



SPDs & SBC

Summary Plan Descriptions

Summary Plan Descriptions (SPDs) are documents that explain the benefits you may receive by enrolling in AutoNation's benefit plans. SPDs contain a comprehensive description of the benefit plans, including the terms and conditions of participation, coverage and employee rights. SPDs will help you better understand the coverage provided, steps to follow to access plan benefits, specific exclusions or limitations under the plan and your rights (including appeals) and responsibilities as a member.

SPDs summarize benefit plans in nontechnical language so you can better understand the benefits available to you. They do not grant or change your rights under the plan or those of your dependents and beneficiaries. Please read each appropriate SPD in order to become familiar with your benefits and to understand your rights and obligations as a participant. Educating yourself is the first step in making informed decisions for your benefit and for your beneficiaries.

Summary of Benefits & Coverage

Although SPDs already provide information about the plan, the Summary of Benefits and Coverage (SBC) is a document in a standard format that provides comparable information regarding health plan benefits and coverage. The SBCs are intended to provide an apples-to-apples comparison of options to help in determining which medical option to choose. A uniform glossary is also included with generic definitions of medical benefit terms. You should review the SBC and SPD for each plan you choose to enroll in.

You can also request **paper copies** of SPDs or SBCs or any other of these legal notices at no charge from The Benefit Connection by calling **1-877-550-2363**.

Go to **KnowYourBenefits.org** and click the "**Resources**" drop-down. Click on "**Summary Plan Description**" or "**Summary of Benefits & Coverage**" and follow the applicable instructions.