

Q How do I report a FMLA, Personal or Disability Leave of Absence (LOA)?

- A** You must notify your manager and request your FMLA, Personal or Disability leave of absence in Navigator.
- ✓ To proceed with processing your leave request, you must:
 - Report your leave to Matrix Absence Management.
 - Once you obtain your claim number from Matrix, return to Navigator and complete your To-Do task in your inbox.
 - Enter the Matrix claim number in the comment section of your To-Do task.
 - ✓ You must: contact MATRIX. There are 3 ways to contact Matrix directly to file a claim: by phone, website, or Mobile App.
 - To file a claim by phone call Matrix directly at: 1-888-477-5110 or 1-877-315-9838.
 - To file a claim online you can go to the Matrix eServices website at: <http://www.matrixabsence.com>.
 - Click “create an account” and follow the on-screen prompts.
 - To file a claim by Mobile App, download the Matrix eServices Mobile App from your smartphone or tablet’s app store (IOS or Android).
 - Click “create an account” and follow the on-screen prompts.
- OR-**
- Call The Benefit Connection at 1-877-550-BENE (2363) and follow the prompts.

Q Who will notify me and how will I be notified of the approval period for my LOA for Disability and/or FMLA?

- A** MATRIX will notify you, in writing, of your approval or denial. If approved, Matrix will also provide the beginning and ending date of your approval period.

Q Does FMLA run concurrent with disability or workers' compensation leave?

- A** Yes, FMLA runs concurrently.



Q If I am on a workers' compensation leave, do I contact Matrix also?

- A** Yes. Matrix must be notified of a workers' compensation leave to begin FMLA leave.

Q If I need to contact Matrix regarding my FMLA or disability claim, while on leave, who do I call?

- A** Call the Matrix claim office at 1-888-477-5110 or 1-877-315-9838. MATRIX is available 24/7/365. Follow the phone prompts.

Q When I go on leave and I am enrolled for medical and/or other benefits, do I have to pay for my coverage while on leave?

- A** Yes, you will be billed for the benefits you elected as an active employee by The Benefit Connection (TBC), AutoNation's third-party benefits administrator. If you are still on a leave 6 months from your last date of work, COBRA coverage will be offered.

Q How do I know what I have to pay while on leave?

- A** The Benefit Connection (TBC) will send a bill to your home address on file. If you do not receive your bill within 3 weeks of your last date worked, please call TBC at 1-877-550-BENE (2363). Monday - Friday 8:00 a.m. to 8:00 p.m. EST or if you have additional questions.

Q After I go on a Leave of Absence (LOA) how long will it be before I get a bill for my benefits? And subsequent bills?

- A** Once your status changes from active to leave, the first bill is produced within 3 weeks after The Benefit Connection (TBC) is notified. Ongoing bills are produced on a monthly basis. For any billing



questions contact The Benefit Connection (TBC) at 1-877-550-BENE (2363). Monday - Friday 8:00 am to 8:00 pm EST.

Q When are benefit premium payments due while on a LOA?

A Benefit premium payments are due on the first day of the month of coverage. The bills are generated monthly.

Example: If you went on leave starting July 1st a bill is produced on July 10th for the billing period July 1st through August 31st. The payment is due on August 1st. **The next monthly bill is generated on August 10th for September 1st through September 30th. The payment is due on September 1st.**

Q What are my payment options?

A You can pay by check or money order, or you can pay online at: www.KnowYourBenefits.org. To access The Benefit Connections website:

- Click "Benefits Enrollment & Changes"
- Scroll down and click "Login" on the "Changes to Your Current Coverage" Tile, then click "Continue"
- Enter your User ID and Password to login

Once you have logged in, you will see a tile on the right side of the page with your current billing information, select that tile for additional details and view your payment options.

Q If I go on a LOA and do not pay for my benefits while on leave what happens?

A Your benefits will be canceled retro-active to your last paid through date, **and you will have a gap in benefits coverage. Claims will not be paid for this gap period.** When you return to work your benefits will be reinstated as of your

return-to-work date. If you are enrolled in the AutoNation disability plan and are receiving payments, and you do not pay for your benefits while on leave, you will be required to repay the plan retro-actively through the last date paid for disability payments received.

Q Is FMLA a paid leave?

A FMLA is unpaid leave. However, you may be eligible to receive disability benefits if enrolled, and/or your state may provide paid leave benefits.

