2026 Benefits Open Enrollment

Monday, December 1st
Through
Friday, December 5th

Complete your 2026 Enrollment

Benefits Service Center

770-295-1100

www.jimellisbenefits.com

benefits@jimellisbenefits.com

Mon-Thurs: 8am-6pm EST
Friday: 8am-5pm EST

Questions?

Refer to your Annual Open Enrollment Guide or contact the **Benefits Service Center**

If you don't complete an election, existing coverages will continue to 2026

Exception: Healthcare FSA: active election is required.

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Your Jim Ellis Benefits and Deductions

Pre-Tax Benefits

- Medical
- Dental
- Vision
- Healthcare FSA

Post-Tax Benefits

- Voluntary Life Insurance
- Disability
- Accident
- Critical Illness
- Identity Theft

No changes to benefits during the year without a **Qualifying Life Event**

Employer-Paid Benefits

- Basic Life Insurance
- Telemedicine
- Medical + Dental contributions

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Adding a Spouse to Medical, Dental, Vision Plans

- Team members adding **new** spouses are required to provide documentation of the marraige.

- You will receive an email from the **Benefits Service Center** following Open Enrollment.

New dependents for Medical, Dental, Vision plans

Documentation due 12/31/2025

Health Plan Spouse Eligibility

- Spouses with other employer-sponsored coverage are not eligible for JEA health coverage
  - Online affidavit during Open Enrollment
  - Signed affidavit requirement following OE for s who do not complete an active election
- Spousal eligibility documentation is required after Open Enrollment **for <u>new</u> spouses** to be covered on medical for 2026

Look for emails from the Benefits Service Center following Open Enrollment

benefits service center

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What’s Changing for 2026

Health Plan & Other Benefits

Health Plan Updates

- New high-quality healthcare incentive
  - Up to $5,000 individual / $10,000 family free care when you use a recommended physician
- Benefit plan updates
  - Most services subject to deductible
  - No copays for office visits
- New Prescription Drug Program
  - New pharmacy benefit provider
  - Copays + network updates
- No change in team member medical deduction costs

2026 Medical Plan

nova
An Independent Health company

Claims Administrator

Cigna

Doctor & Hospital Network

garner

NEW

HealthJoy

Healthcare Guidance App

TELADOC

For All Jim Ellis Team Members

NEW

garner

High-Quality Physicians + Incentive

NEW

VERACITYRx

Pharmacy Benefit Provider

EDISON HEALTHCARE

Optional Second Opinion Program

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Medical Plans: In-Network Benefits

Plan Benefit	PPO Low Plan	PPO High Plan
Deductible Individual Family	 $9,200 $18,400	 $5,000 $10,000
Coinsurance (plan pays)	100%	80%
Out-of-Pocket Maximum Individual Family	 $9,200 $18,400	 $9,100 $18,200
Preventive Care	100% covered	100% coverage
Office Visits	Deductible	Deductible
Hospitalization	Deductible	Deductible
Lab & X-Ray + Complex Lab	Deductible	Deductible
Emergency	$750	$750
Garner High Quality Incentive Individual Family	 **$5,000** **$10,000**	 **$5,000** **$10,000**

NEW

Obtain in-network services to avoid significantly higher costs

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High-Quality Healthcare Incentive

NEW garner

Free benefit that helps you find the highest quality doctors

In-Network Plan Benefit	PPO Low Plan	PPO High Plan
Individual Garner Incentive	**$5,000**	**$5,000**
Family Garner Incentive	**$10,000**	**$10,000**
Deductible After Garner	$4,200/$8,400	$0/$0
Out-of-Pocket After Garner	$4,200/$8,400	$4,100/$8,200

- Use the Garner Health app to find a recommended doctor, and add the doctor to your Care Team.
- Visit the recommended doctors for your medical care.
- Since most services are subject to deductible, you should not be billed at the time of service.
- When your claim is processed by Nova, the healthcare incentive will be applied.

