



# **Qualified Essential Coverage**

**2021 Benefit Enrollment Guide  
for Newly Eligible Employees**

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**Find money saving opportunities wherever you see this symbol**

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## ***Notice Concerning State Mandated Health Insurance***

Some states have their own individual health insurance mandate, requiring you to have qualifying health coverage or pay a fee with your state taxes for the 2021 plan year. If you live in a state that requires you to have health coverage and you don't have coverage (or an exemption):

- You may be charged a fee when you file your 2021 state taxes.
- You won't owe a fee on your federal tax return.

Check with your state or tax preparer to find out if there is a fee for not having health coverage.

# WHAT YOU NEED TO DO

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Use this guide and the information at [discounttirefamily.com](https://discounttirefamily.com) to help you make informed decisions about benefits for you and your family. Refer to the enclosed Workday 2021 QEC Benefits Enrollment Quick Reference Guide (QRG) for instructions on completing your benefits enrollment.

## 1. REVIEW THIS GUIDE CAREFULLY

- Learn about each benefit to see which benefits are right for you and your family.

## 2. LOG IN TO WORKDAY

- Use your Employee ID and Okta password to log in.
- Forgot your password? Follow the onscreen instructions.

## 3. OPEN AND REVIEW INBOX NOTIFICATION

- In Workday, you will see an Inbox notification to start your enrollment process.

## 4. ELECT YOUR BENEFITS

- Declare you are tobacco free to qualify for Wellness Rates, which lower the cost of your medical contribution. Keep in mind that you must declare you are tobacco free every year to qualify for Wellness Rates.
- Elect or waive the Health Savings Plan.
- If you elect in the Health Savings Plan, be sure to elect the Health Savings Account. You may only enroll in the Health Savings Account if you are enrolled in the Health Savings Plan.
- You will be automatically enrolled in the Company's Employee Assistance Program, at no cost to you.

## 5. REVIEW YOUR INFORMATION

- Your dependent(s) on the plan. (Ex-spouses and dependent children age 26 and older are not eligible for coverage.)
- Your contact information, including: email, phone number and current mailing address.
- Your emergency contacts, preferably reliable adults who can be easily contacted and can act fast in an emergency.

## 6. SUBMIT YOUR BENEFIT ELECTIONS

- You will electronically sign that you agree to the benefits you elect.
- After making your benefit choices, please be sure to review your elections carefully!
- Print the confirmation statement for your records.

# ELIGIBILITY & BENEFIT CHANGES

## BENEFITS ELIGIBILITY

### Qualified Essential Coverage (QEC) Employees

Currently, federal guidelines for the Affordable Care Act (ACA) state that part-time employees averaging 30 or more hours per workweek, within the 12-month look back period, are eligible for medical benefits through their employer.

You are receiving this **Qualified Essential Coverage Open Enrollment Guide** because you qualify for this plan based on the hours you worked over the last 12 months. Each year, your eligibility for this plan will be reevaluated based on ACA guidelines and the average amount of hours you worked for the Company.

### Eligible Dependents

Eligible dependents include your legal spouse and children up to age 26. The definition of “child” includes any of the following:

- Your child / stepchild
- A child placed with you for adoption
- Your legally adopted child
- A child for whom you have legal guardianship
- Your child for whom health coverage is required through a Qualified Medical Child Support Order (QMCSO)

## MID-YEAR BENEFIT CHANGES

The table below outlines the **qualifying life events** that will allow you to make changes to your benefit elections in the middle of the year. **NOTE:** These changes will also require specific supporting documentation.

You have **31 days** from the date of the qualifying event to log in to Workday to submit the changes to your benefit elections and upload your supporting documents (see table below). **Changes will be effective on the date of the qualifying event.**


If you have experienced	Documentation Required
Marriage	Marriage certificate and new spouse's Social Security card (original maiden name social security cards are accepted)
Birth or adoption	Social Security card AND one of the following: verification of birth, birth certificate, adoption agreement, or legal guardianship agreement. <b>NOTE: If the change is mid-year, DO NOT wait for a Social Security card and/or birth certificate to make benefit changes in Workday; you must submit changes <i>within 31 days of the birth</i>. A verification of birth document <i>MUST</i> contain the <i>baby's name, date of birth, both parents' names, and the hospital name</i>.</b>
Divorce	Divorce decree (you <b>MUST</b> remove former spouse and/or stepchildren)
Gain or loss of other coverage	Proof of other coverage or loss of coverage, including effective date, benefits elected and covered individuals, applicable birth certificate(s), marriage certificate and Social Security cards if adding new dependents
Death of spouse/dependent child	Death certificate

# MEDICAL RATES AND COVERAGE DETAILS

## HEALTH SAVINGS PLAN RATES

You will pay your portion of the cost for the Health Savings Plan through weekly payroll deductions. Rates will depend on whether you are covering:

- Employee Only
- Employee + Child(ren)
- Employee + Spouse
- Family

To qualify for Wellness Rates,  you must declare you are tobacco free in Workday. You will need to renew this declaration EVERY YEAR during Open Enrollment to continue to receive the Wellness Rates.

