



# Benefits Summary

2026 - 2027



Murgado  
Automotive  
Group

# Medical Insurance





# Medical Insurance | Cigna

## Preferred Provider Organization (PPO)

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. You have a deductible to meet and once the deductible is met, coinsurance (or the cost share between you and the carrier) kicks in. The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). If you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum.

## High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

This medical plan option is comprised of two components (1) a High Deductible Health Plan (HDHP) and (2) a tax-exempt savings account called a Health Savings Account (HSA). The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them.

*The tax-preferred status of your HSA contributions depend on a number of factors. For example, you must be enrolled in a qualified high deductible health plan. Also, residents of California and New Jersey are taxed on HSA contributions at the state level. State tax laws can change periodically, so you should consult with a tax advisor to confirm the tax treatment of HSA contributions in your state.*

| Choice of plan options:  | Bronze HDHP - HSA Compliant   | Silver HDHP - HSA Compliant  | Gold  | Platinum  |
|--|---|--|---|---|
| <b>Network*</b>  | Local Plus  | Local Plus   | Local Plus  | Local Plus  |
| <b>Deductible</b><br>Individual (In-Network / Out-of-Network)<br>Family (In-Network / Out-of-Network)  | \$6,500<br>\$13,000   | \$2,500 / \$5,000<br>\$4,000 / \$8,000   | \$4,000 / \$8,000<br>\$8,000 / \$16,000   | \$1,000 / \$2,000<br>\$2,000 / \$4,000  |
| <b>Coinsurance</b><br>In-Network / Out-of-Network  | 70%   | 70% / 50%  | 70% / 50%   | 70% / 50%   |
| <b>Out-of-Pocket Max</b><br>Individual (In-Network / Out-of-Network)<br>Family (In-Network / Out-of-Network)   | \$8,050<br>\$16,100<br><i>Includes Deductible</i>                         | \$3,500 / \$7,000<br>\$7,000 / \$14,000<br><i>Includes Deductible</i>                        | \$9,200 / \$18,400<br>\$18,400 / \$36,800<br><i>Includes Deductible</i>             | \$3,000 / \$6,000<br>\$6,000 / \$12,000<br><i>Includes Deductible</i>             |
| <b>Physician Services (In-Network)</b><br>Well Adult / Well Child<br>Telemedicine (PCP / SPC)<br>Physician Office / Specialist Visit<br>X-Rays / Lab Diagnostics | 100%<br>Deductible then 70%<br>Deductible then 70%<br>Deductible then 70% | 100%<br>Deductible then 70%<br>Deductible then 70%<br>Deductible then 70%                    | 100%<br>\$50 copay / \$125 copay<br>\$50 copay / \$125 copay<br>Deductible then 70% | 100%<br>\$25 copay / \$40 copay<br>\$25 copay / \$40 copay<br>Deductible then 70% |
| <b>Emergency Room</b>  | Deductible then 70%   | Deductible then 70%  | Deductible then 70%   | \$200 copay   |
| <b>Urgent Care (In-Network)</b>  | Deductible then 70%   | Deductible then 70%  | Deductible then 70%   | \$50 copay  |
| <b>Prescription Drugs (In-Network)</b><br>Generic / Preferred Brand / Non-Preferred Brand  | Deductible then 70%   | <b>Copays:</b><br>Deductible then \$10 / \$25 / \$45<br><br>Specialty: Deductible then \$150 | <b>Copays:</b><br>\$10 / \$60 / \$150<br><br>Specialty: \$300                       | <b>Copays:</b><br>\$10 / \$25 / \$45<br><br>Specialty: \$150                      |

\*Please see next page for network details

## How to Obtain Digital ID Card

- 1) Log into myCigna.com or the myCigna App
- 2) Click or tap "ID Cards"
- 3) View your card(s) as well as any dependents' cards
- 4) Email cards directly to doctors
- 5) Save your digital ID cards in your Apple Wallet



# Medical Insurance | Cigna

## LocalPlus Network

The LocalPlus<sup>®</sup> plan delivers a cost-effective solution designed to be flexible and help you control health care costs—without sacrificing the quality and convenience you want and expect.