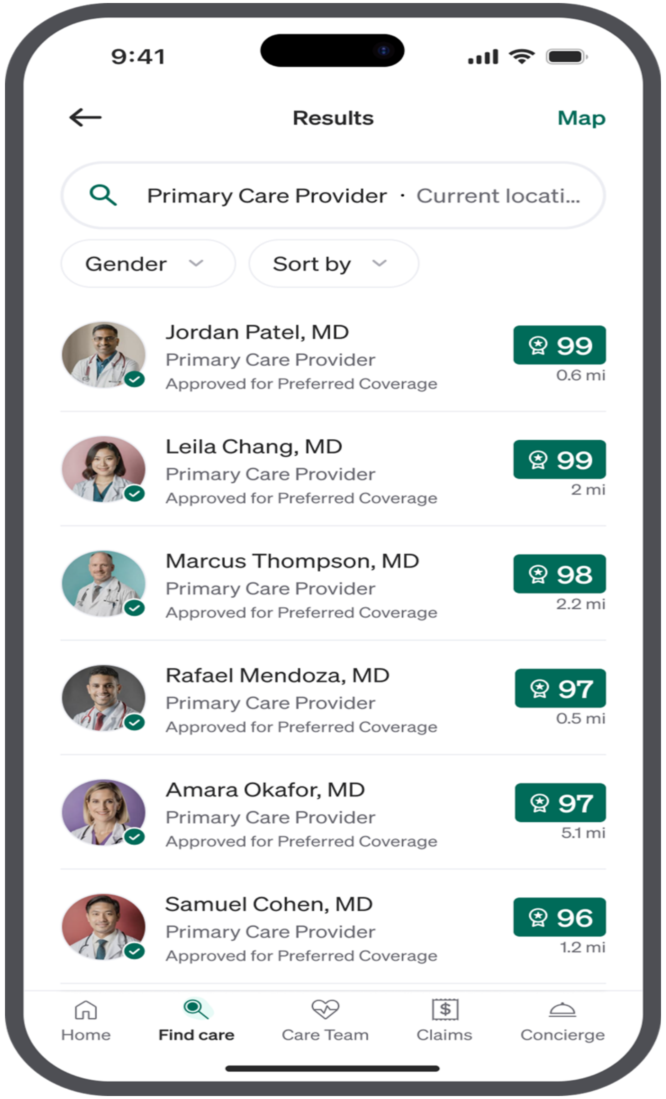
High-Quality Healthcare Incentive

NEW garner

Preferred Coverage is a free healthcare benefit. Use the Garner Health app to search for **top in-network doctors** near you. When you visit one of these top doctors, you can get **$0 out-of-pocket costs**.

These top doctors follow best practices and keep you healthier. We know this based on **real patient outcomes**.

You can find top doctors approved for Preferred Coverage on the Garner Health app.



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How Garner Scores Doctors

garner

Garner doctor score is based on:

- ✓ Following latest clinical guidelines
- ✓ Better patient outcomes
- ✓ Cost effectiveness

*...from data on over **320** million patients.*

*...based on over **550** performance measures.*

Dr. M

68

TOP PROVIDER

Dr. G

98

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What Care is Covered?

garner

What's covered?

- Office Visits
- Imaging
- Lab Work
- Procedures

Preferred Coverage can not be used to cover prescription costs or emergency

Search for doctors approved for Preferred Coverage on the Garner Health app and save them to your Care Team before your visit

Then, see your doctor and get your **out-of-pocket costs automatically covered** up to your incentive level

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$0 out-of-pocket care in 3 easy steps

