



# Navigate Your **Benefits** from the Driver's Seat

**2026** Annual Enrollment Guide

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# Your Benefits. Your Choice. Enroll Nov. 4 - 25.

## Get Ready for 2026!



We care about your well-being - that's why we offer a comprehensive benefits package designed to support the wellness needs of you and your family.

Annual Enrollment is your opportunity to review your company paid benefits and make changes to your benefits. Complete your enrollment by November 25, 2025, to select coverage for you and/or your family for 2026.

## Lock in 2026 Savings - Get Your FREE MSRP Screening!

- The 2026 **MSRP credit** remains \$875 for you and \$625 for your spouse/domestic partner. You **MUST** complete your MSRP screening by Nov. 30, 2025, to receive credits for 2026. See page 8 for more details.

*If you and/or your spouse/domestic partner do not pass the biometric screening, you can still earn the MSRP credit by scheduling a call with a MSRP Health Advisor. Visit [KnowYourBenefits.org](https://www.knowyourbenefits.org) for full details.*

## What's Changing

- Cancer, Critical Illness, Accident, and Hospital Insurance will be administered by **Reliance Matrix** in 2026.

**Critical Illness Insurance** now includes increased coverage for breast cancer in situ, sudden cardiac arrest, and childhood conditions like autism.

**Supplemental Medical Accident Insurance** rates were reduced while coverage increased for dislocations, fractures, and lacerations.

**Supplemental Hospital Insurance** rates were reduced while coverage increased for hospital admissions, hospital stays, and newborn benefits.

- **Highmark Virtual Second Opinion** will replace Included Health in 2026 as your expert medical opinion resource to help you make informed decisions about your medical care.

For more information about What's Changing for 2026, visit [KnowYourBenefits.org](https://www.knowyourbenefits.org) and watch a Benefits Overview Video.



## Action Required!

All associates are encouraged to review the benefit options available and make enrollment decisions that are best for you and your family.

Attend a session with a Benefits Counselor for help making choices that reflect your changing benefit needs. Visit [www.benefitsgo.com/AutoNationWebScheduler](https://www.benefitsgo.com/AutoNationWebScheduler) to make an appointment for a time that fits your schedule.

2026 Annual Enrollment is November 4th to November 25th, 2025

# How to Enroll

We offer different ways to enroll to give you the level of support that is best for you.

**Certified Benefits Counselors are available to help you navigate the enrollment system, answer your questions, and help with your benefit selections.**



Schedule a one-on-one video call with a counselor. **NOTE: Use of your camera is optional.**



Benefit Counselors will be available in person at select sites. Schedule an appointment.



Call **The Benefit Connection** with benefit questions. **877-550-2363** Monday - Friday, 8 a.m. - 9 p.m. ET.



The enrollment system is available online 24/7 during Annual Enrollment. Enroll now.



## The Benefits We Offer

AutoNation provides a number of company paid benefits and contributes to other benefits. This is one of the reasons why AutoNation is a great place to work! Benefits become effective on January 1, 2026.

### Health & Well-Being

- Medical and Prescription
- Critical Illness Insurance
- Cancer Insurance
- Supplemental Medical Accident Insurance
- Supplemental Hospital Insurance
- Dental
- Vision
- MSRP Program
- Employee Assistance Program (EAP)

### Income Security

- Life and Disability
- Dependent Life
- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Personal Accident Insurance Plan
- Business Travel Accident

### Retirement & Savings

- 401(k) Retirement Savings Plan
- Emergency Savings
- Health Savings Account
- Flexible Spending Accounts
- Commuter Benefits

## Who We Cover

### Associates:

Associates who work 30 hours per week or more are eligible for the benefits described in this guide.\* See the Summary Plan Description (SPD) for more details on eligibility and enrollment.

### Dependents\*\*:

- Your legal spouse/domestic partner
- Your children up to age 26 (children include biological, adopted, step-children, and children for whom you have legal guardianship)
- Your children over age 26 who are not able to support themselves due to a physical or mental disability

*\*Part-time associates are eligible for Cancer, EAP, and Business Travel Accident insurance.*

*\*\*If adding a new dependent to medical, dental and/or vision coverage, you must submit dependent certification.*

# AutoNation Company Paid Benefits

We've got you covered, in more ways than one. AutoNation benefits that help you feel confident, secure, and ready to go.

