retirement Age (SSNRA).

Coverages	Short Term Disability (STD):	Long Term Disability (LTD)
Benefit Pays	60% of your Gross Weekly Earnings	60% of your Gross Monthly Earnings
Maximum Benefits	Up to \$2,000 per week	Up to \$10,000 per month
Benefit Begins	8th Day after Accident or Sickness	181st Day
Maximum Benefit Period <i>*SSNRA - Social Security Normal Retirement Age</i>	26 Weeks	SSR Age Unless Otherwise Specified
Pre-Existing Limitation	3 month look back period: If you have been treated for an illness or injury 3 months prior to the effective date of the plan, benefits will not be payable until 12 months after coverage begins.	6 month look back period: If you have been treated for an illness or injury 6 months prior to the effective date of the plan, benefits will not be payable until 12 months after coverage begins.

WORKSITE BENEFITS



Dimmitt Automotive Group offers employees the option to purchase supplemental worksite benefits voluntarily provided through **Lincoln Financial Group**. In addition, you have the option to cover your spouse and child(ren) after electing coverage for yourself.

Voluntary Accident

Where most medical plans only pay a portion of the bills, Accident Insurance can help pick up where other insurance leaves off. This policy provides a cash benefit to cover expenses if you or a covered dependent experience an eligible event. Employees can choose between two plans to receive reimbursement for covered Services. Please refer to your Lincoln Financial plan summaries loaded to ADP Workforce Now for full plan details and limitations.

Coverages	Low Plan	High Plan
Accidental Death	\$50,000	\$75,000
• Employee	\$20,000	\$30,000
• Spouse	\$10,000	\$15,000
• Child		
Ambulance (ground/air)	\$225 - \$1,125	\$300 - \$1,500
Concussion within 72 hours of the accident	\$150	\$200
Fractures /Dislocations	Covered	Covered
Moving Vehicle Benefits (Injury / Death)	\$100 / \$2,500	150 / \$3,750
CT Scan / MRI	\$150	\$200
Child Sports Injury	Enrolled Children 18 and under can receive an additional 25% if injured in a sanctioned school sport or competitive sport requiring registration	
*Health Screening Cash Benefit	Receive \$50 each year when you complete one annual health screening	
Employee Monthly Premiums		
Employee Only	\$7.05	\$10.64
Employee + Spouse	\$11.38	\$17.13
Employee + Child(ren)	\$12.17	\$18.37
Employee + Family	\$16.46	\$24.81

WORKSITE BENEFITS



Voluntary Critical Illness

Critical Illness insurance pays a lump sum cash benefit when you or a covered family member is diagnosed with a serious illness, such as a heart attack, stroke, major organ failure, or cancer. You may use this benefit in any way you choose to pay for medical or personal expenses.

There are two coverage amounts to select from for coverage for yourself your dependents can be added. With your election, your dependent children automatically receive 50% of your coverage amount at no extra cost. Benefits reduce by 50% at age 65.



Coverages	
Employee	Options of \$15,000 or \$30,000 Guaranteed Issue: \$30,000
Spouse	Options of \$7,500 or \$15,000, not to exceed 50% of employee benefit amount Guaranteed Issue: \$15,000
Child	not to exceed 50% of employee benefit amount Guaranteed Issue: \$10,000
Covered Conditions	
	Heart attack, stroke, cancer, renal failure, major organ failure, arterial/vascular disease and more
Pre-Existing Limitation	
	Lincoln will decline a claim filed in the first 6 months on the plan for any condition or injury the member received treatment for within the 3 months prior to the effective date.
*Health Screening Cash Benefit	Receive \$50 each year when you complete one annual health screening

Please refer to your Lincoln Financial plan summaries loaded to ADP Workforce Now for full plan details, limitations and exclusions.

WORKSITE BENEFITS



Voluntary Hospital Indemnity

A hospital admission can result in significant financial hardship. You may have a large deductible to meet in addition to other hospital-related charges for surgery, anesthesia, radiology, and more. A Hospital Indemnity policy provides a lump sum cash benefit paid directly to you to help offset those medical expenses not covered by your major medical insurance.

Please refer to your Lincoln Financial Group plan summaries loaded to ADP Workforce Now for full plan details, limitations and exclusions.