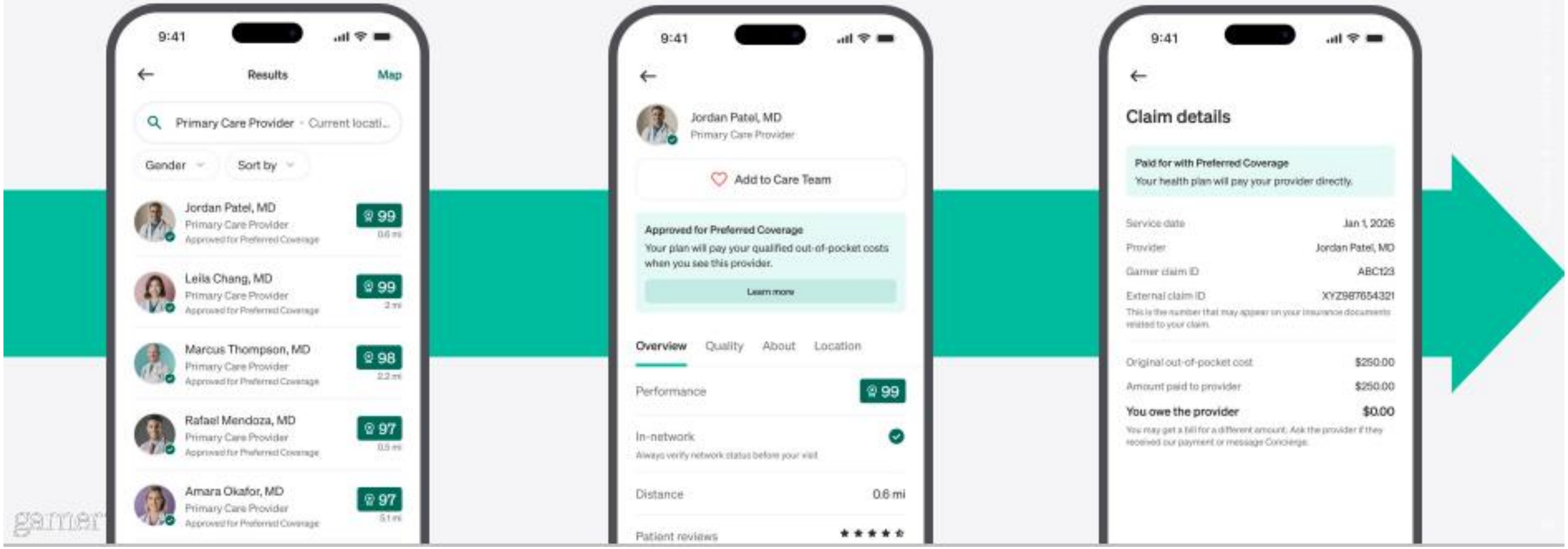
garner

Get out-of-pocket costs automatically paid for when you visit approved providers

1. Find an approved provider

2. Add to your Care Team

3. Get costs covered



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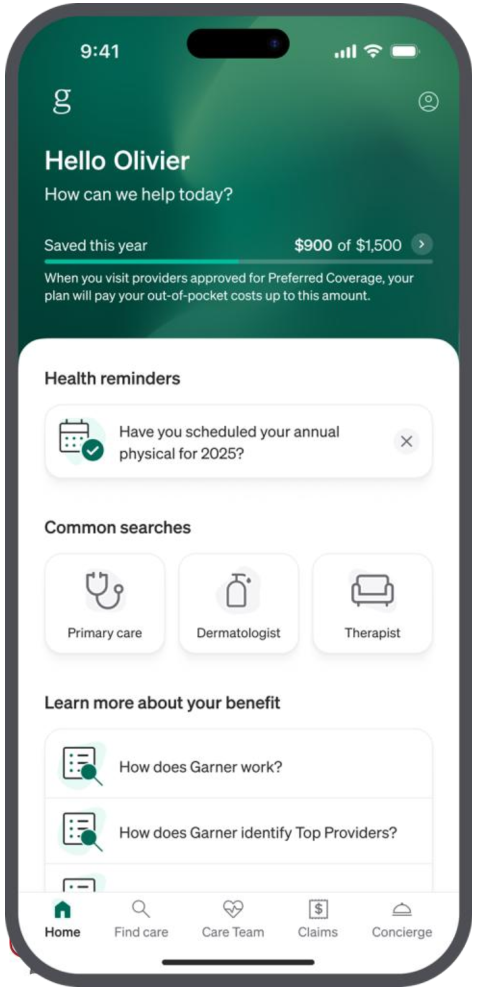
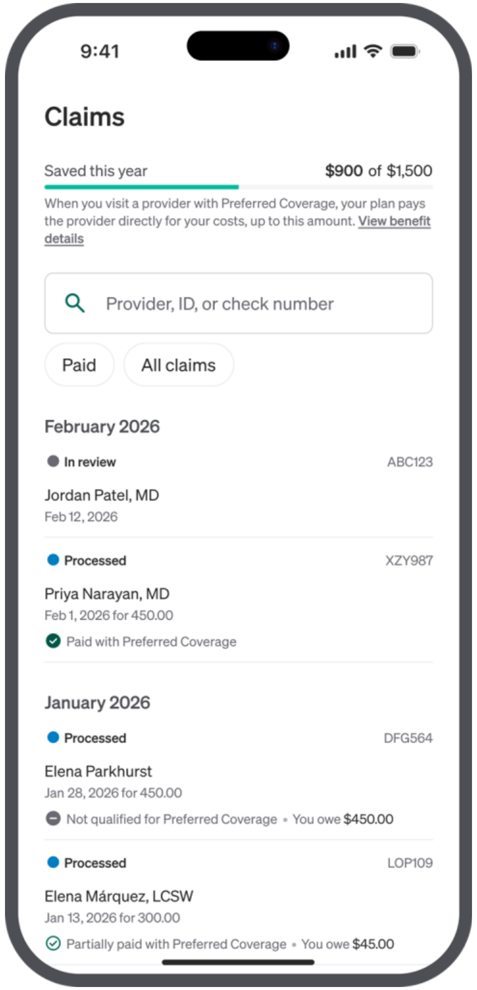
View your Garner Preferred Benefit

Use the Garner Health app or website to view the status of claims covered by Preferred Coverage and your remaining benefit amount





Visit the “Claims” tab in the app or on the website to **check the status of provider visits** covered by Preferred Coverage.

Check the Garner Health app home screen to view your **remaining Preferred Coverage balance**.

****Always check your Garner app before paying bills from approved providers**

Using Garner with a Healthcare FSA

- You can’t use FSA dollars to pay for any expenses that your Preferred Coverage benefit already paid
- Since your FSA and Preferred Coverage are both tax-advantaged benefits, the IRS considers this “double dipping”
- Consider using your FSA dollars for dental, vision, and other FSA-eligible products (e.g., hygiene products)
- *Note this rules apply even if you are not actively contributing to your FSA this year*

Do not use your Healthcare FSA and Garner for the same expense.

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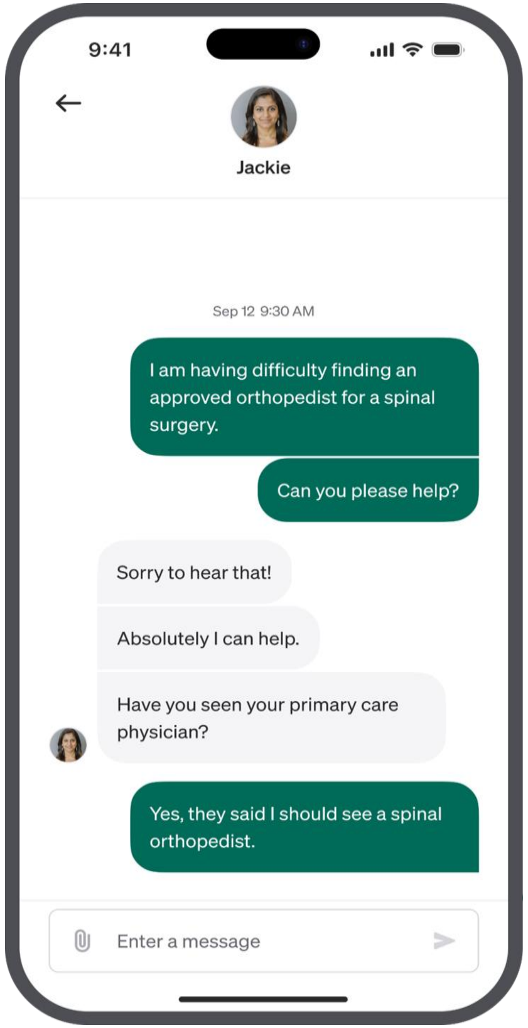
Expert Help from the Garner Concierge