**Weekly premium rate information is available when you login to Workday to review and complete your enrollment.**

## HEALTH SAVINGS PLAN DETAILS

Coverage under the Health Savings Plan begins after the deductible has been met (\$2,000 individual / \$4,000 family). Any expenses incurred prior to the deductible being met will be your responsibility to pay out-of-pocket. *See more about how deductibles work on page 9 in the Frequently Asked Questions section.*


Once the deductible has been met, the plan begins coverage at 80% for in-network expenses. This means after your deductible is met, you will be responsible for 20% coinsurance for in-network expenses up to the out-of-pocket yearly maximum (\$3,500 individual / \$6,850 family). If you reach your yearly out-of-pocket maximum, you will then be covered 100% for in-network expenses for the rest of the plan year.

The Health Savings Plan is a medical plan with a Health Savings Account (HSA). Your HSA funds may be used to pay qualified out-of-pocket expenses. The Company contributes to your HSA (\$500 for individual / \$1,000 for family) and the Company contribution is deposited into your HSA when your benefits go into effect. You may also contribute additional funds to your HSA, tax free, through weekly payroll deductions.

*Learn more about the Health Savings Plan and Health Savings Account on pages 6-7 and find other important information to help you make your benefit decisions in the Frequently Asked Questions section on pages 9-10.*

## MAIL ORDER PHARMACY BENEFIT

**Express Scripts** manages the home delivery pharmacy benefit for BlueCross BlueShield. Home delivery is a great option for maintenance medications, those needed long-term, for which your doctor can provide a 90-day prescription. You should still use a retail pharmacy for medications you take on a short-term basis, such as antibiotics.

-  **Cost savings:** With free standard shipping, average savings are 50% or more when compared to retail pharmacy pricing.
- Health and safety support:** Pharmacists are available 24/7 to help answer medication questions.
- Coordination:** Express Scripts can help coordinate with your doctor; let them know and they will contact your doctor to get a new 90-day prescription and follow up as necessary.
- Register and order online:** Log in or register at [mybenefitshome.com](https://mybenefitshome.com) and select Prescriptions Services to get started.
- Or order by phone:** Call 1-800-652-9451 to talk with a customer service representative. It's helpful to have your plan ID card and medication bottle available.



# MEDICAL PLAN COVERAGE



Health Savings Plan	
<b>Company Contribution to Your HSA</b>	
Individual / Family	\$500 / \$1,000 $\Sigma$
	<b>In-Network</b> <b>Out-of-Network <math>\Delta</math></b>
<b>Annual Deductible</b>	
Individual / Family	\$2,000 / \$4,000 $\Omega$ \$4,000 / \$8,000 $\Omega$
<b>Maximums</b>	
Out-of-Pocket: Individual / Family	\$3,500 / \$6,850 \$7,000 / \$14,000
Lifetime Maximum	Unlimited Unlimited
<b>Coverage (*after deductible is met)</b>	
<b>Preventive Care</b>	
Routine physicals, immunizations, and more! See <a href="http://discounttirefamily.com">discounttirefamily.com</a> for more info.	100% Not Covered
<b>Physician's Services: Sickness and Injury</b>	
Virtual Visit <i>Medical</i> - via <a href="http://mybenefitshome.com">mybenefitshome.com</a>	FREE N/A
Physician Office Visit	80%* 60%*
Specialist Office Visit	80%* 60%*
<b>Behavioral / Substance</b>	
Virtual Visit <i>Telemental Health</i> - via <a href="http://mybenefitshome.com">mybenefitshome.com</a>	80%* 60%*
Inpatient	80%* 60%*
Outpatient	80%* 60%*
<b>Emergency Care</b>	
Urgent Care	80%* 60%*
Emergency Room	80%* 80%*
<b>Tests</b>	
Lab, X-Ray and Major Diagnostics (CT, PET, MRI, MRA and Nuclear Medicine) – Outpatient	80%* 60%*
<b>Hospital Care</b>	
Inpatient / Outpatient Care and Surgery	80%* 60%*
<b>Maternity Care</b>	
Prenatal Visit	80%* 60%*
Postnatal Visits/Surgery	80%* 60%*
<b>Specialty Care</b>	
Acupuncture (max 20 visits per year)	80%* 60%*
<b>Pharmacy</b>	
<b>Prescription Copays</b>	<b>Retail Pharmacy 30-day supply</b> <b>Mail Order 90-day supply</b>
Tier 1	80%* 80%*
Tier 2	80%* 80%*
Tier 3	80%* 80%*
Tier 4	80%* 80%*

\* = After deductible

$\Sigma$  = The Company funds your HSA on the day Medical Benefits go into effect.

