



**Carter Myers
Automotive**
MOVING LIVES FORWARD 

2024-25

ASSOCIATES BENEFITS OVERVIEW



Welcome to your Carter Myers Automotive benefits.

At Carter Myers Automotive, our associates and their families are our most important asset. We can't operate without our team, and that's why we provide a comprehensive package of flexible and affordable benefits. On top of a paycheck, these benefits offer you peace of mind and help you care for yourself and your family. This guide summarizes your benefit options with rates covering September 1, 2024 through August 31, 2025.

Insurance Benefits Eligibility

We provide insurance benefits to our associates who work 30 hours or more weekly, along with their lawful spouse and legal dependents to age 26. These associates can participate in all benefit plans. The waiting period for benefits is the first of the month following 60 days of continuous full-time employment.

Open and New Hire Enrollment

Eligible associates can enroll for insurance benefits during two occasions: when newly hired as an associate, and during annual open enrollment. Below are descriptions of each of these periods:

- **New Hire** A newly hired associate is allowed to choose insurance benefit plans during the new hire process to begin on their eligibility date. Once a new hire has chosen plans, these benefits are in place for the remainder of the plan year unless there is a qualifying event (see below).
- **Open Enrollment** Once a year, the company offers an open enrollment period when associates may change their insurance benefits at their discretion. The open enrollment period occurs before the September effective date.

Qualifying Life Events

In addition to changes made during the open enrollment process, certain qualifying life events may allow a benefit change during the plan year. You must request the election change within 31 days of the life event.

The following qualifying life events are some status changes which will permit you to revoke an existing election and make a new election:

- Change in marital status including marriage, divorce, death of a spouse
- Change in number of dependents including birth, adoption, and placement for adoption or death of a dependent
- Change in employment status of the employee, spouse or dependent that causes the individual to become or cease to be eligible under the plan
- Change in dependent eligibility status including events that cause the dependent to gain or cease eligibility such as attainment of age 26 or employment

Important: If you do not make your changes within the 31 days of the qualifying event, you will lose the option to make the change and must wait until the next open enrollment period.

Medical Benefits

We understand how important it is for you and your family to have quality health care. That's why we provide you different plan options that offer comprehensive coverage. A quick overview of the plans is shown below. The full plan summaries can be found on Employee Navigator.

To support the overall health and wellness of our associates by discouraging the use of tobacco products, associates who have used any tobacco products (including but not limited to: cigarettes, cigars, cigarillos, pipes, chewing tobacco, snuff, dip, vaporizers, and loose tobacco smoked via pipe or hookah) in the last 60 days will pay a surcharge of \$58.50 per month for medical coverage.

	WellNet Aetna Choice POS II \$3200 HDHP HSA Plan	WellNet Aetna Choice POS II 25/30 Plan
Benefits & Features		
Referral Required	No	No
Plan Year Deductible (Individual/Family)	\$3,200/\$6,400	\$500/\$1,000
Coinsurance (member pays)	0% AD	30% AD
Plan Out-of-Pocket Maximum (Ind/Fam)	\$5,000/\$10,000**	\$4,500/\$9,000
Physician's Services		
Preventive Care	No charge	No charge
Primary Care Physician Visit (PCP)	0% AD	\$25
Specialist Visit	0% AD	\$50
Urgent Care Visit	0% AD	\$50
Diagnostic Services		
Diagnostic Laboratory/X-ray	0% AD	30% AD
Advanced Diagnostic (MRI/CT Scan)	0% AD	30% AD
Emergency Room	0% AD	30% AD
Outpatient Hospitalization	0% AD	30% AD
Inpatient Hospitalization	0% AD	30% AD
Prescription Coverage*		
Tier 1	\$10 AD	\$15
Tier 2	\$30 AD	\$40
Tier 3	\$50 AD	\$75
Specialty	20% up to \$500 AD	20% up to \$500
Out-of-Network Benefits***		
Deductible (Individual/Family)	\$3,200/\$6,400	\$1,000/\$2,000
Coinsurance (member pays)	30% AD	50% AD
Out-of-Pocket Maximum (Individual/Family)	\$6,000/\$12,000	\$6,250/\$12,500
AD stands for After Deductible		
*Mail Order prescription is 2.5 times retail (90 day prescription)		
**On the HDHP, if reaches an individual \$3,200 deductible, they will then be responsible for pharmacy costs only up to an additional \$1,800		
***For out-of-network, there is no negotiated pricing, so member may be balanced billed		
<i>This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern.</i>		
<i>Limitations and exclusions may apply. Refer to Plan Summary for details.</i>		