- **95% customer satisfaction** with Garner Concierge team
- **Monday-Friday, 8am-10pm ET** in both **English and Spanish**
- Contact Garner Concierge
  - Garner Health App (recommended)
  - Email: concierge@getgarner.com
  - Phone: 866-761-5147



Download the Garner App Today

garner

- Download the app
- Choose Jim Ellis Automotive Group
- Enter your name and requested information
- Check out the Garner Benefits Guide
  - Jimellisbenefits.com/resources

Check out the Garner Guide
https://garnerguide.com/jim-ellis

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Prescription Drug Coverage

VERACITYRx

NEW

30-day Supply Benefits at Select Pharmacies

Pharmacy Drug Tier	PPO Low Plan	PPO High Plan
	Select / Non-Select	Select / Non-Select
Tier 1: Generics	$5 / $25	$5 / $25
Tier 2: Preferred Brand	$35 / $55	$25 / $45
Tier 3: Non-Preferred Brand	$70 / $90	$50 / $70
Specialty Medications	Not Covered/Contact VeracityRx	Not Covered/Contact VeracityRx

Select Network – lower copays

Excludes CVS, Walgreens, Target and Rite-Aid

- Includes most other pharmacies such as Kroger, Publix, Costco

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Prescription Drug Coverage

VERACITYRx

NEW

90-day Supply Benefits at Select Pharmacies
2x the 30-day copay

Pharmacy Drug Tier	PPO Low Plan	PPO High Plan
Tier 1: Generics	$10	$10
Tier 2: Preferred Brand	$70	$50
Tier 3: Non-Preferred Brand	$140	$100

Purchase 90-Day Supply at Select Pharmacies to save money

(mail order not available)

Prescription Drug Coverage

VERACITYRx

NEW

Personal Importation Program (PIP)	Common Eligible Medications
Obtain via international program for $0 member cost	Biktarvy Breo Elipta Descovy Eliquis Entresto Farxiga Jardiance Ozempic Rexulti Trelegy Elipta Trulicity Victoza Xarelto
If you fill at retail pharmacy, your cost is 50% o the cost of the medication and does not apply to the medical plan out0-of-pocket	

Enroll at
veracity-rx.com
or call
888-388-8228

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Prescription Drug Coverage

Specialty Drugs

- Specialty drugs are excluded on your medical plan.
- VeracityRx may be able to help you find the best price for your specialty medication.
- Contact VeracityRx Pharmacy Services at **www.veracity-rx.com** for information.

Commonly Prescribed Specialty Drugs

Cosentyx
Dupixent
Enbrel
Envarsus XR
Humira
Illaris
Kesimpta
Otezla
Rinvoq
Skyrizi
Stelara
Taltz
Tremfya
Xeljanz

High-Quality Healthcare Resources

Step 1
Find Top-Tier Physician on Garner mobile app

garner

EDISON HEALTHCARE

For cardiac conditions, cancer, serious pediatric diagnoses, complex care, and transplants, contact Edison for an optional second opinion

The best possible care for the most complex conditions with ***no member costs***

For all other conditions, continue treatment with your Garner physician

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100% coverage
up to $5,000 individual / $10,000 family towards your deductible

