

2026 Team Member Benefits

2026

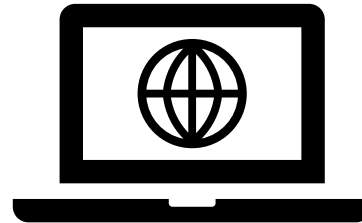


Complete Your 2026 Enrollment

Benefits Service Center



770-295-1100



www.jimellisbenefits.com

benefits@jimellisbenefits.com

Mon-Thurs: 8am-6pm EST

Friday: 8am-5pm EST

Enrollment is Required

- Even if waiving all benefits
- Must enroll by the 25th of the month prior to effective date
- Please provide a beneficiary for your life insurance products

ADP is Your Online Resource

- Company events, news, and announcements
- Viewing and updating your personal information
- Viewing attendance, paid time off, and sick time
- Viewing and printing benefits forms
- Searching the Company Directory
- Accessing your Jim Ellis email
- And much more...



*Reach out to the HR team if you experience issues with accessing the ADP portal.

Benefits Eligibility Information

- Medical, Healthcare FSA, Dental, Vision, Life Insurance, Disability, Critical Illness, Accident, and Identity Theft
- 30+ hours per week
- Benefits begin the first day of the month following 60 days of full-time employment
- Rehires within 13 weeks who had medical coverage upon termination: Coverage for all benefits begins on the first of the month following the date of rehire.

Counseling benefit begins
on date of hire



HealthJoy + Telemedicine
benefit begins first of the
month following DOH + 60



Benefit End Dates (Termination of Employment)



Medical, Healthcare FSA,
Life Insurance &
Disability Coverage

On your **date of
employment
termination**

Dental, Vision.
Critical Illness, Accident,
& Identity Theft

The **last day of the month**
of your employment
termination

Spouse Benefits Eligibility

- Your legal spouse, including same gender
- Documentation is required
 - Online affidavit during enrollment
 - Signed Spousal Affidavit
 - 2 joint marital documents
 - Marriage certificate +
 - Mortgage statement, utility bill, tax statement, bank statement, etc.
- You'll receive an email from the Benefits Service Center following enrollment
- Documentation due **within 30 days of your effective date**
- **If your spouse has other employer-sponsored health coverage available, your spouse is not eligible for the Jim Ellis medical plan**

Who is not eligible?

- Common law spouses
- Domestic partners
- Medical Plan: Spouses with other employer-sponsored coverage

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

Employer-Paid Benefits

- Basic Life Insurance
- Telemedicine
- Employee Assistance Program (counseling)
- Medical + Dental contributions

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

Enroll Now

- Now is your enrollment Opportunity for 2025 Benefits
- Avoid Life Insurance & Disability health questions
- No benefits changes during the year without a Qualifying Life Event



What's a Qualifying Life Event (QLE)

- Loss/gain of other qualified coverage
 - Ex. spouse loses/gains coverage through job
- Marriage
- Birth of a child, adoption
- Divorce
- Documentation due **within 30 days of your qualifying life event**

No benefit changes
allowed during the
year without a QLE

If you have questions, call
the Benefits Service Center at (770)-295-1600

2026 Medical Plan



**Claims
Administrator**

**Doctor &
Hospital
Network**

**Healthcare
Guidance App**

**High-Quality
Physicians +
Incentive**

**Pharmacy
Benefit
Provider**

**Optional
Second
Opinion
Program**



**For All Jim Ellis
Team Members**



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

Obtain in-network services to avoid significantly higher costs

High-Quality Healthcare Incentive

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, find a recommended doctor, add the doctor to your Care Team.
- Visit the recommended doctor 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 and the doctor will be paid.