Coverages	
Hospital Admission	\$1,000 Up to 4 days per calendar year
Hospital Confinement	\$200, up to 30 calendar days
Hospital ICU	\$2,000 1 days per calendar year
Hospital ICU Confinement	\$400, up to 30 calendar days
Newborn Care	\$500, up to 1 calendar day Additional 25% for NICU admission and confinement
*Health Screening Cash Benefit	Receive \$50 each year when you complete one annual health screening
Employee Monthly Premiums	
Employee Only	\$19.97
Employee + Spouse	\$42.65
Employee + Child(ren)	\$30.32
Employee + Family	\$55.20

Health Assessment Benefit – *It pays to prioritize your family's health!*

When you enroll in any worksite benefits through Lincoln, you can earn rewards by completing important health screenings for yourself and any enrolled dependents. Each plan year, you are eligible to receive cash back for one covered screening per individual, with no waiting period. This cash benefit can be combined if you are enrolled in multiple worksite benefits. Please note that each benefit has a list of qualifying screenings, and a separate claim form is required for each screening. Some exams may qualify for multiple benefits—for example, the dental brush biopsy counts toward both the Hospital and Critical Illness health assessment benefits. In such cases, you would need to submit two claim forms but only undergo the exam once, allowing you to receive two cash benefits for that single exam. Here are some examples of qualifying health screenings:

Stress test, Electrocardiogram (EKG/ECG), Pap smear, Bone Marrow Testing, HIV screening, Colonoscopy, Annual physical, Hearing exam, and Children Immunizations (DTaP, MMR, rotavirus, chicken pox and meningitis)

ANCILLARY PLAN RESOURCES

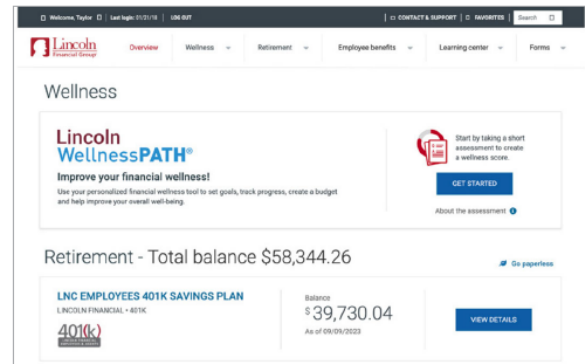


All Dimmitt Automotive employees have access to the following resources provided by Lincoln Financial Group without needing to enroll in any benefits. For contact details, please consult your benefit guide or view the flyers available on the ADP Workforce Now portal.

WellnessPATH

WellnessPATH provides tools to manage your financial life. From budgeting and building an emergency fund to paying off debt, their user-friendly online tool helps you transform information into actionable steps.

Log in to Lincolnfinancial.com/WellnessPATH and click GET STARTED.



TravelConnect

TravelConnect services offer 24/7 caring support and assistance when you travel. Need help obtaining your medical records, recovering lost or stolen luggage or recovering your ID? Reach out to their team for assistance. For complete list of services go to mysearchlightportal.com and enter Group ID: LFGTravel123.

EmployeeConnect

Lincoln Financial Group offers resources to help you navigate life's challenges. *EmployeeConnect* is Lincoln Financial Group's employee assistance program that provides professional and confidential support for you and your loved ones. You and your family have access to:

- ✓ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year).
- ✓ In-person consultations with network lawyers, including one free 30 minute in-person consultation per legal issue, and 25% off subsequent meetings.
- ✓ Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning and more.



To take advantage of the *EmployeeConnect*SM program or for more information: Visit GuidanceResources.com (username: **LFGSupport**, password: **LFGSupport1**), download the *GuidanceNow*SM mobile app or call 888-628-4824.

FuneralPrep

Lincoln Financial Group has partnered with Funeral Decisions Co to offer comprehensive planning services. Their online portal provides resources for both immediate (at-need) and advance (pre-) planning. At-need planning helps ease the stress and uncertainty of making quick decisions during an emotional time, while pre-planning resources connect you with funeral professionals who offer expert guidance and advice. Visit the self-service online portal: Lincolnfuneralprep.com/gplife

LifeKeys

No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby — thanks to *LifeKeys*® services from Lincoln Financial Group. Services include:



Save money on shopping and entertainment

You have access to GuidanceResources® Online that includes 24/7 access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, such as electronics, health and fitness, Broadway shows and much more. Also available in the GuidanceNow mobile app.