## 401(k) Company Match



AutoNation will make contributions to your 401(k) to help you save for your future.

[Learn More >](#)

## Basic Life and AD&D Insurance



Life insurance ensures your family's future is financially secure if you're no longer there to provide for them.

[Learn More >](#)

## Cancer Insurance



AutoNation provides all Associates, your spouse/domestic partner, and your children (up to age 26) with Cancer Insurance. You receive a cash benefit if diagnosed with cancer.

[Learn More >](#)

## Business Travel Accident



Financial protection for serious injuries while traveling on company business.

[Learn More >](#)

## Adoption and Surrogacy Benefit



AutoNation offers several family planning resources and a cash benefit for surrogacy and/or adoption services.

[Learn More >](#)

## Maternity Benefit



Paid maternity benefits to help you recover from childbirth.

[Learn More >](#)



# AutoNation Company Paid Benefits Continued



## Health Savings Account (HSA) with Company Contribution

If you elect the 60% Medical Plan, you are eligible to open a HSA. AutoNation will contribute \$300 if you enroll yourself and \$600 if you enroll yourself and a family member.

[Learn More >](#)



## Employee Assistance Program

Balancing the demands of work, family, and personal needs can be challenging; speak to a licensed counselor 24/7/365.

[Learn More >](#)



## Inside Rx Pets Program

Save on your pet's prescription drugs.

[Learn More >](#)



## MSRP Biometric Screening

Complete the MSRP program to lower your medical, additional life, and critical illness premiums.

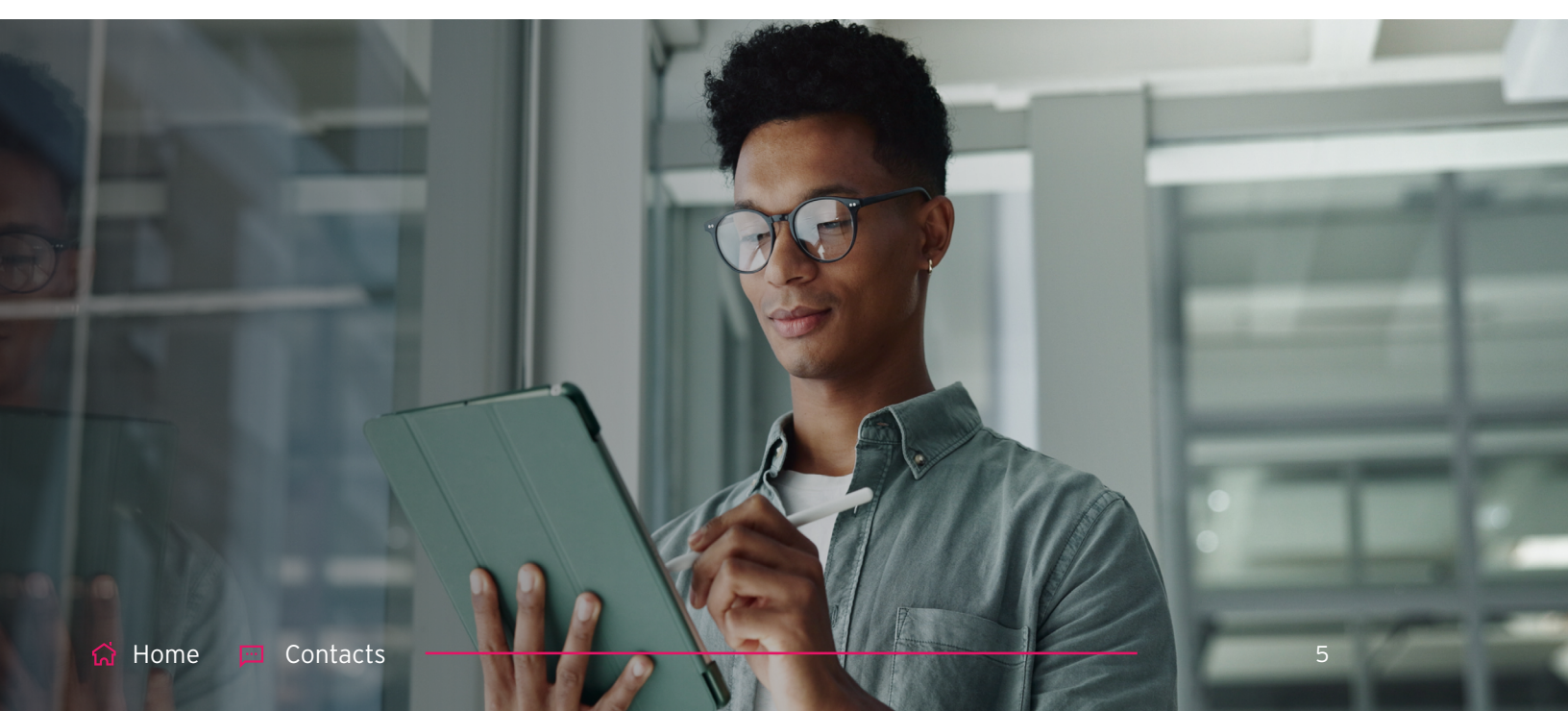
[Learn More >](#)