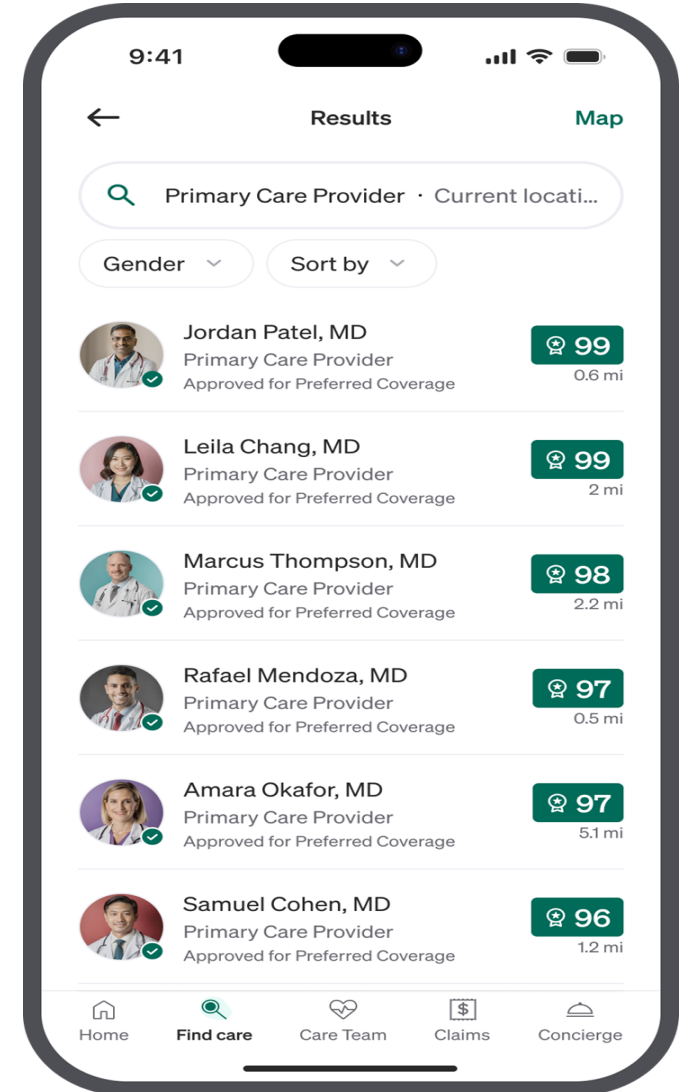
High-Quality Healthcare Incentive

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.



How Garner Scores Doctors

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

What Care is Covered?

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

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

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

1.