This network consists of a collaboration of health care communities to create local networks of health care providers, specialists and hospitals that deliver value and results right where you live. In certain local areas, or when in any LocalPlus network area, you must receive care from a health care professional or facility in this network to receive in-network coverage. If you choose to go outside the LocalPlus network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), you will receive out-of-network coverage. Your share of the costs may be higher than what you would pay for in-network care.

## How you can save:

- In your local area, or when in any LocalPlus network area, you must receive care from a health care professional or facility in this network to receive in-network coverage.
- If you're temporarily away from your local area or another LocalPlus network area, you have extra peace of mind knowing you can access in-network providers or hospitals through our nationwide Away From Home Care feature.
- If you choose to go outside the LocalPlus network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), you will receive out-of-network coverage. Your share of the costs may be higher than what you would pay for in-network care.

## Is your provider in the LocalPlus Network?

- 1) Go to Cigna.com
- 2) Click on "Find a Doctor"
- 3) Under "How are you Covered?" click on "Employer or School"
- 4) Enter the location in the search box. Then select the type of search you'd like to perform and follow the prompts to search for a provider
- 5) Continue as a guest or log in to your myCigna account
- 6) Confirm your location under "I Live in" and click "Continue"
- 7) Choose "LocalPlus" from the list of medical plans to see providers in the LocalPlus network

**LocalPlus has national reach and will be the network in the following areas. This list is not all inclusive. Please see plan documents for a list of all LocalPlus areas within the nation.**

- South Florida
- New Jersey
- Chicago and Northwest Indiana





# HSA | Cigna

## High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

Although you have the flexibility to see any doctor or visit any hospital of your choice, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. Preventive care services are covered at 100% as long as your physician codes your visit as preventive and services fall under the allowable preventive services guidelines ([www.healthcare.gov/coverage/preventive-care-benefits](http://www.healthcare.gov/coverage/preventive-care-benefits)). For other services, including routine office visits, procedures, lab work, prescription drugs, etc., no benefits will be paid until your annual deductible has been met.

You're eligible for a health savings account if:

- You are covered by a qualified high deductible health plan (HDHP)
- You are not covered by any other medical coverage that is not considered a qualified HDHP
- You are not enrolled in Medicare (Part A included)
- You are not claimed as a dependent on someone's tax return
- You are not enrolled in a Medical Flexible Spending Account (your own or your spouse's)

## Advantages to having an HSA

- There's a triple tax savings benefit as contributions are not taxed going into the account, while they sit there earning interest or when they're taken out for a qualified medical expense
- You pay less in premium for this plan
- Unused funds rollover each year with no maximum on how much you can save and accumulate over time
- The account is portable so you never have to worry about losing the money in the account should you change between plans, retire or even seek employment elsewhere
- Your HSA can be viewed as a second means of savings for your retirement
- You control your healthcare spending and choose when to use your HSA dollars and when to save them
- You become a more informed participant in your healthcare and healthcare spending

## Steps to using your HSA

- 1 Go to the doctor and present your carrier ID card
- 2 Your doctor submits your medical services to the carrier to be discounted
- 3 Your carrier adjusts the pricing to reflect the network discounted amount for your services
- 4 The carrier generates an Explanation of Benefits (EOB) and sends it to you
- 5 By now you've received an invoice from your doctor - make sure the EOB and invoice match
- 6 Pay your doctor directly with pre-tax dollars from your HSA or post-tax dollars from your pocket if funds are not available

## Using your HSA on qualified expenses

You can use the money in your HSA to pay for qualified medical, dental and vision expenses permitted under federal tax law. Examples include, but are not limited to:

### Medical Expenses

- Acupuncture
- Chiropractic care
- Fertility treatments
- Diagnostic services
- And more

### Dental Expenses

- Crowns
- Dentures
- Orthodontia
- Teeth cleanings
- And more

### Vision Expenses

- Vision exams
- Contacts / Eye glasses
- Laser eye surgery
- And more

For a full list of qualified medical expenses go to [www.irs.gov](http://www.irs.gov) and search Section 213d

## 2026 HSA Contributions

| IRS Max Contribution:                    | Employee Only | Family  |
|--|---------------|---------|
| Max HSA Contribution (Tax-free)          | \$4,400       | \$8,750 |
| Catch-up Contribution (Age 55 and Older) | \$1,000       |         |

*The tax-preferred status of your HSA contributions depend on a number of factors. For example, you must be enrolled in a qualified high deductible health plan. Also, residents of California and New Jersey are taxed on HSA contributions at the state level. State tax laws can change periodically, so you should consult with a tax advisor to confirm the tax treatment of HSA contributions in your state.*



# Medical Insurance | Cigna Capabilities

Cigna medical plan customers have access to a variety of solutions and capabilities to help you feel your best.