## YouDecide Discount Programs

Get access to exclusive discounts for you and your family members.

[Learn More >](#)



# AutoNation Benefits You Can Elect

Customize your coverage by electing benefits that put you in the driver's seat.



## Medical & Prescription Drugs\*

Elect the medical coverage that best fits your health care needs by choosing from multiple medical plan options.

[Learn More >](#)



## Dental

Dental Plans provide coverage for a wide range of dental services including exams, cleanings, X-rays and more.

[Learn More >](#)



## Vision

The Vision Plan offers benefits for eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

[Learn More >](#)



## Disability Coverage (Short and Long Term)

Disability Insurance provides income replacement for lost wages when you are unable to work.

[Learn More >](#)



## Flexible Spending Accounts (HCFSA & DCFSA)

A FSA allows you to set money aside on a pre-tax basis to pay for qualified health care and dependent care expenses.

[Learn More >](#)



## Dependent Life Insurance

Purchase additional life insurance for your spouse or child.

[Learn More >](#)



## Additional Life Insurance

Purchase additional life insurance for yourself beyond the company paid plan.

[Learn More >](#)



## Personal Accident Insurance Plan

Financial protection for you and your family in case of accidental injury.

[Learn More >](#)

\*Partial subsidy or match by AutoNation.

# AutoNation Benefits You Can Elect Continued



## Legal Insurance

Legal Insurance provides access to a network of participating attorneys for help with a wide range of legal matters.

[Learn More >](#)



## Supplemental Medical Accident Insurance

Accident Insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion.

[Learn More >](#)



## Supplemental Hospital Insurance

Pays benefits directly to you if you or your covered dependents are admitted to a hospital.

[Learn More >](#)



## Critical Illness Insurance

Reduce the financial impact of a major illness, such as a heart attack, stroke, or cancer.

[Learn More >](#)



## Identity Theft Program

Comprehensive Identity Theft protection that monitors your credit, legal records, and the dark web to safeguard your personal and financial information.

[Learn More >](#)



## Pet Insurance

With Pet Insurance, you'll have peace of mind knowing you can get help with some of your pet's medical bills, including treatments, surgeries, lab fees, X-rays, and more.

[Learn More >](#)



## Emergency Savings

AutoNation offers three ways to help you save for the unexpected.

[Learn More >](#)



## 401(k)\*

Building a healthy financial future is just as important as taking care of your health needs today.

[Learn More >](#)



## Health Savings Account (HSA)\*

A Health Savings Account (HSA) is a portable savings account that allows you to set aside money for health care expenses on a tax-free basis.

[Learn More >](#)

\*Partial subsidy or match by AutoNation.

# MSRP & Non-Tobacco Credits

AutoNation offers a free biometric screening called the Medical Score Risk Predictor (MSRP) program. The MSRP program was created so that you (and your spouse or domestic partner, if applicable) can be informed of any medical risks you may have. Completing the program can lower your medical, additional life, and critical illness premiums. Your MSRP Biometric Screening checks and measures the following five factors that can affect your health and place you at risk for heart disease, diabetes, or stroke. Passing results for the MSRP for each lab factor are outlined below:

Blood Pressure	HDL Cholesterol (good cholesterol)	Triglycerides (fat in the blood)	Glucose (blood sugar)	Body Mass Index (BMI)
Systolic - less than 130	Equal to or greater than 40 mg/dL in males	Less than 150 mg/dL	Less than 100 mg/dL	Less than 30
Diastolic - less than 85	Equal to or greater than 50 mg/dL in females			



