

# Qualified Essential Coverage

For eligible part-time employees

## 2025 Benefits 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 2025 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 2025 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.

# QUALIFIED ESSENTIAL COVERAGE (QEC)

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## FOR ELIGIBLE PART-TIME 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 Benefits Guide* because you qualify for this medical plan based on the hours you worked over the last 12 months. Each year, your eligibility for this medical 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 child for whom health coverage is required through a Qualified Medical Child Support Order (QMCSO)
- Your legally adopted child
- A child for whom you have legal guardianship

# 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.

## 1. LOG IN TO WORKDAY TO COMPLETE YOUR BENEFIT ENROLLMENT

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

## 2. CLICK THE BENEFIT CHANGE

- On the Workday home page, click the Benefit Change notification in the Awaiting Your Actions section.
- Refer to the [Qualified Essential Coverage \(QEC\) For Eligible Part-Time Employees Benefit Enrollment Workday Quick Reference Guide \(QRG\)](#) for instructions on completing your benefit enrollment.

## 3. 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.
- If you choose to elect the Health Savings Plan, be sure to elect the Health Savings Account. Health Savings Accounts do not automatically renew and must be elected every year.
- You will be automatically enrolled in the Company's Employee Assistance Program (EAP), at no cost to you. See page 4 for information about this free support for you and your family.

## 4. WHILE IN WORKDAY, REVIEW YOUR INFORMATION

- Dependent(s): For help adding dependents, refer to the [Qualified Essential Coverage \(QEC\) for Eligible Part-Time Employees Adding Dependents Workday Quick Reference Guide \(QRG\)](#). Ex-spouses and dependent children age 26 and older are not eligible for coverage.
- Contact information including: email, phone number and current mailing address.
- Emergency contacts: reliable adults who can be easily contacted and can act fast in an emergency.

## 5. 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!
- Once your elections are submitted, you may view your Benefits Statement, which offers an option to print a copy for your records.

# DISCOUNT TIRE FAMILY WEBSITE

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 your 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!

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program (EAP), provided through **SupportLinc**, is a confidential, FREE, 24/7 support resource. You are **automatically enrolled** in the Company's EAP, with no premium contributions deducted from your weekly paycheck.

SupportLinc offers convenient, on-the-go support for you and your household members through the web portal or mobile app. Register your account so help is there when you need it. Once registered, be sure to complete the Mental Health Navigator survey, so you can begin receiving personalized guidance to access support and resources.

This benefit includes: unlimited phone consultations with EAP experts about family, financial, or legal matters. Six in-person or video sessions can be scheduled with a counselor, per clinical support need, such as stress, anxiety, depression, relationship issues, or substance use. You will also have access to in-the-moment support, including:

- Phone - Call to speak to a licensed clinician 24/7 for immediate assistance.
- Textcoach - Personalized coaching with a licensed counselor on mobile or desktop.
- Virtual Support Connect - Moderated group support sessions on an anonymous, chat-based platform.
- Animo - Self-guided resources to improve focus, wellbeing, and emotional fitness.
- Mindstream™ - mental health support. See EAP flyer for details.

Access the EAP by calling SupportLinc at 888-881-5462 or visiting their website [supportlinc.com](http://supportlinc.com). Ask your Manager or the Benefits team for the Group Code.



### Live chat

Available on the web portal or mobile app



### In-the-moment

Support by phone from a licensed clinician 24/7/365



### Video counseling

Schedule a virtual session by mobile or desktop



### Email

Send a question to [support@curalinc.com](mailto:support@curalinc.com)



### Short code

Text 'support' to 51230



### Textcoach®

Personalized coaching on desktop or mobile



### In-person counseling

Call for a referral to a local counselor



### Animo

Self-directed modules on desktop or mobile

# MEDICAL RATES AND COVERAGE DETAILS


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## 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.**

The medical plan offered to qualified part-time benefit eligible employees is a Health Savings Plan through **United Healthcare (UHC)**. Review coverage, rates, and plan details to decide to see if this plan is best for you and your family. Find in-network providers at [myuhc.com](http://myuhc.com) or download the UnitedHealthcare app.

## 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 / \$7,000 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 for 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.*

## Hinge Health



Employees and their families who are enrolled in the Company medical plan may be eligible to participate in exercise therapy through our partnership with **Hinge Health**. This Program offers personalized, virtual exercise therapy to help relieve back and joint pain. Through the Hinge Health app, therapy can be done anywhere, anytime, at no cost to you.

## Additional Health and Wellness Programs

See the Health and Wellness flyer for information about additional features included in the Company medical plan.

# MEDICAL PLAN COVERAGE



		Health Savings Plan	
<b>Company Contribution to Your HSA</b>		\$500 / \$1,000 $\Sigma$	
Individual / Family		 <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>			
<b>Out-of-Pocket: Individual / Family</b>		\$3,500 / \$7,000	\$7,000 / \$14,000
<b>Lifetime Maximum</b>		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 Medical - via <a href="http://myuhc.com">myuhc.com</a>		80%*	N/A
Physician Office Visit		80%*	60%*
Specialist Office Visit		80%*	60%*
<b>Behavioral / Substance</b>			
Virtual Visit Telemental Health - via <a href="http://myuhc.com">myuhc.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>Retail Pharmacy 30-day supply</b>	 <b>Mail Order 90-day supply</b>
<b>Prescription Copays</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.**

**NOTE:** You must elect this benefit and set your weekly contribution amounts when you enroll, but you may increase or decrease your weekly contribution amounts in Workday any time throughout the year. Your HSA contribution will not automatically renew from year to year; you will need to elect this benefit and specify the amount every year during Open Enrollment.

