

Summary of Full-Time Employee Benefits for 2022



The Auto Club Group (ACG) Benefits Program allows employees to customize their benefit plans to help meet individual and family needs. Each regular, full-time ACG employee is entitled to the following benefits on the first of the month on or after the minimum waiting period of one calendar month, unless otherwise noted.

MEDICAL & PRESCRIPTION DRUG

- Medical Plan offers choice of:
 - Three BCBS PPO options with 20% in-network coinsurance (deductibles and out-of-pocket maximums vary between options)
 - Highest deductible BCBS PPO option is paired with a Health Savings Account (HSA) funded by ACG to which employees may also contribute
- Prescription drug plan through Express Scripts with \$10 generic/30% brand preferred/40% non-preferred
 - If enrolled in the HSA Medical Plan option, Rx claims are also subject to the Medical Plan deductible before Rx benefits apply
- A pre-tax payroll deduction is required; however, ACG shares the majority of the cost

DENTAL

- Delta Dental Plan of Michigan
- \$50 individual/\$150 family deductible for non-preventive services
- In-network coverage at 100% for preventive, 80% for basic restorative, 50% for major restorative and 50% for orthodontics
- \$1,500 annual maximum benefit per member
- Employees share in approximately half of the cost of the plan through pre-tax payroll deductions

VISION

- Services from a Vision Service Plan Choice Network participating doctor: Routine exams covered at 100% and \$20 copay for lenses every calendar year
- \$150 frame allowance plus 20% off the amount over your allowance (every other year) or \$150 contact lens allowance every calendar year
- Premiums fully paid by employee through pre-tax payroll deductions

BASIC TERM LIFE INSURANCE

- Employees receive basic life coverage of one times eligible pay. Premiums are fully paid by ACG.

SUPPLEMENTAL TERM LIFE INSURANCE

- Employees may elect additional term coverage of up to four (4) times their annual pay with a \$500,000 guarantee issue and \$750,000 maximum benefit
- Accidental Death & Dismemberment coverage

- Premiums fully paid by the employee with pre-tax payroll deductions
- Evidence of insurability may be required

SPOUSAL AND CHILD TERM LIFE INSURANCE

- Spousal Life Insurance Options:
 - \$25,000 or \$50,000
 - Evidence of insurability is always required for \$50,000 of coverage
- Child Life Insurance Options:
 - \$5,000 or \$10,000 per child
 - No evidence of insurability is required
- Premiums fully paid by employee through post-tax payroll deductions

SHORT-TERM DISABILITY (STD)

- Benefit options of 50%, 60% or 70% of base pay
- Company provides coverage of 50% at no cost to employees; employees may buy up to 60% or 70% coverage with pre-tax payroll deductions
- Requires waiting period of seven (7) consecutive calendar days and approval of disability
- Maximum benefit period of 180 calendar days
- Evidence of insurability may be required

LONG-TERM DISABILITY (LTD)

- Benefit options of 50%, 60% or 70% of base pay
- Company provides coverage of 50% at no cost to employees; employees may buy up to 60% or 70% coverage with post-tax payroll deductions
- Requires waiting period of 180 calendar days and approval of disability
- Pre-existing conditions apply
- Evidence of insurability may be required

CRITICAL ILLNESS INSURANCE

- Pays up to \$10,000 lump sum benefit if you are diagnosed with a covered illness such as heart attack, stroke, cystic fibrosis, organ transplant and cancer
- Dependents receive 50% of covered amount
- The benefit is paid to you. Use it however you wish
- Premiums fully paid by employee through post-tax payroll deductions

ACCIDENT INSURANCE

- Pays a direct payment to you or your family for treatment, injury or services incurred in an accident
- Premiums fully paid by employee through post-tax payroll deductions

PET INSURANCE

- Reimbursement Options (50%, 70%, 90%)
- \$250 Annual Deductible
- Premiums based on breed and state
- Pre-existing conditions apply
- Premiums fully paid by employee through post-tax payroll deductions

HEALTH CARE & DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS (FSAs)

- Enables employees to pay for eligible health care and dependent care expenses on a pre-tax basis
- Can elect to contribute up to \$2,750 per year in Health Care account and \$5,000 in Dependent Care
- "Use It or Lose It" regulations
- Employees enrolled in the BCBS PPO HSA Medical option cannot contribute to a Health Care FSA

401(K) PLAN

- 3% automatic deferral upon eligibility; may contribute 1% to 50% of eligible earnings, either pre or post tax
- Company match of 50% paid on employee contributions up to 6% of pay, payable to employees following the end of the year; immediate vesting
- Additional company contribution of 4% of pay each pay day into your account; 100% vested after three (3) years of service
- Select from a range of 23 investment options
- Ability to take up to two loans

EMPLOYEE ASSISTANCE PROGRAM

- Free confidential service and resources to assist employees in dealing with personal and family issues
- Staffed by qualified, professional counselors
- Available 24 hours a day, 7 days a week

HOLIDAYS

Immediately upon hire, full-time employees are eligible for the following paid holidays:

New Year's Day	Thanksgiving Day
Martin Luther King, Jr. Day	Friday after Thanksgiving
Memorial Day	Christmas Day
Independence Day	Floating Holiday (one day)
Labor Day	½ Day New Year's & Christmas Eve

Note: Employees who work in Retail Automotive & Banking; as well as, employees in Puerto Rico have different holiday schedules.

PAID TIME OFF (PTO) BANK

PTO is provided for vacations, personal time, illnesses and injuries. Newly hired/rehired employees begin to accrue PTO at a rate of eight hours per month after three (3) months of continuous service is completed. They may begin to use PTO at the completion of three (3) months of service.

Thereafter, employees accrue PTO on a monthly basis according to the number of years of service the employee will complete that year:

Years of Service	Monthly Accrual	Annual Allotment
0-1 year	8 hours	Up to 12 days
1 year	10 hours	15 days
2-3 years	12.67 hours	19 days
4-5 years	13.34 hours	20 days
6-7 years	14.67 hours	22 days
8-9 years	16 hours	24 days
10-13 years	17.34 hours	26 days
14-17 years	18.67 hours	28 days
18-21 years	20 hours	30 days
22+ years	21.34 hours	32 days

An eligible employee with at least three (3) months of service may use any portion of his/her annual allotment of PTO before it accrues. Employees may carry over up to five (5) days of PTO from one calendar year to the next.

PROFESSIONAL CERTIFICATION PROGRAM

- 100% reimbursement for test fees, text books, study system and course payments towards the successful completion of approved professional certification designations that are directly aligned with their current position
- Cash bonuses are awarded for the successful completion of certain programs
- Eligible following ninety (90) days of employment

TUITION ASSISTANCE PROGRAM

- Designed to encourage and aid employees who desire to maintain, improve and broaden their skills as they relate to the company
- Up to \$2,500 reimbursed annually for undergraduate & graduate-level tuition
- Employees are responsible for a 20% copay
- Eligible following ninety (90) days of employment

ADDITIONAL BENEFITS

- AAA basic membership provided immediately upon hire (towing, lock out service, identify theft protection, travel discounts and other discounts)
- Paid time off for bereavement, witness/ jury duty and military leave
- Travel accident insurance when traveling on company business

This document is intended to provide a general overview of specific ACG benefit programs. All benefits indicated in this summary are subject to the provisions of each applicable insurance policy, plan document and/or vendor. In the event of a conflict between this document and the plan document or insurance policy, the plan document or insurance policy will control. ACG reserves the right to modify or terminate any benefit plan or program at the company's sole discretion. Some benefits may be taxable under IRS regulations.