**You must get screened by November 30, 2025, to receive MSRP credits for 2026. MSRP credits do not roll over from 2025.\* If you or your spouse/domestic partner do not pass the biometric screening, you can still earn the credit by scheduling a call with a Health Advisor. Visit [KnowYourBenefits.org](https://www.knowyourbenefits.org) for additional information.**

*\*If you were hired in 2025, and earned your MSRP credits, you and/or your spouse's/domestic partner's credits will roll over to 2026. Your Non-Tobacco Healthy Credit will not roll over. You must answer the Tobacco-Use question online during Annual Enrollment. The Benefit Connection will send additional communications letting you know what actions you need to take, if applicable.*

REDUCE YOUR PREMIUM BY:	REDUCE YOUR SPOUSE'S OR DOMESTIC PARTNER'S PREMIUM BY:
<p><b>\$875</b></p> <p>by completing and passing the MSRP Biometric Screening or completing the alternative (if applicable) by the deadline</p> <p><b>+</b></p>	<p><b>\$625</b></p> <p>by completing and passing the MSRP Biometric Screening or completing the alternative (if applicable) by the deadline</p> <p><b>+</b></p>
<p><b>\$1,000</b></p> <p>by answering the online tobacco usage question during your enrollment</p> <p><b>=</b></p>	<p><b>\$750</b></p> <p>by passing the cotinine (nicotine) screening that checks for tobacco use (included in the MSRP screening)</p> <p><b>=</b></p>
<p><b>\$1,875 OFF</b></p> <p>your annual medical premium</p>	<p><b>\$1,375 OFF</b></p> <p>your annual medical premium</p>

*If you need to take additional steps to earn the credits, you will receive communications from The Benefit Connection that are customized based on your individual situation. Those communications will provide step-by-step instructions to earn each of the credits by the deadline.*



## Action Required!

You must complete your biometric screening by Nov. 30, 2025, and answer the tobacco usage question during Annual Enrollment to receive MSRP credits for 2026.

# Health Care Coverage

We offer four Blue Cross Blue Shield medical plan options that provide comprehensive medical and prescription drug benefits. Each option gives you access to the same network of high-quality medical providers. In certain areas of the country an additional HMO option is available. Refer to [KnowYourBenefits.org](https://www.knowyourbenefits.org) for more information.

## What's the Right Plan for You?

Review the examples below to learn more about how each medical plan might work for you.



## Terms to know

Scan here for a list of medical terms.



### Typical family with some risk

**Ages:** Keith, 40; Amy, 36; Hannah, 6; and Oliver, 4



**Lifestyle:** Hannah and Oliver are both active children who play soccer

**Medical Status:** Keith has high blood pressure and high cholesterol; Amy is a breast cancer survivor

**Financial Risk Factors:** Heart disease; cancer history; injury risk from sport activities

**BEST FIT:** Based on the parents' risk factors and the chances of injury for the kids, they elect the 80% option with copay because of the lower out-of-pocket costs at time of service. Also, because Amy is a breast cancer survivor, they choose coverage that allows flexibility to see out-of-network providers if needed.

They purchase Additional Life Insurance for Keith and Dependent Life Insurance for Amy and the kids.

### Young family wanting to minimize risk

**Ages:** Josh, 35; Lisa, 32; Nicholas, 10; and Lila, 6



**Lifestyle:** Young couple with moderate health needs

**Medical Status:** Lila has a few procedures planned, which may require hospitalization; Josh and Lisa see allergists; Nicholas sees a specialist multiple times a year

**Financial Risk Factors:** Planned procedures could be costly

**BEST FIT:** Since they expect to visit the doctor occasionally and Lila has some upcoming procedures that may require hospitalization, they elect the 70% plan with a flat hospital copay for predictable costs.

They add Supplemental Hospital Insurance to help cover the costs of Lila's procedures.

### Active with minor, age-related concerns

**Ages:** Nancy, 56; and Steve, 60



**Lifestyle:** Gardening, walking, and cooking

**Medical Status:** Healthy, but want to be prepared

**Financial Risk Factors:** Future illness or injury could be costly

**BEST FIT:** Nancy and Steve do not expect to spend a lot of money on medical services, but want to balance their risk in case a health concern should come up so they elect the 60% option with HSA.

They contribute to a Health Savings Account to save tax-free for medical expenses down the road and receive a contribution to their HSA from AutoNation.