Available for PPO Low Plan & PPO High Plan

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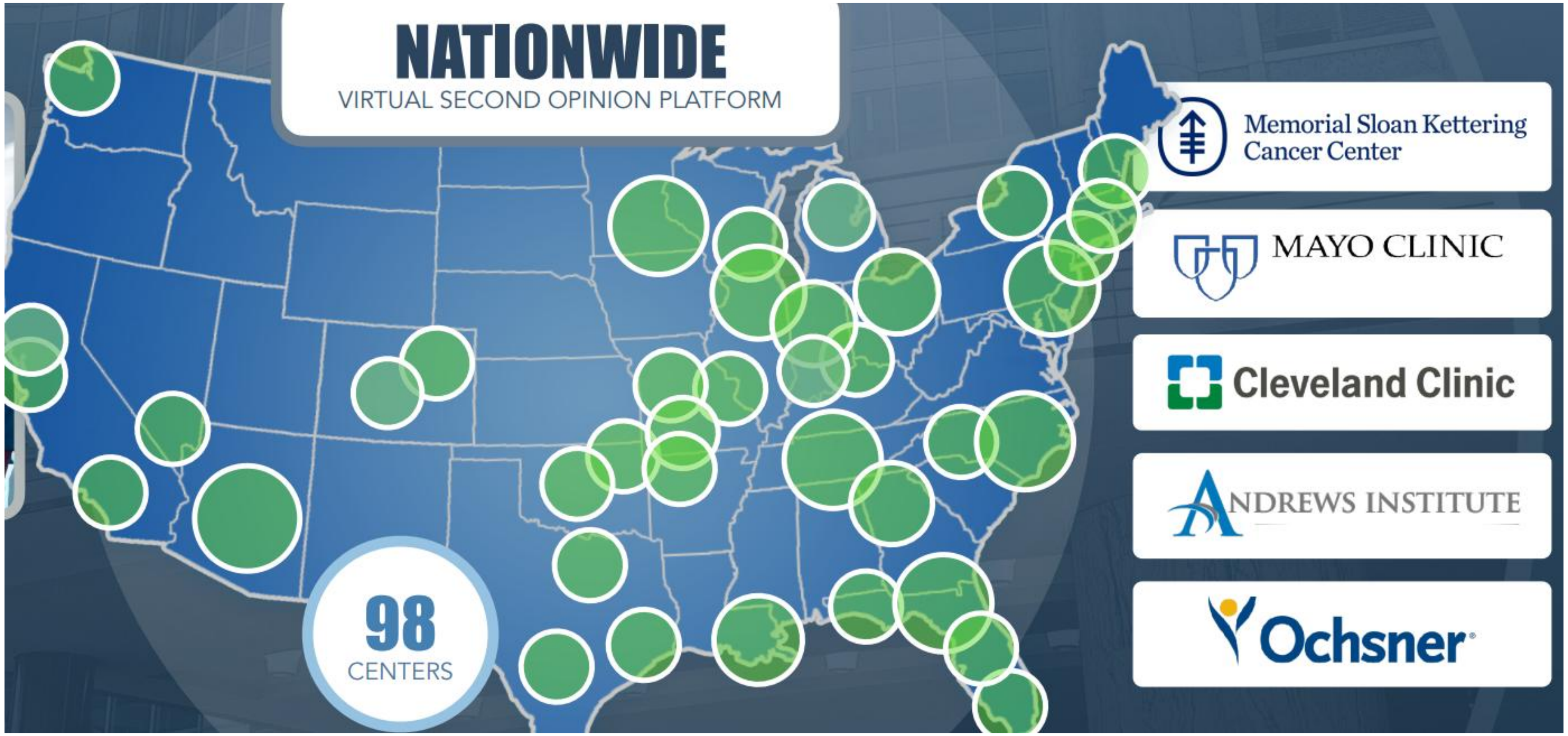
Centers of Excellence Program

Optional second opinions for medical plan team members + dependents



Second Opinions & Treatment

- Cancer
- Cardiac
- Transplant
- Pediatric
- Complex Care

- No member cost
- Includes travel expenses

Health Plan Tobacco Surcharge & Cessation Program

Say goodbye to tobacco and hello to better health.

ex

We can help. EX is a personalized and convenient digital quit-tobacco program built in collaboration with Mayo Clinic that helps you live free from smoking, vaping, and dip/chew tobacco.

KEY FEATURES INCLUDE:

CUSTOM **QUIT PLAN** & SUPPORT	EXPERT **1:1 LIVE CHAT**	**ACTIVE** ONLINE **COMMUNITY**	**FREE** QUIT **MEDICATION** DELIVERED

GoTheEXProgram.com/JimEllis

Surcharge Information

- $25 / month for health plan participants
- Includes nicotine and tobacco products
- Surcharge is waived for program participation
- If your status changes, submit a new Affidavit to HR

Scan to Register!

ex program

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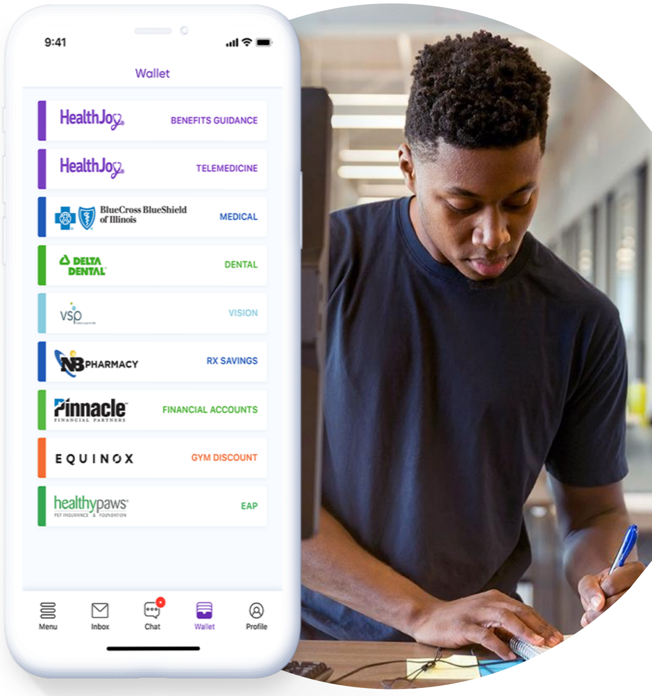
HealthJoy App for All Team Members

- **My Benefits Wallet** including a summary of benefits, documents, enrollment information, and contact information for all of your Jim Ellis benefits
- **Teladoc access** for you and your family members
  - Access Teladoc through HealthJoy = **$0 member cost**
- **Find Care** provider locator
- **Rx Savings** for lower cost medications
- **Health goals**
- **24/7 healthcare concierge team** for help with various healthcare questions
  - Ex. Lab or provider recommendations, when to visit a specialist, etc.