## Behavioral Programs

Challenges to mental well-being come in many forms, and so do the ways we can work through them. Whether you need help reducing stress, are feeling motivated to make a change in your life, or need to talk to someone, we offer a variety of behavioral support tools and services to help ensure you get the support that works best for you. Cigna can assist through virtual counseling, in-person therapy, text therapy, coaching, wellness seminars, etc.

Visit [myCigna.com](https://myCigna.com) to find a provider or call the number on the back of your ID card. You can call Cigna anytime, any day, 24/7. They are ready to assist you.

## Cigna MDLive

Virtual care is making access to high-quality healthcare more convenient and affordable - for you and every covered member of your family. That's why Cigna has partnered with MDLIVE to offer a broad suite of convenient virtual care options - available by phone or video, and in English or Spanish.

- Primary Care: Easy, fast appointments, referrals, prescriptions, lab work and diagnostic tests
- Urgent Care: Available via E-Treatment, phone, or video
- Dermatology: Fast, customized care for skin, hair, and nail conditions - no appointment required
- Behavioral Care: Talk therapy and psychiatry from the privacy of home, with no waiting rooms

- 1 It's easy to connect to care.
- 2 Access MDLive by logging into [myCigna.com](https://myCigna.com) or by using the myCigna App.
- 3 Find the "Talk to a Doctor" button on the homepage. You may have to scroll down.
- 4 Select the type of virtual care you need - Medical or Counseling. Estimated cost will be shown.

Schedule your appointment or start your visit today.

## Omada—Diabetes Prevention

Cigna is offering Omada to help members manage weight and create healthier habits with one-on-one personal coaching and the tools needed to make long-lasting health changes. You may join Omada for access to one-on-one support from an Omada health coach, easy monitoring with a smart scale, and online peer groups and communities. Omada helps members:

- See smart scale readings in the Omada app after each use
- Eat healthier without counting calories or cutting out favorite foods
- Get up and move
- You must register and be accepted into the program to receive it at no cost

Register on the [myCigna](https://myCigna.com) website or app to receive additional information.

## Your Health First

Cigna takes a holistic approach to helping you manage your chronic conditions by offering one-on-one personal health coaching over the phone, as well as digital tools, to help you manage your chronic conditions and achieve your health goals. And it's all available as part of your medical plan, at no additional cost. This program provides coaching for the following chronic health conditions:

- Heart Disease
- Coronary Artery Disease
- Congestive Heart Failure
- Bipolar Disorder
- Acute Myocardial Infarction
- Peripheral Arterial Disease
- Asthma
- Chronic Obstructive Pulmonary Disease
- Diabetes Type 1 & 2
- Weight Complications
- Low Back Pain
- Anxiety/Depression



# Medical Insurance | Cigna Capabilities

## Healthy Babies

Give your baby a health start. You'll find a wealth of information on myCigna.com from trusted sources such as WebMD, Healthwise, and the March of Dimes. You'll learn how to:

- Make a plan for a healthy pregnancy
- Monitor your pregnancy week by week
- Prepare for labor and delivery
- Care for your baby

Use the Cigna Healthy Pregnancy App to track and learn about your pregnancy. It also provides support for baby's first two years. Download the Cigna Healthy Pregnancy app now. It's easy to use. Just enter your due date, myCigna user ID, and password.

## Pathwell Bone and Joint

Bone and joint pain can affect everything, including how you're feeling emotionally. Whether the pain just started or you're ready to find care, Cigna Pathwell Bone & Joint® and our dedicated care team can help guide you to the right care at the right time for your spine, knee, hip and shoulder pain. You'll have access to:

Guidance to the care you need:

- Finding the right treatment plan
- Understanding your benefits
- Access to in-network physical therapy
- Education on how lifestyle can impact musculoskeletal help
- Pre-and post-surgery support and connection with other helpful resources

Online tools and resources:

- Our user-friendly digital tools enable you to communicate with your dedicated Clinical Care Advocate, and access personalized activities and articles to support your care plan

Surgery benefit:

- Finding quality, affordable surgeons who are part of the Pathwell Bone & Joint surgery benefit
- Understanding how to qualify for the zero or low-cost surgery benefit
- Reviewing the travel benefit of up to \$600 when a Pathwell Bone & Joint designated surgeon isn't close to home
- Additional programs and support offered through your Cigna Healthcare benefits

Visit [CignaPathwellBoneandJoint.com](http://CignaPathwellBoneandJoint.com) or call 877-505-5875 to learn more about Cigna Pathwell Bone and Joint.