### Young, active, and healthy

**Age:** Adam, 26



**Lifestyle:** Biking, skiing, and working out

**Medical Status:** Very healthy

**Financial Risk Factors:** High-risk activities that could lead to costly injury

**BEST FIT:** Because Adam is healthy and rarely sees a doctor, he wants the least amount deducted from his paycheck so he elects the 50% option with copays.

He adds Supplemental Medical Accident Insurance to give him peace of mind in case of a skiing or biking injury.

*The Blue Cross Blue Shield 60% plan option with an HSA may also be the best fit for younger associates in good health with minimal medical expenses who want to pay lower insurance premiums per paycheck and use the HSA to build long-term savings for future medical costs or retirement.*




## Did You Know?

In certain areas of the country an additional HMO medical plan option may be available.

Visit [KnowYourBenefits.org](https://www.knowyourbenefits.org) to learn more.

## 2026 Blue Cross Blue Shield Medical Plan Summary

	50% with copays	60% with HSA	70% with copays	80% with copays*
	You Pay	You Pay	You Pay	You Pay
<b>Annual Deductible</b> (Individual / Family)	\$4,000 / \$8,000	\$3,400 / \$6,800	\$1,500 / \$3,000	\$750 / \$1,500
<b>Coinsurance</b>	50%	40%	30%	20%
<b>Out-of-Pocket Maximum</b> (Individual / Family)	\$8,250 / \$16,500	\$7,550 / \$15,100	\$6,250 / \$12,500	\$5,250 / \$10,500
<b>Company HSA Contribution</b> (Individual / Family)	N/A	\$300 / \$600	N/A	N/A
<b>Hospital Inpatient</b>	50% after deductible	40% after deductible	\$500 no deductible	20% after deductible
<b>Outpatient Surgery</b>	50% after deductible	40% after deductible	30% after deductible	20% after deductible
<b>Urgent Care</b>	\$60	40% after deductible	\$50	\$45
<b>Primary Care</b>	\$35	40% after deductible	\$25	\$20
<b>Well360 Virtual Health Urgent Care Telemedicine</b>	\$25	40% after deductible	\$15	\$10
<b>Specialist</b>	\$90	40% after deductible	\$70	\$60
<b>Dermatology</b>	\$60	40% after deductible	\$50	\$45
<b>Physical Therapy Office Visit</b>	\$60	40% after deductible	\$50	\$45
<b>SWORD Virtual Physical Therapy</b>	\$0	\$0	\$0	\$0
<b>Speech / Occupational Therapy</b>	\$90	40% after deductible	\$90	\$90
<b>Behavioral Health Office Visit</b>	\$60	40% after deductible	\$50	\$45
<b>Telemedicine Mental Health Specialist Visit</b>	\$60	40% after deductible	\$50	\$45
<b>Emergency Room</b>	50% after deductible	40% after deductible	30% after deductible	20% after deductible
<b>All Medical Services Tied to Out-of-Pocket Maximum</b>	YES	YES	YES	YES

\*If you use out-of-network services, the higher deductible and out-of-network maximum will apply. Visit [KnowYourBenefits.org](https://www.knowyourbenefits.org), and click on the Summary Plan Description (SPD) section or call **844-946-6248** for a list of preventive care services.

## How Your Medical Plan Works

### 1. You Pay

#### Annual Deductible

The amount you pay for covered health care expenses before the plan begins to pay.

### 2. You + The Plan Pays

#### Coinsurance

The amount you pay for covered health care after you meet your deductible.

### 3. The Plan Pays

#### Costs Above the Out-of-Pocket Maximum


Once you reach your out-of-pocket maximum, the plan pays 100% of covered health care services for the remainder of the plan year.

#### Out-of-Pocket Maximum

A cap, or limit, on the amount of money you pay for covered health care services in a plan year.