HealthJoy App for All Team Members

- PERSONALIZED BENEFITS WALLET
- HEALTHCARE CONCIERGE TEAM
- PRESCRIPTION SAVINGS REVIEW
- APPOINTMENT BOOKING
- PROVIDER & FACILITY RECOMMENDATIONS
- VIRTUAL HEALTHCARE

> "It saved me the time I would have spent Googling results, calling specialists, and searching for an appointment. Instead, I just put in the request, and HealthJoy did the work. The app is like my little assistant!"

Veronica, AZ

Telemedicine Benefit for All Team Members

- **Employer-provided for all team members and your family members**
- **<u>Access via HealthJoy for 2026</u>** NEW
- **$0 copay / unlimited consults**
- Seamless account transition

HealthJoy TELADOC

Non-emergent conditions such as:

- Bronchitis
- Headaches
- Cold / flu
- Headaches / migraines
- Respiratory issues
- Sinus issues
- Stomach-ache / diarrhea
- Urinary tract infections
- Minor injuries
- And more

24/7 access to board-certified, licensed doctors No cost at time of service

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Telemedicine Benefit for All Team Members

Talk to a doctor anytime, anywhere you happen to be

Receive quality care via phone or online video

Prompt treatment, average call back in 16 min

A network of doctors that can treat children of any age

Secure, personal and portable electronic health record (EHR)

No limit on consults, so take your time

Employer-paid benefit

TELADOC®

HealthJoy

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Other Jim Ellis Benefits

Employer-Paid Benefits

- Mental Health Employee Assistance Program
- Basic Life Insurance

Healthcare
Flexible Spending Account (FSA)

No Benefit Changes for 2026

- Dental and vision
- Life insurance
- Short Term Disability
- Long Term Disability
- Identity Theft

New Benefit

- Pet insurance through Nationwide

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Mental Health Benefit

Support and guidance for:

- Anxiety
- Depression
- Stress
- Relationships
- Grief and loss
- Substance abuse, and more

Help a wide range of issues including:

- Legal consultation
- Financial expertise
- Child or elder care
- Home repair
- Housing needs
- Pet care, adoption, etc.

Up to 8 face-to-face or virtual sessions per issue per year

- Includes clinical + coaching
- Text therapy: 8 week/issue/year

supportlinc
EMPLOYEE ASSISTANCE

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Mental Health Benefit

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EMPLOYEE ASSISTANCE

In-the-moment
Support by phone from
a licensed clinician 24/7/365

Live chat
Available on the web
portal or mobile app

Email
Send a question to
support@curalinc.com

Short code
Text 'support'
to 51230

Video counseling
Schedule a virtual session
by mobile or desktop

Textcoach®
Personalized coaching
on desktop or mobile

Animo
Self-directed modules
on desktop or mobile

In-person counseling
Call for a referral to
a local counselor

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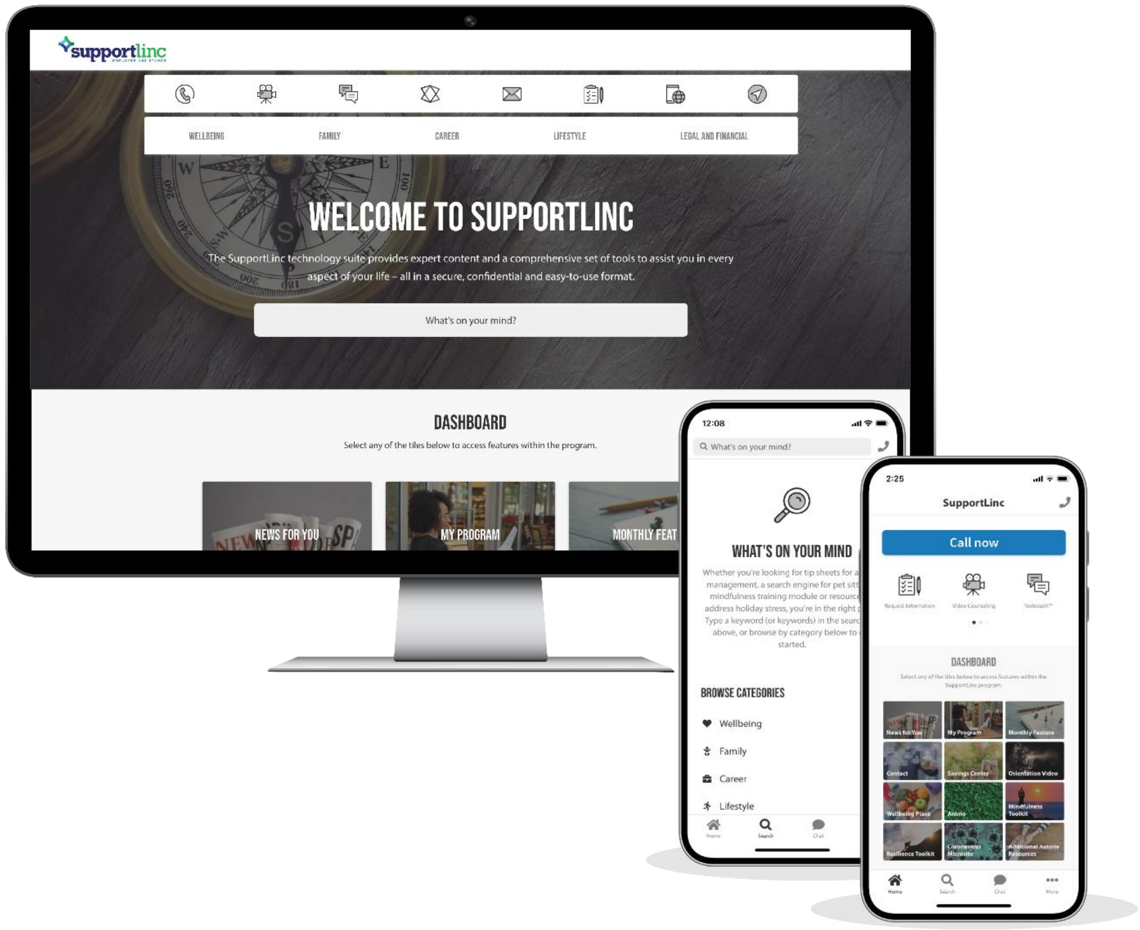
Mental Health Benefit