## Foodsmart

Medical plan customers have access to personal nutrition support that can help you save money on food and feel your best. You have access to a virtual dietitian who can help—an expert in nutrition—who will create a personalized nutrition plan based on your health history, preferences, and goals. You'll get daily tips and tools that make following your plan simple, including thousands of delicious recipes, grocery price comparisons, food delivery, and more.

## Health Matters Care Management

Care Management is a collaborative process of helping to find the right services to meet your family's comprehensive health needs. Cigna's nurse advocates help manage your care by bringing together the right resources and people to meet your needs. We have social workers, pharmacists, and behavioral professionals who are ready to help. These services are available at no additional cost to you and are completely confidential.

# Dental Insurance





# Dental Insurance | Cigna

## Dental Health Maintenance Organization (DHMO)

These dental plans require you to choose one dentist or dental facility to coordinate all of your oral health needs. If you need to see a specialist, your primary care dentist will refer you; specialty care may require preauthorization.

A typical DHMO-type plan doesn't have any deductibles or maximums. Instead, when you receive a dental service, you pay a fixed dollar amount for the treatment based off of a pre-determined fee schedule between the carrier and your dentist. Often, diagnostic and preventive services have no fee. DHMOs offer in-network benefits only, so if you visit a dentist outside of the network, you likely will be responsible for the entire bill.

## Preferred Provider Organization (PPO)

These dental plans allow the flexibility to select any dentist in-network or out-of-network. By staying in-network, the contract between your dentist and insurance carrier will make your annual benefit period maximum last longer.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost.

### Preventive:

- Annual cleanings (2 per calendar year)
- X-rays
- And more

### Basic:

- Fillings
- Simple extractions
- And more

### Major:

- Implants
- Dentures/bridges/partials
- And more

| Choice of plan options:      | Dental PPO (High Plan)             | Dental PPO (Low Plan)              | Dental HMO                      |
|------------------------------|------------------------------------|------------------------------------|---------------------------------|
|                              | <i>In-Network / Out-of-Network</i> | <i>In-Network / Out-of-Network</i> | <i>In-Network Benefits Only</i> |
| Network Name                 | Total DPPO                         | Advantage DPPO                     | Access Plus DHMO                |
| Individual Deductible        | \$50 / \$50                        | \$50 / \$100                       | None                            |
| Family Deductible            | \$150 / \$150                      | \$150 / \$300                      | None                            |
| Office Visit Copay           | None                               | None                               | None                            |
| Preventive Coinsurance       | 100% / 100%                        | 100% / 90%                         | Scheduled Fee                   |
| Basic Coinsurance            | 80% / 80%                          | 80% / 60%                          | Scheduled Fee                   |
| Major Coinsurance            | 50% / 50%                          | 50% / 40%                          | Scheduled Fee                   |
| Annual Plan Maximum          | \$2,000 / \$2,000                  | \$1,000 / \$1,000                  | Unlimited                       |
| Orthodontia Coinsurance      | 50% / 50%                          | Not Covered                        | Various copays apply            |
| Orthodontia Lifetime Maximum | \$1,500 / \$1,500                  | Not Covered                        | Unlimited                       |

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# Vision Insurance





# Vision Insurance | Cigna

Vision insurance helps offset the costs of routine eye exams and also helps pay for vision correction eye wear, like eyeglasses and contacts, that may be prescribed by an eye-care provider.

By accessing in-network vision providers, you're able to reap the benefit of true vision insurance coverage. You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 24 months. Out-of-network providers will merely offer you an allowance towards your vision services.