Non-Tobacco Rates	WellNet Aetna Choice POS II \$3200 HDHP HSA Plan	WellNet Aetna Choice POS II 25/30 Plan
Per Payroll Deduction (26)		
Associate	\$14.95	\$75.27
Associate + Spouse	\$234.81	\$450.09
Associate + Child	\$127.33	\$260.86
Associate + Children	\$184.20	\$376.79
Family	\$384.58	\$748.35
Tobacco Rates	WellNet Aetna Choice POS II \$3200 HDHP HSA Plan	WellNet Aetna Choice POS II 25/30 Plan
Per Payroll Deduction (26)		
Associate	\$41.95	\$102.27
Associate + Spouse	\$261.81	\$477.09
Associate + Child	\$154.33	\$287.86
Associate + Children	\$211.20	\$403.79
Family	\$411.58	\$775.35

HealthJoy

Carter Myers provides all Associates with HealthJoy. HealthJoy is an easy-to-use app and service that improves your healthcare experience while helping you save both time and money.

HealthJoy provides you and your family free* access to:

- 24/7 Telemedicine(Teladoc), including dermatology and nutrition
- Virtual TeladocMental Health visits*(\$25 copay)
- Tobacco Cessation Program
- Chronic Care Programs
- Healthcare Concierge to assist with questions and provider recommendations
- Medical Bill Review
- Virtual Exercise Therapy
- Summary of Benefits and ID Cards

Health Savings Account (HSA):

If you are enrolled in a High-Deductible Health HSA Plan, you may be able to contribute to a Health Savings Account. These tax-advantaged saving accounts, known as HSAs, have numerous benefits. They allow you to set aside pre-taxed money from every paycheck into an account to pay for qualified medical, dental, and vision costs incurred by you, your spouse, and your dependents.

Please note: The Internal Revenue Service will not allow you to have an HSA in certain situations. If you answer “Yes” to any of these questions, you may not contribute:

- Are you covered by another non-HSA qualified health plan, such as your spouse’s health insurance?
- Are you enrolled in Medicare (including Part A) or Tricare?
- Are you covered by your own or anyone else’s medical Flexible Spending Account (FSA)?
- Are you claimed as a dependent on someone else’s tax return?
- Are you receiving Veteran’s health benefits now or in the past 90 days for a non-service connected disability, disease, or injury?

Carter Myers will provide a dollar-for-dollar match up to \$25 per pay period to your HSA if you contribute the same amount or more to your HSA.

You can optimize your tax savings by contributing up to the maximum amount allowed by the IRS. Maximum contributions to your HSA allowed by the IRS are:

For 2024: Single Coverage: \$4,150	For 2025: Single Coverage: \$4,300
Family Coverage: \$8,300	Family Coverage: \$8,550
55 or older: additional \$1,000 annual catch up	

Dependent Care Flexible Spending Account (DCFSA)

A Dependent Care FSA (DCFSA) account can be used to pay for eligible dependent care services, such as preschool, before or after-school programs, and child or adult daycare. You may elect up to \$5,000 per year to be deducted from each paycheck on a pre-tax basis to use eligible dependent care expenses.

Dental

Quality dental care is an important part of staying healthy. That's why we provide you comprehensive dental coverage through Delta Dental. Using a Delta Dental provider will provide the greatest amount of coverage and the least out-of-pocket expenses.

Benefits & Features	Delta Dental PPO Plus Premier Dental Plan	
	In-Network	Out-of-Network*
Plan Year Dental Maximum	\$1,200 per person	
Diagnostic and Preventive Care		
Oral Examination	100%	100%
Prophylaxis (Teeth Cleaning)	100%	100%
X-Rays	100%	100%
Plan Year Deductible	\$50 individual; \$150 per family	
Basic Dental Care		
Fillings	90%	80%
Simple Extractions	90%	80%
Complex Extractions	90%	80%
Endodontics	90%	80%
Periodontics	90%	80%
Major Dental Care		
Crowns	60%	50%
Dentures	60%	50%
Bridges	60%	50%
Implants	60%	50%
Orthodontics (children to 19)	50%	50%
Lifetime Orthodontic Maximum	\$1,500	\$1,500
Right Start 4 Kids program provides 100% coverage for children up to age 13 for all covered services, excluding orthodontics.		
*Out-of-Network benefits pay at the same percentage, but Out-of-Network dentists may bill the member for any difference between the allowed amount and their fee (balance billing).		
<i>This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern. Limitations and exclusions may apply. Refer to Plan Summary for details.</i>		

Per Payroll Deduction (26)	Delta Dental Plan
Associate	\$2.56
Associate + Spouse	\$13.08
Associate + Child	\$16.31
Associate + Children	\$16.31
Family	\$29.63

Vision

Our vision coverage helps pay for eye exams, glasses, and contacts through Ameritas. You can choose from a network of eye doctors and retail providers such as LensCrafters, Pearl Vision, and Target Optical that participate within the EyeMed network.

