

2026

Annual Enrollment Highlights



Annual Enrollment is coming, **November 4 - 25, 2025!**

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

This is your only opportunity to elect benefits during the year, unless you experience a qualifying life event such as marriage, divorce, or the birth of a child. Benefits elected during this enrollment period become effective January 1, 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 New for 2026?

- 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.



Action Required!

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

Get Prepared

Take advantage of the many resources AutoNation offers to help you get the most out of your benefits.

- Visit www.benefitsgo.com/AutoNationWebScheduler to schedule an appointment to meet with a Benefits Counselor virtually.
- Visit www.benefitsgo.com/AutoNationOnsite to schedule an appointment with a Benefits Counselor at select onsite locations.
- Review your benefit options, enrollment instructions, and view a **Benefits Overview Video** at your convenience at [KnowYourBenefits.org](https://www.knowyourbenefits.org).



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Visit [KnowYourBenefits.org](https://www.knowyourbenefits.org) to learn more, and use this checklist to help you enroll.

- Review current benefits:** Confirm if your elections are still the right fit for 2026.
 - **Blue Cross Blue Shield 60% Plan** - If enrolling in this plan, consent to the Health Savings Account (HSA) terms to receive AutoNation contributions.
- Confirm dependents:** Are you insuring any new dependents?
 - Submit required dependent verification documentation (marriage/birth/domestic partner) by **December 31, 2025**, or dependents won't be added to your coverage.
- Schedule a benefit counselor enrollment session:** Virtual or onsite options available to assist you with enrollment.
- Maximize credits & savings:**
 - **MSRP Biometric Screening** - Complete your screening by **November 30, 2025**, to save up to **\$875 (you)** and **\$625 (spouse/domestic partner)** on medical premiums.
 - *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.*
 - **Tobacco Credit** - Answer the tobacco use question online during enrollment (**\$1,000** savings).
 - **Spouse/Domestic Partner Tobacco Credit** - Included in your spouse/domestic partner's MSRP biometric screening (**\$750** savings).
 - **Tobacco users** - Complete the tobacco cessation course and submit proof by December 31, 2025.
- Working Spouse/Domestic Partner Surcharge:** Answer the Working Spouse/Domestic Partner Surcharge question online during enrollment.
 - **No surcharge if spouse/domestic partner is self-employed, not working, or an AutoNation employee.**
 - **\$154.16/month surcharge if they are employed elsewhere and eligible for coverage (unless waived with documentation).**
 - **The surcharge is applied by default if you do not respond to the question.**
- Flexible Spending Accounts:** Re-elect 2026 Health Care FSA/Dependent Care FSA. Your 2025 elections do not roll over.
- Financial wellness:** Review/update your 401(k) and consider emergency savings by visiting [AutoNation.voya.com](https://www.AutoNation.voya.com).

Scan here to learn more about Annual Enrollment at [KnowYourBenefits.org](https://www.knowyourbenefits.org).