Eye-care providers include many independent optical shops and national chains.

| Vision Plan Details:   | Frequency         | In-Network                           | Out-of-Network      |
|--|-------------------|--------------------------------------|---------------------|
| Network  | Cigna Vision      |                                      |                     |
| Eye Exam   | Every 12 months   | \$10 copayment                       | \$45 max allowance  |
| Lenses<br>- Single vision<br>- Bifocal<br>- Trifocal<br>- Lenticular | Every 12 months*  | \$25 copayment                       | Allowance varies    |
| Frames   | Every 24 months*  | \$130 allowance + 20% off balance*** | \$71 max allowance  |
| Elective Contacts  | Every 12 months** | \$130 allowance                      | \$115 max allowance |

\*Vision benefit frequencies are based on the date of service within the policy year

\*\* You cannot get contacts and glasses in the same calendar year

\*\*\*At participating providers

## Get More of What You're Looking For

**More choices** - Every doctor in our vision network is carefully selected. This gives you the flexibility to choose from the right mix of independent, national and regional retail providers, including LensCrafters®, Pearle Vision® and Target Optical®. Plus, we offer in-network options with online providers that include LensCrafters.com®, Ray-Ban.com®, Glasses.com®, TargetOptical.com®, contactsdirect.com® and Oakley.com®.

**More styles** - Choose nearly any frame, lens or contact lens – including frames from popular designer brands, such as Armani, Coach, Ray-Ban, DKNY and more.

**More savings** - A vision plan from Cigna Healthcare offers an average savings of almost 70% on exams and materials. You'll also get up to 40% off additional pairs of glasses plus a 20% discount on nonprescription sunglasses.

**LASIK** - Interested in Laser Vision Correction service such as LASIK? Visit your MyCigna.com and search for Healthy Rewards® for details.

**Finding a doctor** - There are three ways to find a quality eye doctor in your area:

- 1) Log into myCigna.com, under "Coverage", select Vision page. Click on Visit Cigna Vision. Then select "Find a Cigna Vision Network Eye Care Professional" to search the Cigna Vision – serviced by EyeMed Directory.
- 2) Don't have access to myCigna.com? Go to Cigna.com, top of the page select "Find A Doctor", select Employer or School, click on Additional Directories and select Cigna Vision serviced by EyeMed Directory.
- 3) Prefer the phone? Call the toll-free number found on your Cigna insurance card and talk with a Cigna Vision customer service representative

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# Additional Benefits





# Basic Life and AD&D Insurance

Basic Life Insurance helps ease your loved ones' financial burden. Your designated beneficiary will receive a benefit if you pass away from a covered accident or illness. In addition, Accidental Death and Dismemberment (AD&D) provides a benefit to your beneficiary if you pass on or become dismembered due to a specifically covered accident. Always make sure your beneficiaries are updated. The cost of the benefit is 100% paid for by the company.

| Basic Life/Accidental Death & Dismemberment |  |
|---|--|
| Benefit Amount                              | \$25,000 per employee - Life<br>\$25,000 per employee - AD&D |



# Voluntary Term Life and AD&D Insurance

Voluntary Term Life/AD&D allows you to purchase additional coverage at your own financial expense to ease your loved ones' financial burden if something should happen to you. Costs are determined on group discounted rates. Always make sure your beneficiary information is updated. An employee's maximum benefit election cannot exceed 5x their basic annual earnings. A spouse's maximum election cannot exceed 100% of what the employee takes out on themselves. An employee must be covered in order to obtain coverage for a spouse or child(ren).

For Annual Enrollment, Employees who are actively at work, and spouses who are participating in the plan may increase their coverage by one increment without submitting a statement of health, provided the increased benefit does not exceed the Guaranteed Issue Amount.

The cost of the benefit is 100% paid for by you. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will go up as you age. See your plan documents for more detail.

|                          | Employee  | Spouse    | Child(ren) |
|--------------------------|-----------|-----------|------------|
| Coverage Increments      | \$10,000  | \$5,000   | \$10,000   |
| Maximum Benefit Amount   | \$500,000 | \$250,000 | \$10,000   |
| Guaranteed Issue Amount* | \$200,000 | \$50,000  | \$10,000   |