$\Omega$  = The Health Savings Plan requires the FULL family deductible (e.g. \$4,000 for in network) be met if you have enrolled any dependents.

$\Delta$  = When you receive out-of-network care, the plan covers its percentage up to the Reasonable and Customary (R&C) limit after you satisfy the Annual Deductible. You pay the remaining percentage up to the R&C limit plus any amount above the R&C limit.

# HEALTH SAVINGS ACCOUNT (HSA)

*You must be enrolled in the Health Savings Plan to enroll in the Health Savings Account (HSA).* The Company's HSA is offered through **Optum Bank** and new enrollees will receive a debit card to pay for qualified out-of-pocket expenses. **Documentation will be required for verification of qualified medical expenses.**

## CONTRIBUTIONS

You must elect the HSA to receive Company contributions (\$500 for individual / \$1,000 for family). The Company makes their contribution once your benefits go into effect and the funds may be used immediately. You receive the family contribution amount if you have one or more dependents (spouse and/or children) enrolled in the Health Savings Plan with you.

The money you choose to contribute through weekly payroll deductions will not be available for use until it is deposited into your account each week. **You must set your weekly contribution amounts when you elect the HSA but may change your contribution amount any time throughout the year.**

For today: Use it for health expenses	For tomorrow: Build a safety net	For the future: Prepare for retirement
You and the Company contribute to your HSA and as you have doctor's visits, prescriptions, and other health care costs, you can use your HSA to pay for those qualified expenses tax-free.	Even if you don't use health care often, save money in your HSA to prepare for expected and unexpected expenses. You'll rest easy knowing the money is there when you need it.	The average retired couple today will need about \$250,000 for healthcare expenses! Prepare for those expenses by investing the money in your HSA and growing your balance for retirement.

## HOW YOUR HSA WORKS

HSAs can save you money by allowing you to pay for qualified medical expenses with pre-taxed funds. Money goes into your account pre-tax, grows tax-free and can be withdrawn tax-free to pay for qualified medical expenses.

Your unused HSA balance will roll over each year and there is no required time frame for using these funds. The money in your HSA is yours, the funds never expire, and the account stays with you even if you change jobs or health plans.

*For information about HSAs, read through our [Frequently Asked Questions](#) section on pages 9 and 10, visit [discounttirefamily.com](#) and/or contact Optum Bank's customer service at 1-844-326-7967 or [optumbank.com](#).*

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

Our **GuidanceResources®** Employee Assistance Program provides FREE, confidential counseling and other resources to help you and your household family members. The program offers someone to talk to and resources to consult whenever and wherever you need them.

Each employee and/or household member is eligible to schedule six free sessions with an EAP counselor. To register, call our EAP provider, **GuidanceResources**, at 1-844-285-1067 or visit [guidanceresources.com](#). Ask your Manager for our Organization Web ID.

When you call the EAP, a counselor will spend time speaking with you, or your household member, to identify the issue, gather information, and provide personal assistance. When appropriate, the EAP counselor will help schedule an appointment with an EAP affiliate for a face-to-face meeting. All EAP Plus counselors and affiliates are licensed by state governing agencies.

The EAP offers counseling and resource on a variety of issues, such as:

- Family issues
- Substance abuse
- Relationship issues
- And more

**GuidanceResources®**

# ADDITIONAL BENEFITS

## EMPOWER RETIREMENT 401(k)



Employees age 21 or older are automatically enrolled in the 401(k) Retirement Plan through **Empower Retirement** at a pretax contribution rate of 6% after completing 1,000 hours of service.

The Company encourages you to save by matching your contributions \$1.00 for every \$1.00 you contribute up to 3% of your compensation and \$.50 for every \$1.00 on the next 3%. By deferring 6% of your eligible compensation, you maximize your Company match. For more information about our 401(k) Retirement Plan, visit [discounttirefamily.com/401k-retirement-plan](https://discounttirefamily.com/401k-retirement-plan).

## EDUCATIONAL ASSISTANCE



The company offers a variety of Educational Assistance Programs, including:

**Tuition Assistance Program** - Eligible part-time employees may be reimbursed up to \$1,000 per year for eligible education expenses.