## 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.

<b>For today: Use it for health expenses</b>	<b>For tomorrow: Build a safety net</b>	<b>For the future: Prepare for retirement</b>
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. 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.

Your unused HSA balance will roll over each year and there is no required time frame for using these funds. Later, if you decide to disenroll from the Medical Health Savings Plan during open enrollment or a qualifying event, a maintenance fee will apply to maintain your established Health Savings Account.

For more information about HSAs or help choosing your payroll deduction amount, visit Optum Financial's online resource library at [optum.com/en/library/health-finances](https://optum.com/en/library/health-finances).

## LIFE EVENT BENEFIT CHANGES

Open Enrollment is the one time of year where you can change your benefit elections for any reason. If you experience a qualifying life event, such as marriage, birth or adoption, divorce, gain or loss of other coverage, and/or death of a spouse or dependent, you may be eligible for a special enrollment period where you can make changes to your benefit elections. Otherwise, changes may need to wait until the next Open Enrollment period, which is held annually in the fall.

**NOTE:** You will have **31 days from the date of the qualifying event** to log in to Workday and submit the changes. **These changes will require specific supporting documentation** and will become effective the date of the qualifying event. Visit [discounttirefamily.com/life-event-benefit-changes/](https://discounttirefamily.com/life-event-benefit-changes/) for specific documentation requirements for each type of event.

# ADDITIONAL BENEFITS



## EMPOWER RETIREMENT 401(k)

**Empower Retirement** is the record keeper for the Company's 401(k) plan. **Employees age 21 or older who have completed 1,000 hours of service during a one-year period are automatically enrolled** in the plan at a pretax contribution rate of 6%. You may choose a different contribution amount, choose to make Roth 401(k) contributions, or opt out at any time.

The Company makes contributing to the 401(k) Retirement Plan a win/win benefit. We encourage you to save by matching your contributions \$1.00 for every \$1.00 you contribute up to 6% of your compensation. By deferring 6% of your eligible compensation, you maximize your match. The Company's matching contributions are deposited in your account quarterly, and you are 100% vested in the employer matching contributions after 3 years of service (with a minimum of 1,000 hours each calendar year).

Visit [empowermyretirement.com](http://empowermyretirement.com) or download the Empower Retirement app to access account balances, contributions, transaction history, statements and more. Beneficiaries for your 401(k) are managed through your Empower Retirement account. Login on the Empower Retirement website or call 844-372-8473 to verify your beneficiary information or to add a beneficiary.



## EDUCATIONAL ASSISTANCE

The Company encourages all employees and their families to seek out educational opportunities and offers a variety of educational assistance programs. Visit [discounttirefamily.com/educational-assistance](http://discounttirefamily.com/educational-assistance) or information on programs and eligibility.

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

*Discount Tire:* Visit the Education Assistance KC page, accessible from the Company > Learning menu.

*Suburban Tire:* Visit the Suburban Tire KC page      *Ellisville:* Visit the Ellisville KC page

**ASU Online Scholarship Program** - All employees and their dependents are eligible to receive a 20% scholarship toward undergraduate and graduate programs through ASU Online. Scholarship use is limited to the employee and one dependent at any given time. Find information about learning options, confirm eligibility, and start the enrollment process for ASU Online through the online portal [discounttire.instride.com](http://discounttire.instride.com). Students must use the online portal to receive the scholarship.



## 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](http://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](http://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](http://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 [myuhc.com](http://myuhc.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:

- **Choice Plus** for employees with the Company's United Healthcare plan in all states except Wisconsin
- **Options PPO** for employees with the Company's United Healthcare plan in Wisconsin

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, with the exception of eligible preventive care. 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](http://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 healthcare expenses are designated by the IRS and may include the following:

- Medical and pharmacy expenses you incur prior to meeting your deductible
- The 20% in-network coinsurance once your deductible is met
- Qualified dental expenses
- Qualified 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 and pharmacy expenses incurred under the Health Savings Plan are your responsibility up to the deductible amount (\$2,000 individual / \$4,000 family), with the exception of eligible preventive care. 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 and pharmacy 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 information about using your HSA, visit [discountirefamily.com](https://discountirefamily.com) or contact Optum Bank's customer service at 1-844-326-7967 or [optumbank.com](https://optumbank.com).



**OPTUM** Bank®

	<b>Health Savings Plan</b>
<b>Contribution</b>	<b>individual / family</b>
<b>Company Contribution</b>	\$500 / \$1000
<b>Contribution Annual Maximum</b> <i>(includes Company contribution)</i>	\$4,300 / \$8,550
<b>55 or older</b> - catch up contribution	\$1,000 (individual)

## WILL LIFE EVENT 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, 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 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> United Healthcare: Advocate4Me, Maternity Support Program	1-855-837-1612 <a href="http://myuhc.com">myuhc.com</a>
<b>Substance Use Treatment Helpline</b> Optum Confidential Licensed Clinician	1-855-780-5955 <a href="http://liveandworkwell.com/recovery">liveandworkwell.com/recovery</a>
<b>Prescriptions</b> Optum Rx	1-855-837-1612 <a href="http://myuhc.com">myuhc.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> SupportLinc Ask your Manager or the Benefits team for the Group Code.	1-888-881-5462 <a href="http://supportlinc.com">supportlinc.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> WEX	1-866-451-3399 <a href="mailto:customerservice@wexhealth.com">customerservice@wexhealth.com</a> <a href="http://wexinc.com">wexinc.com</a>

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

*“Success comes from focusing on what each person owes to his family, to future employees, and to the next customer coming in the door.”*

*Bruce T. Hoyle*