supportlinc
EMPLOYEE ASSISTANCE

Use the web portal and mobile app 24/7/365 to access program services, information and more.

- Access to licensed therapists
- Search engines
- Financial calculators
- Career resources
- Plus, thousands of articles, self-assessments and tip sheets



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Anthem Dental Plan

- In and out-of-network coverage
- Remain in-network to save money
- Anthem.com
  - Find Care
  - **Dental Complete** Network Plan Name

No changes to rates or benefits for 2026

Why does staying In-Network save you money?

1. If you visit an out-of-network provider, there is a risk of balance billing
2. Balance billing happens when a dentist who isn't in your network charges more than your plan pays
3. You will be subject to additional costs

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Dental Plan Benefits Summary

Benefit Item	Coverage Description
Preventive Services Exams, cleanings, bitewing x-rays, full mouth x-rays, fluoride	100% No Deductible
Basic Services Sealants, space maintainers, amalgam (white) fillings	80% $50 individual deductible $150 family deductible
Major Services Root canals, periodontal surgery and maintenance, scaling and root planning, crowns, and oral surgery	50% $50 individual deductible $150 family deductible
Annual Maximum Benefit per Person	$5,000
Orthodontic Care Maximum Lifetime Benefit Per Person (children up to age 19 only)	$1,000, covered at 50%

Vision Plan Benefits Summary

- Exam benefit once per calendar year
  - $20 standard exam copay
- $250 frame benefit once per calendar year
- $250 contact lens benefit once per calendar year
- Additional copays apply for options
- Anthem Vision Network
  - www.anthem.com
  - **Blue View Vision**

In-Network

- Receive the benefit at time of service
- Lower out-of-pocket costs

Out-of-Network

- File a claim for reimbursement
- Higher out-of-pocket costs
- Pays a minimal reimbursement benefit according to schedule

Healthcare Flexible Spending Account (FSA)

- Save money on out-of-pocket healthcare expenses
- For you and your taxable dependents
- Plan is governed by the IRS
- Choose your annual contribution
- Equal amounts taken from each paycheck in 2026
- Funds used for tax-free reimbursement of eligible expenses

ACTIVE ELECTION IS REQUIRED FOR 2026

Tax Savings Example

- $65,000 salary
- 22% tax bracket
- $2,400 annual contribution
- $528 annual tax savings

Funds must be used by the end of the year or forfeited.

Rollover Feature: Up to $680 of unused 2026 funds may be rolled over to 2027 ($25 minimum)

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Healthcare Flexible Spending Account (FSA)

- January 1, 2026 – December 31, 2026 Plan Year
- $3.50 post-tax deduction per month
- Debit card and portal with mobile app included for your convenience
- Retain receipts for all purchases
- Estimate carefully to avoid forfeitures of unused funds
- Check your balance as we approach the end of the 2025 plan year

Medcom
BENEFIT SOLUTIONS

Annual Maximum Contribution is $3,400

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Employer-Paid Basic Life Insurance

Jim Ellis provides basic life coverage at no cost for all benefit-eligible team members

Complete an active enrollment election and review or update your life insurance beneficiary(ies)

Voluntary Life Insurance

Voluntary Life Coverage Options	
Team Member Coverage	$10,000 increments To the lesser of $500,000 or 5 x earnings
Spouse Coverage (based on spouse age)	$5,000 increments To the lesser of 50% of the team member amount or $100,000
Child(ren)	Flat $10,000 benefit

Benefits and Premiums Reduce Based on Age	
At age 65	Benefits reduce by 35%
At age 70	Benefits reduce by 50%

- Special Open Enrollment
- No health questions
  - Team members up to $100,000
  - Spouses up to $50,000
  - Excludes previously declined
- Reminder – review your life insurance beneficiary(ies)

Disability Coverage

TheStandard

- An income replacement benefit if you are unable to work due to an illness or accident
- Short Term Disability (STD) provides a benefit for up to 90 days
- Long Term Disability (LTD) provides a benefit to age 65 or normal retirement age if you remain disabled following exhaustion of STD

No changes to rates or benefits for 2026

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Disability Coverage

	Short Term Disability	Long Term Disability
Benefit Amount	60% of weekly earnings	60% of monthly earnings
Maximum Benefit	$500 / week (tax-free)	$5,000 / month (tax-free)
Maximum Benefit Period	13 weeks	To normal Social Security Retirement Age From age 65 to 67 b/on birth year
Benefits Begin	1st day due to injury 8th day due to illness	91st day of disability

New LTD elections at open enrollment require health questions.
You may elect Short Term Disability at this time with no health questions.