\* Guarantee issue applies to new hires only



# Short & Long-Term Disability

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

| Disability Coverage      | Voluntary Short-Term*                                 | Voluntary Long-Term   |                    |
|--------------------------|---|---|--------------------|
|                          |   | Excluding Execs   | Executives         |
| Waiting Period           | Begins on the 8th day of continuous injury or illness | Begins on the 181st day of continuous injury or illness<br>(Or until end of STD max period) |                    |
| Benefit Amount           | 60% of weekly earnings                                | 60% of monthly earnings   |                    |
| Maximum Benefit          | \$1,000 per week                                      | \$6,000 per month   | \$15,000 per month |
| Pre-Existing Limitations | 3/6   | 3/12  |                    |
| Length of Payment Period | 25 weeks  | RBD with SSNRA  |                    |
| Premium Contribution     | Employee paid   | Employee paid   | Company paid       |

**\*STD: MetLife may offset your private STD coverage to align with wage replacement benefit payments you may receive from the state, depending on plan terms.**



# Flexible Spending Account (FSA)

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses you may incur throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses.

**Health Care FSA** - You may contribute up to \$3,400 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can be used to cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eye glasses and contact lenses, Lasik eye surgery and much more.

**Limited Purpose FSA** - If you enroll in the HDHP/HSA plan and open a health savings account, you are not able to enroll in the Health Care FSA, since you're already putting tax-free dollars aside to pay for qualified expenses. You are, however, able to enroll in the Limited Purpose FSA, which allows you to pay for eligible out-of-pocket dental and vision expenses. You are able to put up to \$3,400 into your Limited Purpose FSA for 2026.

**Dependent Care FSA** - You may contribute up to \$7,500 per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

FSAs do have a use-it-or-lose-it provision, so be conservative when electing how much to contribute. You are eligible to rollover up to \$680 to the next year.\*



# Commuter Benefits

Commuter Benefits allow you to set aside tax-free money to pay for eligible expenses you incur as part of your commute to and from work.

**Parking** - You may elect to have a maximum of \$340 per month deducted from your gross income earnings. The most common eligible expenses are charges for parking at or near your place of work or at a location from which you commute to work, such as a train station. The amount elected with not be subject to federal, state, social security or Medicare taxes.

**Mass Transit** - You may elect to have a maximum of \$340 per month deducted from your gross income earnings to be used for the cost of mass transit. The most common eligible expenses are charges for mass transit train and bus tickets. The amount elected with not be subject to federal, state, social security or Medicare taxes. Your tax savings will vary depending on your elected deduction amount and tax bracket.



# Employee Assistance Program (EAP)

EAP service offers caring and professional assistance for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help. EAP services are available 24 hours a day, seven days a week for you and your eligible dependents. There is no cost, it's just there for you when you need it.

Possible reasons to call can include:

- Stress and depression
- Life transitions
- Grief and loss
- Parenting and child care
- Elder care referrals
- Domestic violence
- Workplace conflict
- Work/life balance
- Addiction and recovery
- Financial issues
- Legal assistance
- And more

Call Telus Health at 888-319-7819 to seek care through the EAP or visit [one.telushealth.com](http://one.telushealth.com). Username is metlifeeap and password is eap



# Supplemental Medical (GAP)

TransConnect Supplemental Medical Expense Insurance can pay for Out-Of-Pocket expenses like deductibles, coinsurance, and copayments. Note that GAP plans have two separate reserves of money for Inpatient (Hospital stays & procedures) and Outpatient (Advanced Diagnostics & Procedures) benefits. As a full-time employee, you have the choice of Three GAP plan offerings.

**Please note: You cannot elect GAP coverage if you make or receive contributions into a Health Savings Account**

**\$2,000**  
**Rates (Monthly):**  
 EE: \$35.82  
 ES: \$76.94  
 EC: \$55.87  
 EF: \$93.36

**\$3,000**  
**Rates (Monthly):**  
 EE: \$45.97  
 ES: \$98.47  
 EC: \$75.43  
 EF: \$130.66

**\$5,000**  
**Rates (Monthly):**  
 EE: \$71.50  
 ES: \$151.71  
 EC: \$126.29  
 EF: \$233.24



# Legal Insurance

Just as health insurance helps protect you from healthcare costs, legal insurance helps protect you from legal expenses. Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. With MetLife, you will receive in-office services, telephone advice and various online resources. Examples include:

- Will and estate planning
- Immigration assistance
- Real estate services
- Assistance with criminal and civil issues
- Family law, divorce, child support, alimony and visitation
- Tax services
- And more

The cost of this coverage is \$19.50 per employee per month. This also covers spouses and families.