Benefits & Features	Ameritas EyeMed Vision Plan	
	In-Network	Out-of-Network
Annual Eye Exam Copay	\$10	Up to \$40
Lense Copay*	\$25	Up to \$70
Eyeglass Frames	\$130 Allowance	Up to \$91
Contact Lenses (in lieu of Eyeglasses)	\$130 Allowance	Up to \$130
Contact Lenses Fitting	up to \$40	No Benefit
Frequency		
Eye Exam	Every 12 Months	
Eyeglass or Contact Lenses	Every 12 Months	
Frames	Every 12 Months	
*Additional cost for lens enhancements (polycarbonate, scratch-resistant coatings, tints, anti-reflective and Photochromic) - see full plan summary for details		
This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern. Limitations and exclusions may apply. Refer to Plan Summary for details.		

Per Payroll Deduction (26)	EyeMed Vision Plan
Associate	\$3.03
Associate + Spouse	\$5.76
Associate + Child	\$6.04
Associate + Children	\$6.04
Family	\$8.86

Employer Paid Life and AD&D

Eligible associates are provided life insurance coverage, which is paid for by Carter Myers. The benefit is 1x your annual earnings to a maximum of \$100,000. The policy includes Accidental Death and Dismemberment (AD&D) coverage. There are reductions in benefits starting at age 70.

Short-Term Disability

Carter Myers enrolls all eligible associates in core Short-Term Disability. This benefit provides up to 60% of your weekly earnings to a maximum of \$350 per week. Short-Term Disability helps protect your paycheck if you are out of work due to sickness, surgery, or an off-the-job accident or injury. Short-Term benefits begin on the 8th day due to an accident or illness and are payable up to 12 weeks.

Long-Term Disability*

Carter Myers enrolls all eligible associates in Long-Term Disability. Long-Term Disability protects you from loss of income in the event you are unable to work due to an illness, injury, or accident for a long period of time. This benefit provides up to 60% of your monthly earnings, tax-free, to a maximum of \$6,000 per month. Long-Term benefits begin after 90 consecutive absent workdays due to an accident, illness, or surgery and are payable up to Social Security Normal Retirement Age (SSNRA).

Employee Assistance Program (EAP)

Carter Myers provides all associates the Employee Assistance Program. Get the help you need to cope with stress, financial hardship, substance abuse, family problems, and other life challenges. Visits with counselors can be face-to-face or phone consultations. Associates and family members are provided 3 consultations per issue, per year at no cost. All services are completely confidential and easily accessible. More detailed plan information is available on Employee Navigator.

Voluntary Benefits

Carter Myers Automotive offers additional voluntary benefit options to help round out your benefits package and meet your needs. A brief summary is provided below; see Employee Navigator for more detailed information.

Voluntary Life

Associates may elect Life Insurance in increments of \$10,000, a maximum of 5 times your earnings, up to \$500,000. At initial eligibility and during 2024 Open Enrollment, all associates are approved for up to \$250,000 with no medical questions. If coverage is not elected during initial eligibility, 2024 Open Enrollment, or if the benefit amount exceeds the guaranteed issue amount, an Evidence of Insurability (EOI) form will be needed, and you could be denied. You may also elect coverage for your spouse and children.

Universal Life with Long-Term Care*

Associates may elect Universal Life Insurance coverage up to \$300,000 with Long-Term Care benefits up to \$12,000 per month. The Long-Term Care benefit is equal to 4% of the face value of the Life Insurance benefit for up to 25 months (benefit restoration for up to 50 months). The premium is locked in with your current age and will not change. Life benefit reduces to 1/3 at age 70, but the long-term care benefit does not change. At initial eligibility and 2024 Open Enrollment, Associates are approved for up to \$100,000 with no medical questions. If coverage is not elected during initial eligibility or if the benefit amount exceeds the guaranteed issue amount, medical questions will be asked, and you could be denied. You may also elect coverage for your spouse. This plan is portable.

"Buy-Up" Short-Term Disability*

Eligible employees can elect "Buy-Up" Short-Term Disability coverage to supplement their core STD. The total Short-Term benefit will pay 60% of your weekly salary to a maximum of \$1,500 per week. Short-Term benefits begin on the 8th day due to an accident or illness and are payable up to 12 weeks.

Accident Insurance

With Accident insurance, you will receive payments associated with a covered injury. The plan can help you and your family cover medical expenses, including doctor's visits, surgery, hospitalization, transportation, and more. There is an annual \$75 Health Screening/Wellness Benefit. The benefits are paid directly to you.