Pre-Existing Condition Limitation

The disability plan does not cover disabilities due to pre-existing conditions.

What is a pre-existing condition?

A condition for which you have been treated or diagnosed during the 12 months prior to your disability effective date.

After 12 months of coverage, no restriction applies.

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Voluntary Critical Illness

- A flat dollar benefit for diagnosis of a covered illness
- Initial diagnosis while coverage is in force

Team Members	From $5,000 to $30,000
Spouses	From $5,000 to $15,000
Children	$1,000, $2,500, $5,000, or $10,000

Covered Diagnoses

- Cancer
- Heart attack
- Stroke
- Carcinoma in situ
- End state renal (kidney) failure
- Coronary artery bypass surgery
- Deafness
- Blindness
- Benign brain tumor
- Coma
- Major organ failure
- Child conditions
- Infectious disease

Voluntary Critical Illness

Health Screening Benefit

- $75 Team Member
- $75 Spouse
- $75 Child(ren)

Easy claims process with Voya!
www.voya.com/claims
Follow the prompts
Group is Jim Ellis Automotive Group | #70271-4

Covered Screenings

- Fasting blood glucose test
- Stress test
- Cholesterol test
- Colonoscopies
- Annual physicals
- Mammograms
- Chest x-rays
- PSA
- And more

Voluntary Accident

- Financial benefit to help cover the cost of unexpected accident that results in medically necessary treatment
- Hospital Care Benefits
  - Confinement, surgery, admission, and more
- Accident Care Benefits
  - Doctor visits, x-rays, therapy, and more
- Benefit Based on Injury Type
- Sports Accident Benefit
  - Additional 25% benefit from organized sporting activity

Easy claims process with Voya!

www.voya.com/claims
Get Started / Let's Get Started
Policyholder
Follow the prompts and Submit
Group is Jim Ellis Automotive Group | #70271-4

Voluntary Accident

Hospital Care	
Surgery	$1,200
Admission	$1500
Confinement	$350/day to 365/year
Accident Care	
Initial doctor's visit	$100
Urgent Care	$225
Follow-up care	$100
Common Injuries	
Dislocations	$1,100 to $7,700
Concussions	$300
Fractures	$400 to $6,000
Sports Accident Benefit	Additional 25% to a maximum of $1,000

Refer to the benefits website for a complete benefit summary and Certificate of Coverage

VOYA

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Identity Theft Coverage

- **Identity and credit monitoring**
- High-risk transaction alerts
- Dark web monitoring
- 24/7 Privacy Advocate remediation
- Social media monitoring
- Financial threshold monitoring
- Digital exposure reports
- **$1 million identity theft insurance policy**

Coverage Level	Weekly Cost	Semi-Monthly Cost
Team Member Only	$2.30	$4.98
Family	$4.14	$8.98

Allstate℠ IDENTITY PROTECTION

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Pet Insurance

- Premiums paid to Nationwide
- Discounted employer rates
- Coverage available for accidents, illnesses, and wellness
- Use any licensed veterinarian
- Unlimited 24/7 pet telehealth support with Nationwide Vet Helpline
- Prescription coverage is included for all plans at any vet/vendor or PetRxExpress
  - Automated reimbursement through PetRxExpress
- Savings on veterinary care at Petco clinics

Nationwide®

NEW

You Choose Your Coverage Level

- Reimbursement levels of 50%, 70%, and 80%
- Deductible options of $100, $250, and $500
- Annual maximum coverage of $2,500 or $5,000
- Optional wellness coverage of $450 or $800

For a Quote

https://partnersolutions.nationwide.com/pet/jimellis

Or 877-738-7874

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Annual Open Enrollment Reminders

1. **Call the Benefits Service Center at (770) 295-1100** or access www.jimellisbenefits.com to complete your elections.

2. **After you complete your enrollment, you will receive a Confirmation Statement via email.** Review and contact the Benefits Service Center with questions.

3. **New Medical Plan ID Cards**
   New 2026 ID cards will be issued for all Low Plan members and for new members by early January.

4. **Enrollment is strongly encouraged.**
   If you don't complete an active enrollment election, your existing benefits including your medical coverage will continue for 2025.

5. **Healthcare FSA Plan Debit Cards**
   FSA debit cards for new participants will be delivered to your home address by mid-January. (enrollment required)

6. **Exploring Healthcare Options?**
   Marketplace Open Enrollment for 2025 is through **December 15**. Visit American Exchange at www.americanexchange.com or call (888) 995-1674 for assistance.

Enrollment Deadline is Friday, December 5th

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Benefits Resources

www.jimellisbenefits.com

Phone: 770-295-1100

Email: benefits@jimellisbenefits.com

website: www.jimellisbenefits.com

Hours: Monday – Thursday: 8am to 6pm
Friday: 8am to 5pm

benefits service center

Help with:

- Telephonic enrollment
- Benefits questions
- Help with claims
- Qualifying Life Events
- And more

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