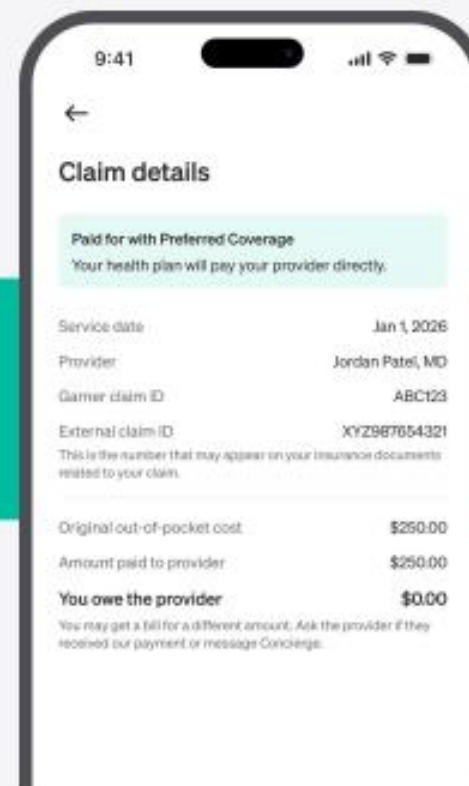
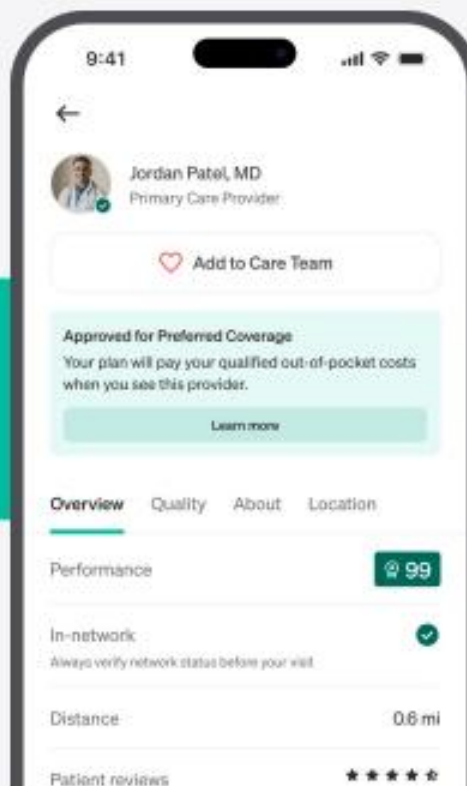
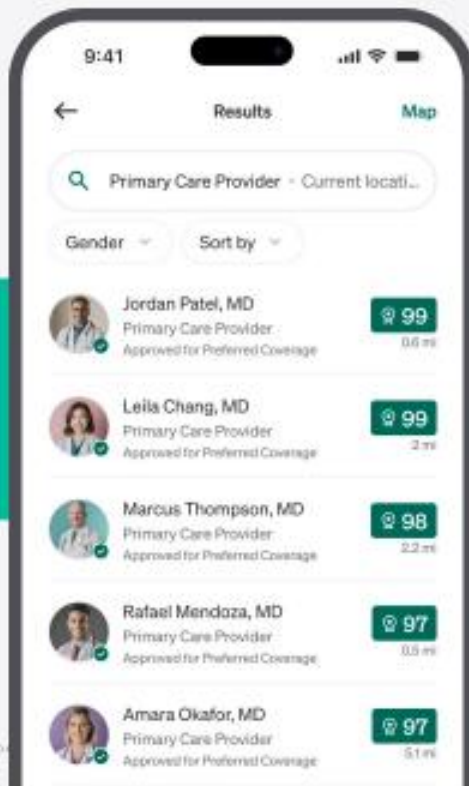
Find an approved provider

2.

Add to your Care Team

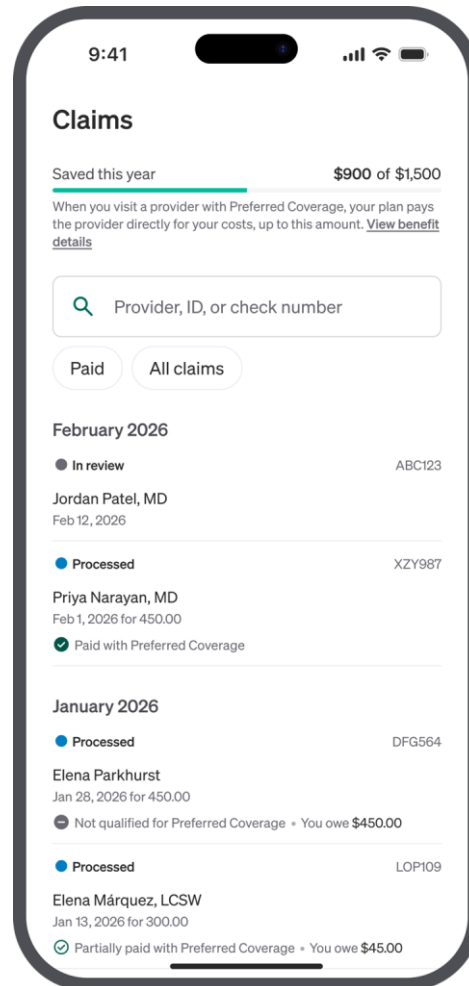
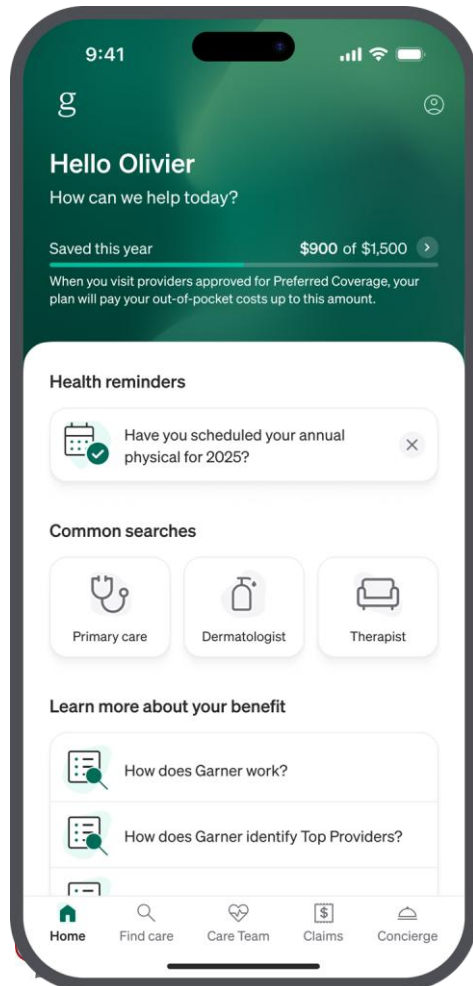
3.