# Prescription Benefits

Prescription coverage is included in your medical plan. Your prescription plan details are as follows:

	50% with copays	60% with HSA	70% with copays	80% with copays
	You Pay	You Pay	You Pay	You Pay
<b>Deductible</b> (Individual / Family)	\$175 / \$350	included with medical*	\$125 / \$250	\$100 / \$200
<b>Retail - 30-day supply</b>				
Generic	\$10	\$10	\$10	\$10
Preferred Brand	\$90 / \$25 insulin	\$80 / \$25 insulin	\$70 / \$25 insulin	\$60 / \$25 insulin
Non-preferred Brand	60%	50%	40%	30%
<b>Mail Order - 90-day supply</b>				
Generic	\$20	\$20	\$20	\$20
Preferred Brand	\$180 / \$75 insulin	\$160 / \$75 insulin	\$140 / \$75 insulin	\$120 / \$75 insulin
Non-preferred Brand	60%	50%	40%	30%
<b>Specialty Drugs</b>				
Retail or Mail Order	60% (\$650 max. per script)	50% (\$600 max. per script)	40% (\$550 max. per script)	30% (\$500 max. per script)

\*The Blue Cross Blue Shield 60% with HSA option provides many preventive medications that are not subject to the deductible – you pay only the copay or coinsurance.

## Additional Medical Benefits



If you are enrolled in a Blue Cross Blue Shield medical plan option (50%, 60%, 70%, or 80%), you and your covered dependents can take advantage of the programs below.

[Learn More >](#)

### Carrum Health

Use the Carrum Health Surgical Center of Excellence for FREE knee, hip, spine, and weight loss surgeries.

### Onduo

Get support to manage your diabetes.

### Spring Health

Access a comprehensive, personalized approach to mental wellbeing.

### NEW! Highmark Virtual Second Opinion

Get expert medical opinions to make informed decisions about your medical care and treatment.

### Sword

Virtual physical therapy, joint, and pelvic health solutions.

# Health Savings Account (HSA)

Save for future medical costs and reduce your tax bill with a Health Savings Account (HSA) available to Blue Cross Blue Shield 60% plan participants.

- Out-of-pocket medical expenses can add up quickly. A Health Savings Account allows you to build up protection for future health care expenses.
- Along with FREE money from AutoNation, you can add money to your HSA and use it any time for qualified health care expenses.
- Whatever you don't use rolls over for future years and in some circumstances may be invested. Better yet, HSAs provide tax advantages.



## YOUR HSA



Pay for qualified medical expenses tax-free out of your account

Contributions to your HSA are exempt from federal income taxes and from most state income taxes



Unused money rolls over every year and the account is yours to keep

## HSAs Deliver Triple Tax Advantages:

- You don't pay federal income tax on the money you contribute.
- You don't pay federal taxes on the investment earnings your account generates.
- You don't pay taxes when you use the money to pay for qualified medical services.

How much can you contribute?	Annual IRS Contribution Limit	Annual AutoNation Contribution	Your Maximum Contribution Amount
Individual Coverage	\$4,400*	\$300	\$4,100
Family Coverage	\$8,750*	\$600	\$8,150


*\*Total IRS contribution limits for 2026 include AutoNation funding. Individuals age 55 or older can make an additional \$1,000 in catch-up contributions. NOTE: Amounts change yearly per IRS guidelines.*

## Keys to Growing Your HSA:

- **Try not to use your HSA for routine expenses.** If you can pay out-of-pocket, leave your HSA funds alone because they may grow for when you need them in the future.
- **Consider electing supplemental medical** to cover big ticket expenses from unexpected serious illnesses or injuries and ensure they don't wipe away the money in your HSA.
- **Monitor your fund's growth.** Like a 401(k), your HSA funds may be invested for balances over \$1,000.

## Dental Benefits

Your dental health is an important part of your overall wellness. The following dental insurance options are offered through Delta Dental.


	Dental Plus	Dental Premium	Dental HMO
	In-Network / Out-of-Network*	In-Network / Out-of-Network*	In-Network Only**
<b>Calendar Year Maximum</b>	\$1,500 per person; combined with out-of-network	\$2,000 per person; combined with out-of-network	N/A
<b>Annual Deductible</b> (Individual / Family)	\$0	\$100 / \$300 (waived for preventive and diagnostic services)	\$0
<b>Preventive Services</b> Exams, Cleanings, X-rays	100% covered	100% covered	100% covered
<b>Basic Services</b>			
<b>Fillings</b>	80% covered	80% covered	\$0 copay for amalgam; \$5 - \$85 copay for resin-based composite
<b>Extractions, Oral Surgery</b>	60% covered	75% after deductible	Charges vary (Refer to the patient charge schedule on <a href="https://www.knowyourbenefits.org">KnowYourBenefits.org</a> )
<b>Major Restorative Services</b> Crowns, Bridgework, Dentures	50% covered	60% after deductible	Charges vary (Refer to the patient charge schedule on <a href="https://www.knowyourbenefits.org">KnowYourBenefits.org</a> )
<b>Orthodontia</b> (Child and Adult)	40% covered	50% covered	Child and adult copays apply (Check with Delta Dental for details)
<b>Orthodontia Lifetime Maximum</b>	\$1,500 combined with out-of-network	\$2,000 combined with out-of-network	Eligible once per lifetime

\*Members are responsible for the difference between billed charges and the plan reimbursement for out-of-network services.