**ASU Online Scholarship Program** - All employees and their dependents are eligible to receive a 20% scholarship toward undergraduate and graduate programs through ASU Online.

Visit [discounttirefamily.com/educational-assistance](https://discounttirefamily.com/educational-assistance) for information on eligibility and restrictions that may apply to these programs.

## HEALTH AND WELLNESS

The health and wellness of our employees is very important and many helpful resources are available to employees and their families on the Discount Tire Family website, such as information on emotional and mental health support programs and services, caregiver and parenting resources, COVID-19 information, healthy recipes, tips on staying healthy, and more. Visit [discounttirefamily.com](https://discounttirefamily.com) to explore these topics and the rest of our health and wellness resources.

Once your benefits are effective on January 1, you may log in to [mybenefitshome.com](https://mybenefitshome.com) to learn more about the additional health and wellness features of your BlueCross BlueShield medical plan, including Blues on Call, Sharecare, and Baby Blueprints.

## HELP FOR EMPLOYEES AND THEIR FAMILIES



**Bruce T. Halle Assistance Fund** - Provides basic assistance to employees who incur extraordinary expenses as a result of disasters or other emergency hardships. For more information or to apply for assistance, visit [discounttirefamily.com/bruce-t-halle-assistance-fund](https://discounttirefamily.com/bruce-t-halle-assistance-fund).

## PERKSPOT DISCOUNTS



**Perkspot** is a FREE discount program for all employees. Use Perkspot to find exclusive discounts at national and local merchants. Get discounts on dining, travel, apparel, electronics, cell phones, and more. Register for Perkspot at [discounttire.perkspot.com](https://discounttire.perkspot.com).

## NATIONWIDE PET INSURANCE



Pet Protection plans are offered through **Nationwide Pet Insurance**. You may enroll in this benefit at any time and premiums are paid directly to Nationwide Pet Insurance. Choose basic protection or opt to include preventive care, such as wellness exams and shots. Visit [petinsurance.com/discounttire](https://petinsurance.com/discounttire) to view plan details and pricing for your state.



# FREQUENTLY ASKED QUESTIONS (FAQ)

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## HOW DO I FIND AN IN-NETWORK DOCTOR?

Log into your account at [mybenefitshome.com](https://mybenefitshome.com) to search for in-network doctors, clinics and facilities. If you haven't registered and set up your account, you may search by choosing your plan type: **BCBS PPO**.

Out-of-network doctors/services may cost more or may not be covered. See *coverage summary on page 6*.

## HOW DO INDIVIDUAL/FAMILY DEDUCTIBLES WORK?

The individual deductible amount is the amount each person on the plan may be required to pay out-of-pocket prior to plan coverage starting. The family deductible amount is the total deductible that must be met before coverage starts if you have yourself plus one or more dependents (spouse or children) on your plan. The family amount may be met by the full individual amount being met by you and one other dependent, or the combination of partial deductibles being met by more than two dependents, which added together meet the full family amount.

## DOES THE HSA HAVE ELIGIBILITY REQUIREMENTS OR RESTRICTIONS?

To be eligible to contribute to the HSA, you cannot have other non-HSA compatible coverage (i.e. Traditional PPO, HMO, or HRA plans, including non-HSA compatible coverage through a spouse's employer, your spouse enrolled in a non-limited FSA, Medicare, Medicaid, or Tricare), or have someone claim you as a dependent for tax purposes. If this is the case, you can still elect the Health Savings Plan but you may not receive the employer contributions or make your own pre-tax contributions to the HSA.

## HOW DO I USE MY HSA FUNDS TO PAY FOR QUALIFIED MEDICAL EXPENSES?

You may use your Optum Bank debit card to pay at the time of the medical service or for paying the bill online; pay through the Optum Bank Mobile app; or reimburse yourself if you forgot to use your HSA funds when paying for a qualified medical expense. If you would like an additional HSA debit card for your spouse or eligible dependents, sign into your account at [optumbank.com](https://optumbank.com) and in the *I Want To* section choose *Manage Debit Cards*.

You may also download the Optum Bank Mobile app to manage your HSA by tracking your balance, submitting receipts, paying bills, reimbursing yourself, searching for qualified expenses, and more.

## WHAT ARE THE ADVANTAGES OF AN HSA?

HSAs allow you to contribute money through tax free weekly payroll deductions. The balance in your HSA rolls over each year and there is no time limit to use your funds. Use the funds today towards qualified medical expenses or grow your funds for future expected or unexpected medical expenses.