Get costs covered



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**

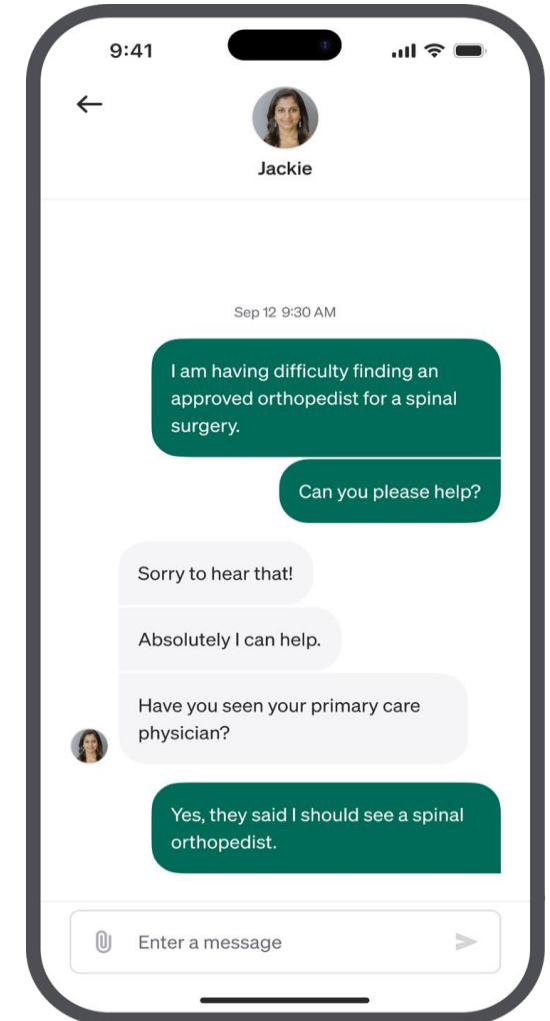
Using Garner with a Healthcare FSA

- 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.**

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>



Prescription Drug Coverage



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 Pharmacies – Lower Copays

- Non-Select Pharmacies** with higher copays: CVS, Walgreens, Target, Rite-Aid
- **Select Pharmacies** include most other pharmacies – Kroger, Publix, Costco , etc.