Help with important life matters

You'll find supportive tools and advice on a wide range of topics — including legal, financial, family and career on GuidanceResources® Online. It's one way to stay “in the know” on matters that impact your personal and professional life.



Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. LifeKeys includes an online resource for the information you need to recognize and prevent identity theft — and restore your good name.



Online will preparation

Creating a will allows you to make vital decisions ahead of time — such as naming a guardian for your children or designating who will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. EstateGuidance® offers you a quick and easy way to create and execute a will so you can rest easy knowing you've planned ahead for your family.



Guidance and support for your beneficiaries

LifeKeys' comprehensive program offers resources to help your loved ones address a range of common concerns for up to one year after a loss. Your beneficiaries will have access to six in-person sessions for grief counseling, legal, or financial information and unlimited phone counseling.



It's easy to access LifeKeys® services. Just visit **GuidanceResources.com**, download the GuidanceNow mobile app, or call 1-855-891-3684.
(First-time user: Enter Web ID **LifeKeys**)

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Life happens. Take action.

BayCare Employee Assistance Program (EAP) is a free and confidential mental health and life management resource to help you better manage life's challenges.



Employees and their dependents can receive 6 free counseling sessions per calendar year, and sessions can be shared with benefits-eligible dependents.

BayCare EAP can also connect you to legal and financial consultation resources for assistance with wills, budgets, and other matters.

Issues EAP Addresses

- Stress, depression, anxiety
- Relationship issues, divorce
- Family dynamics
- Couples counseling
- Addiction and substance use
- Grief and loss

EAP at a Glance

- 24/7 professional support
- Short-term, solution-focused
- Legal and financial resources
- Online resource center
- Monthly webinars

Accessing EAP Support

Call the confidential helpline 24 hours a day, seven days a week. The helpline is answered by experienced mental health and/or substance use professionals.

If you prefer, you can email BayCareEAP@BayCare.org.

You'll receive contact information for therapists in your area who best match your needs, and many offer virtual counseling sessions.

Call or email the therapist you select and tell them that you're using your BayCare EAP benefits.

The therapist will then schedule a time and date for the session. If the session is virtual, the therapist will provide instructions to access their virtual counseling platform.

EAP can also provide legal and financial consultation assistance.

(800) 878-5470 | BayCareEAP@baycare.org



CONTACTS & RESOURCES

For more information about your benefits, you can contact your insurance carrier or log in to ADP Workforce to view full plan summaries. Make sure to register with your insurance carrier's website to access key details like your ID cards, coverage, claims, network providers, and more. You can also download their mobile app from Google Play or the App Store to easily manage your benefits anytime, anywhere, right from your phone. If you have any questions or need help with enrollment, feel free to contact Human Resources or our partners at McGriff Insurance:

Dimmitt Automotive Group

Kim Pizzuto, Chief People Officer

kpizzuto@dimmitt.com

727.450.7473

McGriff, a Marsh & McLennan Agency

Amy Romano, Senior Account Manager

Amy.Romano@marshmma.com

813.250.2005



Benefit	Carrier	Phone	Website/Email
Medical	Imagine360 Group # H880266	844.761.1696	myplan@imagine360.com Imagine360.com
Pharmacy	VeracityRX	888.388.8228	veracity.procarerx.com
Telemedicine	Recuro Health	844.979.0313	Recurohealth.com
HSA	HSA Bank	844.979.0313	HSABank.com
Dental- DHMO	Lincoln Financial Group Group # 1613571	888.877.7828	lincolnfinancial.com Benefit questions: Clientservices@LFG.com Claim questions: Claims@LFG.com
Dental - PPO	Lincoln Financial Group Group # 1096981	800.423.2765	
Vision			
Life and AD&D			
Disability			
Worksite Benefits			
Employee Assistance	BayCare	800.878.5470	BayCareEAP@baycare.org Baycare.org/EAP



The information in this Benefits Guide is presented for illustrative purposes and is based on information provided by your employer. The text contained in this Summary was taken from various summary plan descriptions and benefits information. While every effort was taken to report your benefits, discrepancies or errors are always possible. In case of a discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this Summary, contact Human Resources.