\*\*The HMO plan requires you to select a primary dentist. Visit [KnowYourBenefits.org](https://www.knowyourbenefits.org) to find an approved dentist.

## Vision Benefits

AutoNation offers vision coverage through EyeMed. Benefits include eye exams and options for prescription glasses or contacts.

	In-Network Benefits
<b>Eye Examination Copay</b> (every 12 months)	\$0 copay
<b>Lenses</b> (every 12 months)	
Single Vision	\$10 copay
Bifocal	\$10 copay
Trifocal	\$10 copay
Lenticular	\$10 copay
<b>Frames</b> (every 24 months)	\$0 copay up to \$150 allowance, 20% off balance over \$150
<b>Contact Lenses</b> (every 12 months)	
Elective Conventional	\$0 copay up to \$130 allowance, 15% off balance over \$130
Elective Disposable	\$0 copay up to \$130 allowance, plus balance over \$130
Medically Necessary	\$0 copay

The Vision Plan covers one eye exam and one pair of lenses or one eye exam and a supply of contact lenses (up to the contact lens plan allowances) per calendar year per covered person.

# Flexible Spending Accounts (FSAs)

Reduce your federal taxes while putting aside money for health and dependent care needs.

Flexible Spending Accounts allow you to put pre-tax money aside for certain out-of-pocket expenses and help you reduce your income taxes at the same time. AutoNation offers two types of accounts – a Health Care FSA and a Dependent Care FSA.

## How Flexible Spending Accounts Work

1. The Health Care FSA (HCFSA) full annual election amount is available on January 1, 2026, for immediate use. The Dependent Care FSA (DCFSA) works differently – funds become available as they are deducted from your paycheck. Each year during Annual Enrollment, you decide how much to set aside in each account based on your anticipated expenses.
2. Your contributions are then deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year for use on qualified expenses.
3. You can use your HCFSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.
4. Use it or lose it! Be sure to calculate your FSA contributions carefully. The funds won't roll over from year to year, and you will have to actively re-enroll on a yearly basis. You are not automatically re-enrolled.

### Please note that these accounts are separate.

You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

*\*If you are enrolled in the Blue Cross Blue Shield 60% medical option with the HSA, you are not eligible to enroll in the Health Care FSA.*

# Commuter Benefit

You have the option to set aside money pre-tax to pay for certain expenses for work-related transit. You can set aside up to \$325 per month to cover eligible public transit expenses in 2026.

For more information visit [KnowYourBenefits.org](https://www.knowyourbenefits.org).

# 401(k) Retirement Plan

Building a healthy financial future is just as important as taking care of your physical health needs. Putting money aside for your retirement is easy with the AutoNation 401(k) Plan ("Plan"). And with the Company Match\*, your nest egg will grow faster than you think.

## Plan Features

- **The Company Match\*:** For every \$1.00 you contribute up to 5% of your eligible earnings, AutoNation will add another \$0.50 to your account. Maximize the match by contributing at least 5% to your 401(k), and AutoNation will add another 2.5% of your earnings to your account!
- **Immediate vesting:** The Company Match is added on each paycheck and is yours to keep right away.
- **Tax savings:** Reduce your taxes now with a pre-tax savings account or save on taxes in retirement with a Roth after-tax contribution account. The choice is yours.
- **Investment options:** A wide choice of investment options is available including Target Date Funds for those who want to "set it and forget it." Plus, you have the option to change your contribution rate at any time.

Learn more by contacting Voya at **855-426-7864** or [AutoNation.voya.com](https://AutoNation.voya.com).

*\*Company Match is provided on pre-tax, Roth, and catch-up contributions. Refer to the 401(k) Summary Plan Description for more details.*



## Health Care FSA

Medical, prescription drugs, dental and vision services not covered by insurance.



## Dependent Care FSA

Daycare, eldercare, day camp, before school and after school care, nursery, preschool and more!