Prescription Drug Coverage



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

**Purchase 90-Day
Supply at Select
Pharmacies
to save money**

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

*(mail order
not available)*

Prescription Drug Coverage



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% of the cost of the medication and does not apply to the medical plan out-of-pocket	

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

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



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



For all other conditions,
continue treatment with
your Garner physician

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

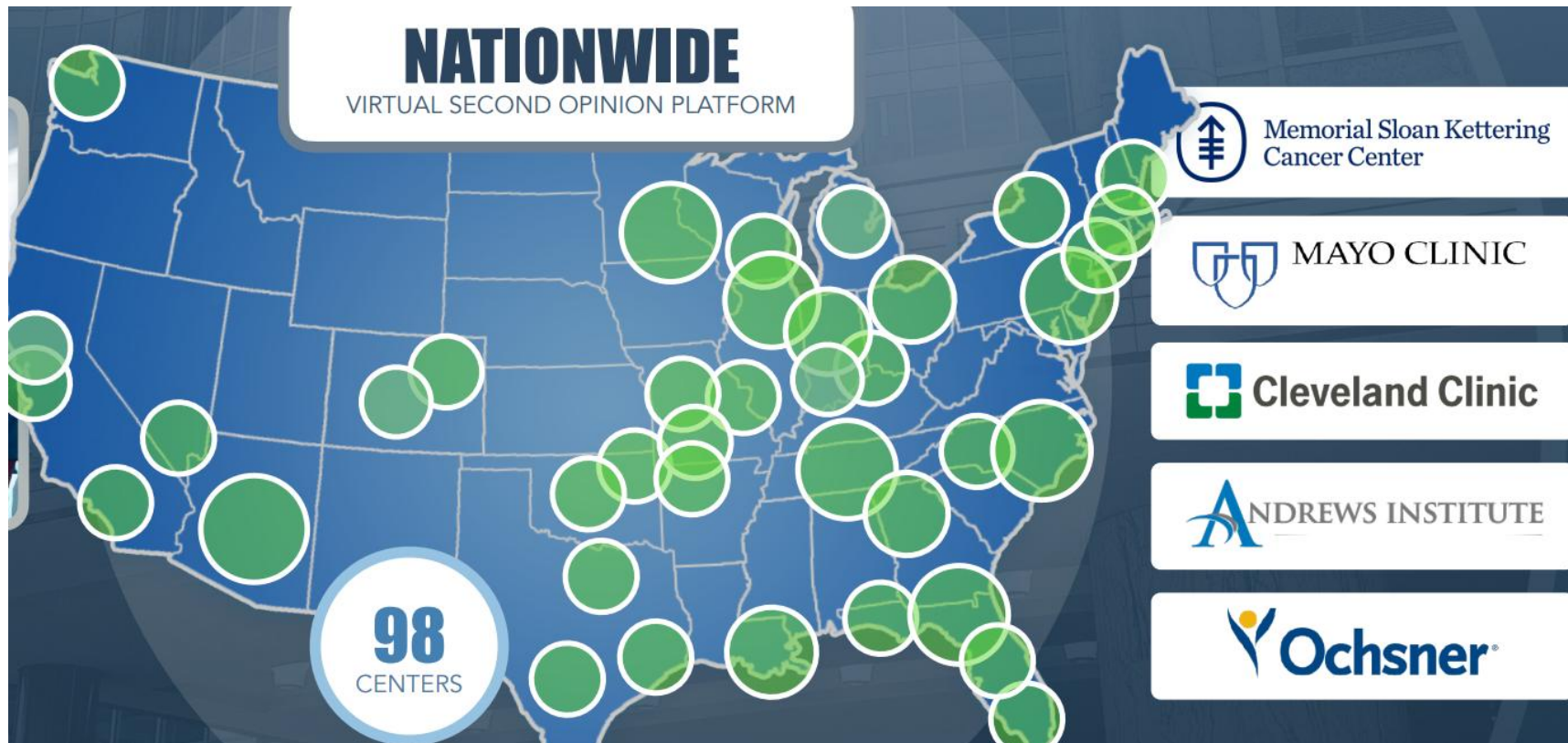
100% coverage
up to \$5,000 individual /
\$10,000 family
towards your deductible

Available for PPO
Low Plan &
PPO High Plan



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.