Critical Illness Insurance

The Critical Illness plan provides a lump-sum benefit of \$10,000, \$15,000, \$20,000, or \$ 30,000 if you are diagnosed with a critical illness such as invasive cancer, heart attack, stroke, ALS, Parkinson's disease, Advanced Multiple Sclerosis, or major organ failure. You may also elect coverage for your spouse and children. There is an annual \$50 Health Screening/Wellness Benefit. The benefits are paid directly to you.

Hospital Indemnity*

With Hospital Indemnity Insurance, you receive a cash benefit if you or a covered dependent are confined in a hospital for a covered illness or injury. The plan pays \$500 for hospital admission, \$100 per day for hospital confinement, and \$200 for ICU confinement. There is an annual \$50 health Screening/Wellness Benefit. The benefits are paid directly to you.

***Please note the buy-up Short-Term Disability, Long-Term Disability, Long-Term Care, and Hospital Indemnity plans have a pre-existing exclusion clause; see plan summaries for details.**

Pet Insurance

Available through FIGO to help cover the cost of unexpected illnesses and injuries for your dog or cat.

PTO Leave

Planned Time Off, or PTO Leave, encompasses vacation, self-sick, family sick, funeral leave, inclement weather conditions, and other personal time off.

Effective June 1, 2020, our PTO policy is:

- 1st Employment Year: After 30 days of employment, associates will earn PTO at 4 hours per pay period up to a maximum of 40 hours for the first calendar year.
- 2nd & 3rd Employment Year (after the initial year): Beginning January 1st, associates will earn PTO at 4 hours per pay period up to a maximum of 80 hours in these years.
- 4th Employment Year and Thereafter: On January 1st, 120 hours will be credited to PTO bank.

Credited Hours in the PTO Bank are available starting that day to be used for time off, but not immediately available to be paid out upon termination of employment. See the PTO Accrual schedule available at cmapeople.com for accrual rates and details.

CMA Financial Wellness Program

At CMA, we're committed to your financial well-being because financial literacy is crucial for navigating both personal and professional life. A valuable tool is the Empower Learning Center, which offers free resources like monthly live webinars covering a variety of important financial literacy and planning topics; short videos and interactive tools on the topics of Retirement, Investing, and Saving; and budgeting tools and calculators.

You can create a log-in and learn at your own pace at www.empower.com/learning_center/#/1

401(k)

Carter Myers Automotive offers a 401(k) plan through Empower Retirement to all associates beginning the first of the quarter following 6 months of employment. These periods are January 1st, April 1st, July 1st, and October 1st. To determine your eligibility date, count 6 full months of employment and the closest start of the quarter following this date.

Approximately 6 months following your hire date, you will receive the following information in the mail from Empower Retirement:

- Summary Plan Description
- Pin # for account access
- Booklet with fund detail and helpful information regarding retirement planning
- Automatic Enrollment Notice

Online Portal Enrollment

Via Paylocity:

- Login to your Paylocity account on your laptop or desktop computer
- Navigate to the menu on the upper left-hand side of your account
- Click on the "Employee Navigator" Link

First-time users will be asked to accept the one-time Terms and Conditions page

Via Employee Navigator:

Access the portal at employeenavigator.com

First time users:

- Click "Online Enrollment Login" at the top right of employeenavigator.com.
- Click "Register as a new user," then follow the instructions.
- Company Identifier: [Carter Myers](#)
- Select / Create a "username" (we recommend using your email address)
- Select / Create a "password" (must be at least 6 characters long and contain both a symbol and number)

Contact information

Medical

WellNet
800.727.1733
wellnet.com

Dental

Delta Dental
800.237.6060
deltadentalofva.com

Vision

Ameritas
800.776.9449
ameritas.com
Find an EyeMed Provider
eyemedvisioncare.com

Health Savings Account (HSA)

HealthEquity
866.346.5800
healthequity.com

Dependent Care FSA

HealthEquity
866.346.5800
healthequity.com

HealthJoy

877.500.3212
healthjoy.com/members

Life, Disability, Accident, Critical Illness, and Hospital Indemnity

Guardian
888.482.7342
guardianlife.com

Employee Assistance Program

24/7 Live Assistance:
Call: 855.239.0743
TRS: Dial 711
Online: guidanceresources.com
App: GuidanceNowSM
Web ID: Guardian

Universal Life

Trustmark
trustmarkbenefits.com

Pet Insurance

FIGO
figopetinsurance.com
844.738.3446

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DISCLAIMER

This communication highlights some of the benefit plans available. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the official plan documents will always govern. The company reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

