

MORGAN

AUTO GROUP



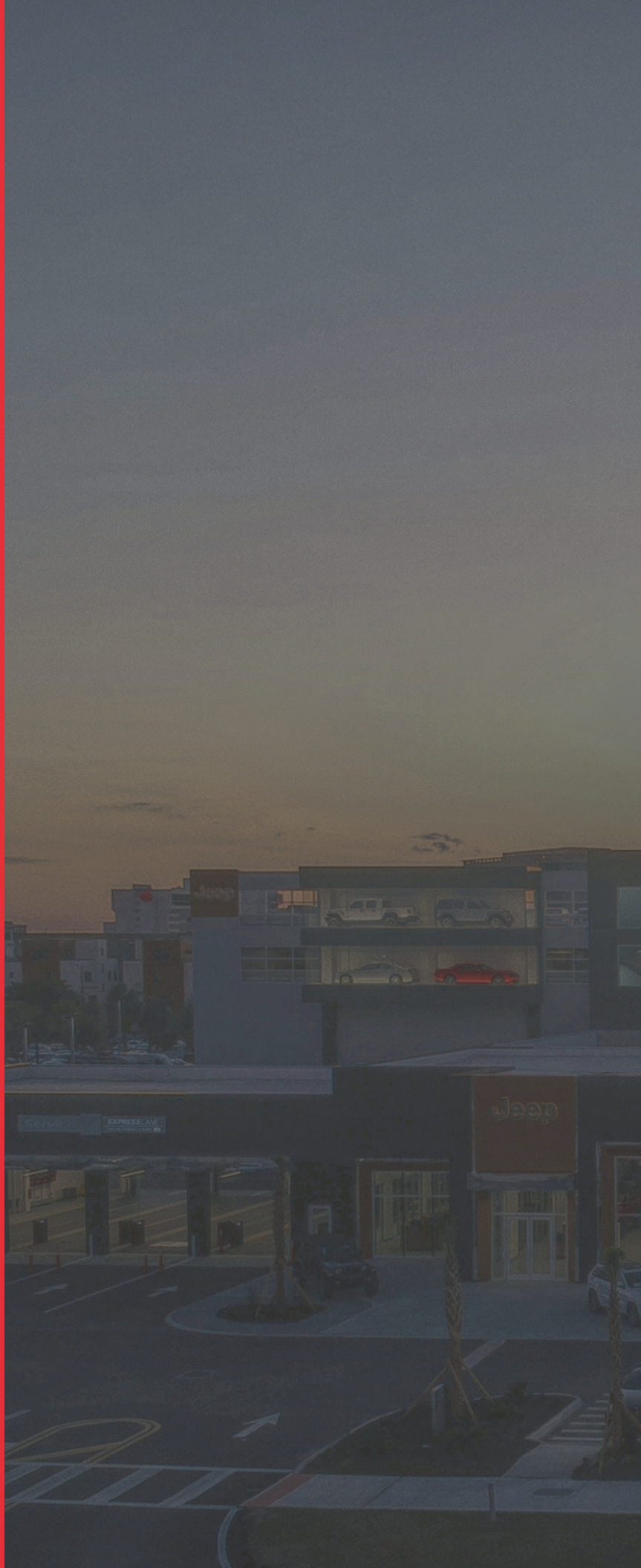
2024

EMPLOYEE BENEFIT GUIDE



TABLE OF CONTENTS

Important Changes for 2024 Recent Plan Enhancements	1
Eligibility & Section 125 Tax Savings	2
Health Insurance Terms	3
Medical Benefits	4
Health Savings Account (HSA)	5
HSA Provider - PNC Bank	6
Imagine 360	7
MiBenefits Portal	8
ID Card	9
Options for Care	10
Prescription Coverage - Livinti Pharmacy	11
KIS Imaging	12
United Concierge Telemedicine	13
Livongo Diabetes Program	14
SyncDiabetes	15
Dental Benefits	16
Vision Benefits	17
Disability Insurance	18
Life Insurance	19
Voluntary Worksite Benefits	20
Employee Assistance Program (EAP)	22
Travel Assistance Program	23
Will Preparation Assistance	25
401(k) Plan	26
Carrier Contacts	27



Morgan Team Members

As a team member of Morgan Auto Group, we are excited to offer you a range of benefit plans.

Our goal is to assist and promote the health and wellness of you and your family!

It is your responsibility as a team member to review and elect desired benefits during the benefit enrollment period. Outside of a qualifying event, no other changes will be permitted until the next open enrollment period.

If you have any questions and or need assistance, please do not hesitate to contact your HR leader or the benefits team at benefits@morganautogroup.com.

Thank you,

Morgan Auto Group HR Team



IMPORTANT CHANGES FOR 2024

RECENT PLAN ENHANCEMENTS

Change in Ancillary Carriers

We are moving away from UnitedHealthCare and Unum and will be offering dental, vision, and all ancillary coverages through Mutual of Omaha. This change will bring savings for you and your family along with a stronger network and better customer service.