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
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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



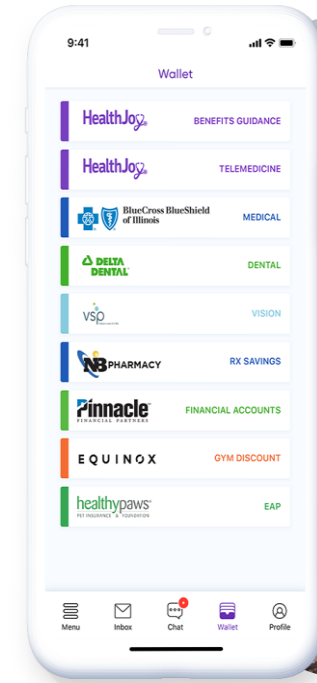
Scan to Register!



GoTheEXProgram.com/JimEllis

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**
- **Access via HealthJoy**
- **\$0 copay / unlimited consults**
- Seamless account transition



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

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



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

Mental Health Benefit



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

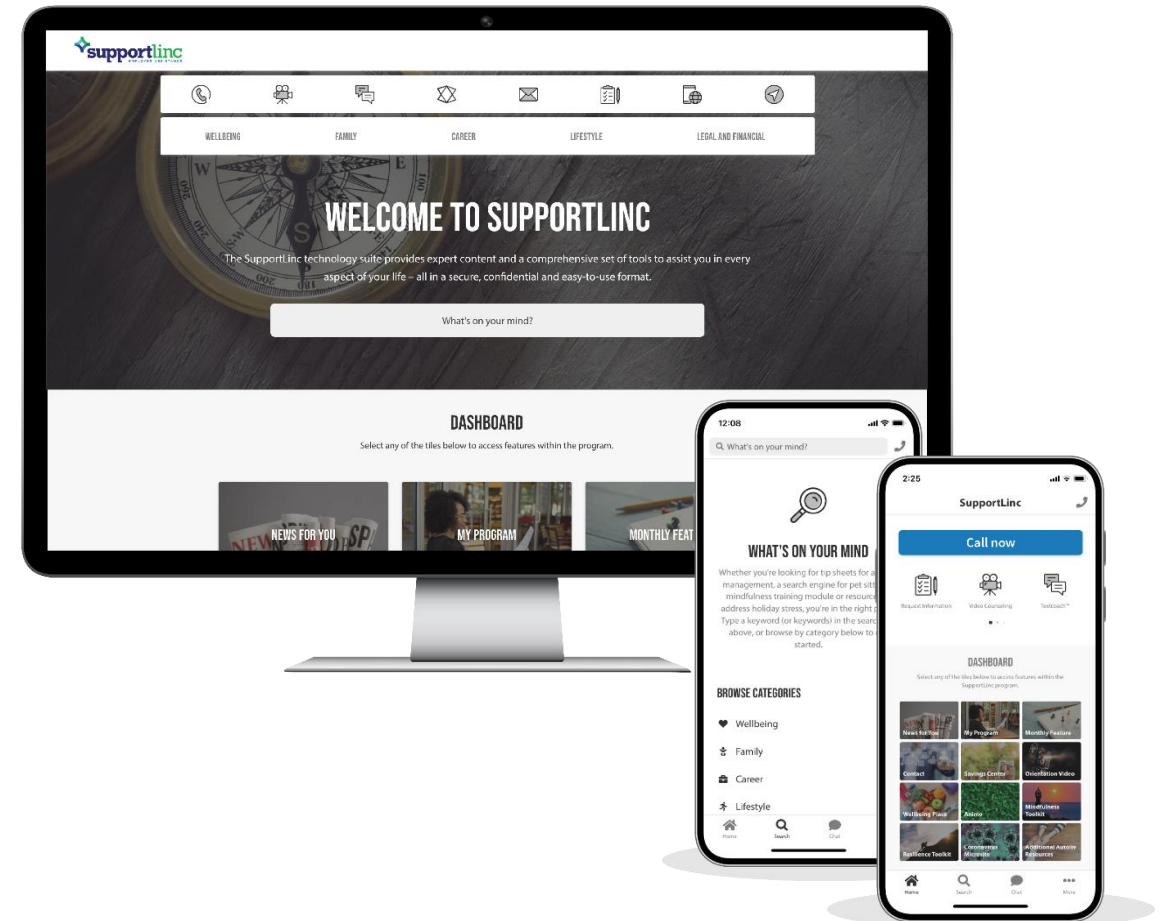
Call for a referral to
a local counselor