1. ***Your contributions are made pre-tax, decreasing your overall taxable income.***
2. ***Your account grows tax free through investments or interest payments.***
3. ***Money is withdrawn tax free when you pay for qualified health care expenses.***

# FREQUENTLY ASKED QUESTIONS (FAQ)

## WHAT ARE QUALIFIED HEALTHCARE EXPENSES?


Qualified out-of-pocket health care expenses may include medical expenses you incur prior to meeting your deductible, the 20% in-network coinsurance once your deductible is met, and/or qualified dental and vision expenses. Learn more about qualified medical expenses at [optumbank.com/resources/medical-expenses](https://optumbank.com/resources/medical-expenses).

## HOW MUCH SHOULD I CONTRIBUTE TO MY HSA?

All medical expenses incurred under the Health Savings Plan are your responsibility up to the deductible amount (\$2,000 individual / \$4,000 family). After the deductible is satisfied, the plan begins coverage at 80% for in-network expenses. Keep this in mind when you set your payroll deduction amounts.

A variety of factors should be considered when choosing your weekly payroll deduction amount, including:

- Your deductible must be met before your plan covers medical expenses
- You and your family's typical medical expenses and regular prescriptions
- Future medical, dental and vision expenses
- Total contributions by you and the Company may not exceed the combined annual IRS limit (see table)

For more information about HSAs or help choosing your payroll deduction amount, visit Optum's Health Accounts Education website at [openenrollment123.com](https://openenrollment123.com). Click Online Tools  to access Optum's HSA calculator.



**OPTUM** Bank®

Contribution	Health Savings Plan
	individual / family
Company Contribution	\$500 / \$1000
Contribution Annual Maximum (includes Company contribution)	\$3,600 / \$7,200
55 or older - catch up contribution	\$1,000 (individual)

## WILL MID-YEAR BENEFIT CHANGES AFFECT MY HSA?

If you change your Health Savings Plan enrollment from individual to family or family to individual due to a qualifying event mid-year, the Company's contribution to your HSA will remain the same as which you initially enrolled. This means, once the Company contribution is deposited into your HSA, additional funds will not be added mid-year if you add family to your plan, and funds will not be taken away if family is removed.

Although the Company contribution will not change, you may change your weekly payroll deduction in Workday at any time. You may choose to raise or lower your contribution rate if you add or remove dependents from your Health Savings Plan, become aware of new health care needs, or any other reason that may arise.

# BENEFITS CONTACT LIST

Benefit/Provider	Contact
<b>Medical</b> Blue Cross Blue Shield of Arizona	1-800-652-9451 <a href="http://mybenefitshome.com">mybenefitshome.com</a>
<b>Health and Wellness</b> Blues on Call (Authorizations, Claims, Speak with a Nurse) Wellness Coaching	1-888-258-3428 1-800-650-8442
<b>Healthy Pregnancy Program</b> Baby Blueprints	1-866-918-5267
<b>Prescriptions</b> Express Scripts	1-800-652-9451 <a href="http://mybenefitshome.com">mybenefitshome.com</a>
<b>Health Savings Account</b> Optum Bank	1-844-326-7967 <a href="http://optumbank.com">optumbank.com</a>
<b>Employee Assistance Program (EAP)</b> GuidanceResources Ask your Manager or the Benefits team for the Organization Web ID	1-844-285-1067 <a href="http://guidanceresources.com">guidanceresources.com</a>
<b>401(k) Retirement Plan</b> Empower Retirement	1-844-372-8473 <a href="http://empowermyretirement.com">empowermyretirement.com</a>
<b>Pet Insurance</b> Nationwide Reference group "DISCOUNT TIRE"	1-877-738-7874 <a href="http://petinsurance.com/discounttire">petinsurance.com/discounttire</a>
<b>Employee Perks</b> PerkSpot	1-866-606-6057 <a href="http://discounttire.perkspot.com">discounttire.perkspot.com</a>
<b>COBRA Participant Services</b> Discovery Benefits	1-866-451-3399 <a href="mailto:customerservice@discoverybenefits.com">customerservice@discoverybenefits.com</a> <a href="http://discoverybenefits.com">discoverybenefits.com</a>

**Questions?** Contact the Human Resources Benefits Team at [benefits@discounttire.com](mailto:benefits@discounttire.com) or 1-800-347-4348.

## DISCOUNT TIRE FAMILY

For additional information on the benefits listed in this guide or to learn about other benefits available to you and your family, please visit the Discount Tire Family website at [discounttirefamily.com](http://discounttirefamily.com). You and their family may visit the website to access benefit information at any time, on any device, from work or home.

We continue to grow the Discount Tire Family website and encourage you to visit!