Annual Maximum Contribution	
Health Care Flexible Spending Account	\$3,300
Dependent Care Flexible Spending Account	\$7,500 (\$3,750 if married and filing separate tax returns)

# Contact Information

Who	Phone Number	Website	They can help with
Benefits Counselors	N/A	<a href="http://www.benefitsgo.com/AutoNationWebScheduler">www.benefitsgo.com/ AutoNationWebScheduler</a>	Video call enrollment assistance
The Benefit Connection	877-550-2363	<a href="http://KnowYourBenefits.org">KnowYourBenefits.org</a>	Enrollment questions and how to enroll
Blue Cross Blue Shield	844-946-6248	<a href="http://MyHighmark.com">MyHighmark.com</a>	Medical benefits for Blue Cross Blue Shield 50%, 60%, 70%, and 80% options
Carrum Surgical Centers of Excellence	888-855-7806	<a href="http://carrum.me/autonation">carrum.me/autonation</a>	Knee, hip, spine and bariatric surgeries
Cigna	855-429-1422	<a href="http://my.cigna.com">my.cigna.com</a>	<ul style="list-style-type: none"> <li>• Cancer Insurance</li> <li>• Critical Illness Insurance</li> <li>• Supplemental Medical Accident Insurance</li> <li>• Supplemental Hospital Insurance</li> </ul> <i>*for claims prior to 12/31/2025</i>
Delta Dental	Plus or Premium: 800-521-2651 HMO: 800-422-4234	<a href="http://deltadentalins.com">deltadentalins.com</a>	Dental
Employee Assistance Program	855-549-4879	<a href="http://one.telushealth.com">one.telushealth.com</a> Username: autonation Password: lifeworks	Talk with experienced counselors for a wide range of issues
Express Scripts	866-635-5310	<a href="http://express-scripts.com/AutoNation">express-scripts.com/ AutoNation</a>	Prescription drug benefits for Blue Cross Blue Shield 50%, 60%, 70%, and 80% medical options
EyeMed	877-656-3562	<a href="http://member.eyemedvisioncare.com/AutoNation/en">member.eyemedvisioncare.com/AutoNation/en</a>	Vision
LegalEASE	800-248-9000	<a href="http://legaleaseplan.com/autonation">legaleaseplan.com/autonation</a>	Legal Insurance
Matrix	877-315-9838	<a href="http://www.reliancematrix.com">www.reliancematrix.com</a>	<ul style="list-style-type: none"> <li>• Cancer Insurance</li> <li>• Critical Illness Insurance</li> <li>• Supplemental Medical Accident Insurance</li> <li>• Supplemental Hospital Insurance</li> <li>• Disability and FMLA</li> </ul>
MetLife	877-436-0773	<a href="http://metlifepetinsurance.com">metlifepetinsurance.com</a>	Pet Insurance
Norton LifeLock	833-311-0245	<a href="http://my.norton.com">my.norton.com</a>	Identity Theft Protection
Quest	888-240-0962	<a href="http://KnowYourBenefits.org">KnowYourBenefits.org</a>	MSRP Biometric Screening
Securian Financial	866-293-6047	<a href="http://KnowYourBenefits.org">KnowYourBenefits.org</a>	Life and AD&D Insurance
Voya Financial	855-426-7864	<a href="http://AutoNation.voya.com">AutoNation.voya.com</a>	401(k) Retirement Plan and Health Savings Account (HSA)
Well360	844-946-6248	<a href="http://MyHighmark.com">MyHighmark.com</a>	<ul style="list-style-type: none"> <li>• Virtual Health</li> <li>• Clarity Team</li> <li>• Mental Wellbeing</li> <li>• Diabetes Management</li> </ul>



Visit [KnowYourBenefits.org](http://KnowYourBenefits.org) to review legal notices

## Connect with a Benefits Counselor:



Schedule a one-on-one video call with a counselor. **NOTE: Use of your camera is optional.**



Benefit Counselors will be available in person at select sites. Schedule an appointment.



Call **The Benefit Connection** with benefit questions. **877-550-2363** Monday - Friday, 8 a.m. - 9 p.m. ET.



The enrollment system is available online 24/7 during Annual Enrollment. Enroll now.



*NOTE: Actual plan provisions for AutoNation ("the Company") benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of the plan year, which describes your health and welfare benefits in greater detail. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies and make changes to the benefits and other provisions relative to benefits at any time with or without notice, subject to applicable law.*