Mental Health Benefit



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



Anthem Dental Plan

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



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



Dental Plan Benefits Summary

Benefit Item	Coverage Description
<u>Preventive Services</u> Exams, cleanings, bitewing x-rays, full mouth x-rays, fluoride	100% No Deductible
<u>Basic Services</u> Sealants, space maintainers, amalgam (white) fillings	80% \$50 individual deductible \$150 family deductible
<u>Major Services</u> 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%

Anthem Dental Plan Reminders

- Accidental Injury Benefit
 - Coverage at 100%, no deductible or coinsurance up to the dental plan annual maximum
- **Anthem.com** resources
 - “Ask a Dental Hygienist”
 - Cost Estimator tool
- International Emergency Dental Program
 - Services paid at 100% – no waiting periods, no reduction in dental plan maximum

**Unique
Dental Plan
Benefits**

Anthem®

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

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)**

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



**Annual Maximum
Contribution is \$3,400**

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%

- New Team Member Enrollment Period
- No health questions
 - Team members up to \$200,000
 - Spouses up to \$50,000
- Now is your opportunity to enroll without health questions

Life Insurance Continuation at Employment Termination



- Portability
 - For team member and spouse voluntary life insurance
 - Individual term life policy
 - No health questions
 - Applies to team members under age 65 and insured 12+ months
 - **Must apply within 31 days of the date employment ends**
- Conversion
 - Individual permanent whole life policy
 - No health questions
 - For basic and voluntary life insurance
 - **Must apply within 31 days of the date employment ends**



Disability Coverage



- 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
- Cost based on age and salary

Enroll as a new hire
without health
questions



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	1 st day due to injury 8 th day due to illness	91 st day of disability

Special New Team Member Enrollment Period

Pre-Existing Conditions & Disability Coverage

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.

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

<u>Hospital Care</u>	
Surgery	\$1,200
Admission	\$1500
Confinement	\$350/day to 365/year
<u>Accident Care</u>	
Initial doctor's visit	\$100
Urgent Care	\$225
Follow-up care	\$100
<u>Common Injuries</u>	
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®

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 stolen funds reimbursement**



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



Allstate
IDENTITY PROTECTION

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



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



Gym Membership Discount

FIND YOUR CRUNCH TIME

Jim Ellis Automotive Group

\$0 ENROLLMENT FEE. NO LONG-TERM CONTRACTS.
TONS OF MEMBER PERKS & DISCOUNTS.

PEAK PLUS

\$19.99/month*

Awesome group fitness classes

Free guest privileges

Free tanning & HydroMassage®

Access to all Crunch locations**

Crunch Live online workouts

PEAK RESULTS

\$23.99/month*

Everything in a Peak Plus membership plus unlimited advanced HIIT classes

Kid's Crunch Babysitting available to add-on to Peak Plus and Peak Results memberships for \$10/month at select locations.

Like working out with family? They get the same great deal!

Ready to Enroll?

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. **Now is your opportunity to elect New Hire benefits.** No changes during the year without a Qualifying Life Event. Avoid health questions for life insurance and disability plans.

Enrollment is Required

Enroll by the 25th of the month prior to your benefits effective date

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