Q I went on leave for 3 weeks and I am back at work. I received a bill indicating that I owe money for benefit coverage while I was out. Since I am back to work do I have to pay that amount?

A Yes. You must pay the bill indicating you owed money for benefit coverage while you were absent. You must pay in full. Partial payments are not accepted. Please note: Payment for benefits, for the dates you were on leave, will not be automatically deducted from your paycheck upon your return to work. If you do not pay the amount billed by the due date you will have a gap in benefit coverage and claims will not be paid for that period.

Q I have been on leave for 6 months. I received a COBRA notice – why?

A When on an approved leave of absence your active benefit coverage ends at 6 months. After 6 months from the leave start date, you will receive a COBRA continuation of coverage notification.

Q I have been off work for 6 months and received a notice from The Benefit Connection stating that my active coverage is terminated, does that automatically terminate my employment?

A No. The benefit policy is separate from the employment policy. The change in benefits at the end of 6 months does NOT affect your employment status. Contact your HR Representative if you have employment questions.

Q Why are my benefits terminated while I am out on leave?

A You are required to pay your share of any benefit premiums while on leave. If you do not pay your benefit premiums in full by the deadline, your benefits will terminate. Contact The Benefit Connection (TBC) at 1-877-550-BENE (2363).

Monday - Friday 8:00 am to 8:00 pm EST for more information.

Q I heard there is a Mandatory Return to Work (RTW) Program, even if there are restrictions on my physical activities. How does that work?

A Matrix assigns a Leave Coordinator to you.

- ✓ The Leave Coordinator will discuss RTW with you during the initial phone call.
- ✓ The Leave Coordinator contacts your physician regarding your work restrictions.
- ✓ Your physician releases you to RTW with specific restrictions.
- ✓ Matrix contacts AutoNation Leaves Administration.
- ✓ AutoNation Leaves Administration coordinates RTW with your manager.
- ✓ If alternate, modified or part-time work is available, Matrix will call you.
- ✓ If you refuse to RTW, disability benefits end.
- ✓ If your location cannot accommodate the physician's restrictions, there is no penalty to you.
- ✓ Refer to the RTW program in the AutoNation Disability Summary Plan Description (SPD) for more details. A copy of the SPD can be found online at www.KnowYourBenefits.org, by clicking on the Benefits Information tile, then the SPDs tile.

Q I am going on maternity/paternity leave. How much will I receive in benefits?

A AutoNation provides a paid maternity benefit for Associates to recover from the effects of giving birth. This coverage is provided at no cost to the Associate through Matrix Absence Management and provides 100% of eligible pay for 6 weeks if vaginal delivery or 8 weeks for cesarean. However, your state may provide paid family leave benefits. Call the Matrix claim office at 1-888-477-5110 or 1-877-315-9838 for more information.

Q How do I get a copy of the AutoNation Integrated Disability Program with Family and Medical Leave Act/ Paid Maternity Program and Disability Plan Summary Plan Description (SPD)?

A To access the Disability Plan SPD:

- 1 Go to: www.KnowYourBenefits.org
- 2 On the homepage, click the "Resources" tab
- 3 Click on Summary Plan Descriptions
- 4 Log in to The Benefit Connection
- 5 Click on Health and Insurance
- 6 Click on Forms and Materials to access the Disability SPD

Q What happens to my PTO while I am out on leave?

A You may request to use any available PTO while you are out on a leave of absence. You will not accrue any PTO while out on leave. Upon your return to work, your PTO accrual will resume.

Q How far in advance do I need to request leave?

A 30 days from the start of leave or as soon as reasonably possible.

Q I have been approved for intermittent leave what do I do after the initial approval?

A Make sure to report every absence in relation to your intermittent leave to MATRIX by calling 1-888-477-5110 or 1-877-315-9838 to speak to a Claims Examiner.

Q My FMLA leave is expiring but I need more time. What do I do?

A Report your request for extension of leave to MATRIX. You will also need to inform AutoNation Leave Administration (ANLeaveAdministration@autonation.com) and your manager.

Q I'm taking a leave of absence. Will I still have access to my AutoNation email address?

A No, your access to your AutoNation email will be locked while on leave. Please use your personal email address to contact MATRIX and ANLeaveAdministration@autonation.com.

When on an approved leave of absence your active benefit coverage ends at 6 months.