# 401(k) Program

The 401(k) Plan is an employer sponsored retirement plan that allows employees to save and invest for the purpose of building savings for retirement. Saving through a 401(k) Plan is an easy way to set aside money for your future.

**When Can I Enroll?** You may be enrolled in the plan on the first day of the month following 90 days of employment.

**How much can I contribute to the plan?** You may make pretax contributions of 1% to 20% of your salary. Contributions are made through payroll deduction.

**Pre-Tax or Post-Tax?** You may make your contributions either before or after tax. If you make your contributions pre-tax, you will save some current taxes. However, all your withdrawals will be subject to tax in retirement. If you make your contributions after-tax, then all the money you withdraw in retirement will be tax-free, both your contributions and earnings. All the company contributions will be taxable when withdrawn.

**When can I receive money from my account?** 1) At retirement 2) At termination of employment, regardless of age 3) Death or disability 4) If you are age 59 1/2 and still employed with Murgado Automotive Group, you may withdraw money from your account.



# Voluntary Worksite | MetLife

**Accident Coverage** – Accident coverage pays cash to help with out-of-pocket expenses when an accident occurs such as a concussion, fracture, burn, etc. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Accidental Death and Dismemberment (AD&D) pays an additional benefit if you become deceased or dismembered due to a specifically covered accident and would pay out to your beneficiary. A Health Screening benefit is included. *Coverage is available to employees and their families.*

**Critical Illness Coverage** – Critical illness coverage offers the protection you need when a critical illness is diagnosed such as cancer, heart attack, Type 1 Diabetes, stroke, etc. A maximum benefit of \$30,000 is available for employees to help with treatment and recovery (available in increments of \$10,000); the benefit is 100% of the employee election for spouses, and 50% of the employee election for children if electing to cover them. A health screening benefit is included.

**Group Hospital Indemnity Coverage** – Hospital indemnity insurance offers a customizable and flexible plan design that will help supplement your major medical plan offering. There are three plan levels to choose from: low, high and highest. This coverage provides benefits that employees can use to offset deductibles, co-pays, and out-of-pocket medical and non-medical expenses related to covered events that cause financial exposure, such as hospital confinement.

*Employees pay 100% of the premium. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer.*



## FAQ's

**Q: How many hours do I need to work to be eligible for insurance?**

A: You must be a full-time employee working a minimum of 30 hours a week.

**Q: Will I receive a new ID card?**

A: Yes, you will receive new cards reflecting your medical, dental and vision benefits with Cigna. Please note that Cigna does not provide hard copies of ID cards, with the exception of the Dental HMO plan. You may obtain your digital ID cards via the carrier portal.

**Q: Does the deductible run on a calendar year or policy year basis?**

A: Deductibles run on a calendar year basis from Jan. 1st - Dec. 31st.

**Q: How long can I cover my dependent children for?**

A: Dependent children are eligible up to the end of the month in which they turn 30 for medical, dental, and vision, and age 26 for all other benefits.

**Q: I just got hired. When will my benefits become effective?**

A: Your benefits will commence 1st of the month following 60 days of employment for all full time employees.

# Carrier Information





# Carrier Information

## Medical

|                           |                 |
|---------------------------|-----------------|
| Carrier                   | Cigna           |
| Website                   | www.myCigna.com |
| Member Services           | 866-494-2111    |
| Pre-Enrollment Assistance | 888-806-5094    |
| Policy Number             | 00654139        |

## HSA

|                 |                                    |
|-----------------|------------------------------------|
| Carrier         | HSA Bank with Cigna                |
| Website         | www.myCigna.com                    |
| Carrier Contact | Ashley Flowers                     |
| Phone Number    | 860-787-4220                       |
| Email           | Ashley.Flowers@cignahealthcare.com |

## Dental

|                           |                 |
|---------------------------|-----------------|
| Carrier                   | Cigna           |
| Website                   | www.myCigna.com |
| Phone Number              | 800-244-6224    |
| Pre-Enrollment Assistance | 888-806-5094    |
| Policy Number             | 3347369         |

## Vision

|                           |                 |
|---------------------------|-----------------|
| Carrier                   | Cigna           |
| Website                   | www.myCigna.com |
| Phone Number              | 888-353-2653    |
| Pre-Enrollment Assistance | 888-806-5094    |
| Policy Number             | 3347369         |

## Human Resources Contact Information

|               |  |
|---------------|--|
| Contact       | Diana Reales<br>Dianne Acquaviva   |
| Email Address | <a href="mailto:Diana.Reales@MurgadoAutoGroup.com">Diana.Reales@MurgadoAutoGroup.com</a><br><a href="mailto:Dacquaviva@motorwerks.com">Dacquaviva@motorwerks.com</a> |
| Phone Number  | 305-856-3000<br>847-381-8900   |

## Basic Life AD&D Insurance Voluntary Term Life and AD&D Insurance

|              |                 |
|--------------|-----------------|
| Carrier      | MetLife         |
| Website      | www.metlife.com |
| Phone Number | 800-638-6420    |

## Short & Long-Term Disability Insurance

|              |                 |
|--------------|-----------------|
| Carrier      | MetLife         |
| Website      | www.metlife.com |
| Phone Number | 800-438-6388    |

## Voluntary Benefits and Legal

|              |                 |
|--------------|-----------------|
| Carrier      | MetLife         |
| Website      | www.metlife.com |
| Phone Number | 800-438-6388    |

## Employee Assistance Program

|              |                        |
|--------------|------------------------|
| Carrier      | MetLife (TELUS Health) |
| Website      | one.telushealth.com    |
| Phone Number | 888-319-7819           |
| Username     | metlifeeap             |
| Password     | eap                    |

## Supplemental Medical (GAP)

|              |                                     |
|--------------|-------------------------------------|
| Carrier      | AmWins Administrator (Transamerica) |
| Website      | www.amwins.com                      |
| Phone Number | 888-763-7474                        |

## Flexible Spending Account and Commuter Benefits

|              |                            |
|--------------|----------------------------|
| Carrier      | Diversified Administration |
| Website      | www.div125.com             |
| Phone Number | 954-983-9970               |

## 401K

|              |              |
|--------------|--------------|
| Carrier      | Voya         |
| Website      | www.voya.com |
| Phone Number | 888-311-9487 |
| Plan Number  | 81T167       |

Please scan the QR code below for more information.



# Tips, Tricks & Tools





# Cigna Value Added Benefits

## Disease Management Program

Cigna's Disease Management Program can provide personal attention and one-on-one support to individuals who live with a chronic condition or are coping with a serious illness.

## Cigna Healthy Rewards® - 800.870.3470

Special discounts on programs and services designed to help your health and wellness. Offers include Jenny Craig®, Pearle Vision®, Curves®, drugstore™ and more.

## myCigna

Cigna's member portal provides access to in-network doctors with reviews and recommendations from Cigna Healthcare patients. In addition, you can connect with virtual care providers 24/7 and attain cost estimates for medical visits and procedures. myCigna dashboard houses digital ID cards as well as details on the mobile app with access to support 24/7/365.

As a Cigna member, you have access to additional tools and resources through the member login website [www.mycigna.com](http://www.mycigna.com):

## Cigna Health Assessment

The Health Assessment tool leads you through a series of questions covering height, weight, exercise, diet habits and clinical test results. Your answers provide a snapshot of where your health is today and are a good starting place for measuring progress.

## My Health Assistant

My Health Assistant offers 11 online interactive classes such as; weight management, stress management, tobacco cessations, asthma or any other health concerns.

## Cigna's Drug Price Quote Tool

The Drug Price Quote Tool allows you to get a personalized estimate for your prescription drug costs and compare costs of brand name and generic drugs



# Tips to Save Money

## Preventive/Wellness Exams Covered at 100%

- Preventive care is equal to one physical exam per year per enrolled member
- Females get an annual well-woman exam covered at 100% in addition to their annual exam
- No deductible expenses apply—the exam is completely no cost to you provided it's coded as preventive

## Prescription Drugs

- Ask your doctor if there's a generic version of the medication they're prescribing or you're already taking
- Take advantage of the Generic Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

## High Cost Scans, X-Rays & Tests

- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Finding an in-network, free-standing imaging center can save you a substantial amount of money

## Accessing Medical Care

The ER is a costly experience for issues that aren't true emergencies. There are alternatives that can offer you quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- Doctor's office: for symptoms that aren't extreme, call and let them know your symptoms require immediate attention
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit [cvs.com](http://cvs.com) or [walmart.com](http://walmart.com) to find a clinic near you
- Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.