Change in Health Savings Account Provider (HSA)

Our Health Savings Account (HSA) provider is changing from Valley Bank to PNC Bank. Please see pg.6 of the benefit guide on more information and resources on your HSA offerings. MAG will also contribute up to \$1,000 to your HSA account in the 2024 plan year, distributed over 24 pay periods in the 2024 plan year.

* You must be enrolled in the Morgan medical plan to receive HSA funding

Employee Assistance Program (EAP)

Our EAP program through Mutual of Omaha will provide Employee Assistance Program services 24/7. Please refer to pg.22 of your benefit guide for a full list of services.

Travel Assistance Program

Mutual of Omaha offers you travel assistance offering you access to a network of professionals who can help you with local medical referrals or provide other emergency services in foreign locations. These services include:

- Pre-trip assistance
- Document replacement
- Locating legal services
- Medical Assistance
- Emergency payment and cash
- Identity Theft

Will Preparation

Mutual of Omaha offers you will preparation assistance. Please refer to pg.25 of your benefit guide for more information.

Telemedicine - United Concierge Medicine

UCM is our telemedicine provider. All urgent and emergent visits via telemedicine are \$0 copay to members. You also have access to virtual primary care (\$75 new patient/\$49 established patient) and counseling for Behavior Health/Mental Health (\$99).

Regennex

Regennex offers you choice in treatment for musculoskeletal and orthopedic injuries. Regennex implements your body's natural healing agents by employing your own stem cells and blood platelets to treat your damaged bone, cartilage, muscle, tendon, and ligament tissues- eliminating the need for up to 70 percent of elective orthopedic surgeries.

Medical Plan Deductible Change

To maintain compliance with IRS regulations, Morgan Automotive was required to increase individual deductibles to \$3,200.

Part-time Employees Now Eligible for Benefits

As of January 1st, 2024, all part-time employees will now be eligible for benefits.

High-Cost Maintenance Medications

We offer several sourcing programs to help decrease the costs of high-cost medications. If you believe you are on a high-cost medication that may be eligible, please reach out to your benefits team or speak to an enrollment counselor during your open enrollment period.

Prescription Provider Name Change

Southern Scripts has changed their name to Livinti. Your member information for prescriptions remains the same.

KIS Imaging

All Computed Tomography (CT), Positron Emission Tomography (PET), and Magnetic Resonance Imaging (MRI)s are covered at 100% when utilizing KIS Imagine. Please schedule through the number on your ID card and refer to pg.12 of your employee benefits guide for additional information.

Diabetes Management

We are proud to offer a diabetes management support resource for you and your dependents covered on the Morgan medical plan. Enrolling in Sync Diabetes can provide:

Free one-on-one coaching, free name brand diabetes testing supplies including Continuous Glucometers, reduced cost of diabetic medications with convenience of delivery to your home.

Livongo Whole Body

A no cost program to members to assist in managing diabetes, hypertension and weight management through free devices and on demand coaching.

Additional Recent Plan Enhancements:

- Coverage for wigs during chemo/radiation and alopecia
- Coverage for In-vitro fertilization. Lifetime max of \$5000
- Coverage for acupuncture. 40 visits per calendar year
- Increase Pulmonary Therapy, Physical, Occupational, Speech to 40 per calendar year level 1 and 2
- Increase Home Health visits to 120 per calendar year
- Increase Hearing Aid max to \$4000
- Add dietician visits for obesity education
- Added Regennex

ELIGIBILITY & SECTION 125 TAX SAVINGS

Employee Eligibility

All team members working at least 30 hours a week are eligible for benefits. Our medical plan follows FMLA/ADA guidelines for extended leave of absences.

New Hire Enrollment

New hires are eligible for benefits on the first of the month following a 60 day waiting period. The new hire enrollment window will be open on your 30th day of employment and will remain open for 15 days (30th-45th day of employment).

Dependents

Coverage may also be elected for dependents including legal spouse, domestic partner, and dependent children up to the age 26. Coverage for dependent children that turn 26 will term at the end of the plan year. It's important to note that a decree is needed to drop domestic partner coverage.

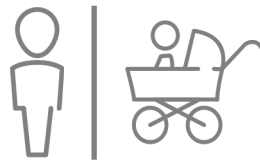
Section 125 | Pre-tax Benefits

The medical benefits offered by Morgan Auto Group are covered under the IRS Section 125 plan. This plan allows your premium contributions to be taken out of your paycheck before taxes are applied. Because your share of the cost of the plan is taken from your paycheck on a pre-tax basis, the IRS requires that you only change your elections when a qualifying event takes place or during open enrollment.

Examples of a qualifying event include:



Marriage, divorce, legal separation, and or annulment



Birth, adoption, or death of a child or spouse



Qualified Medical Child Support Order (QMCSO)



Change in your dependent's eligibility status



Loss of coverage from another health plan



Change in your residence or workplace (if your benefit options change)



Loss of coverage through Medicaid or Children's Health Insurance Program (CHIP)



Eligibility for a state's employer plan premium assistance program

If you would like to make a benefit change due to a status change, you must notify HR within 30 days of the life event.

Otherwise, no changes will be allowed until the next annual open enrollment. Remember, if you change your benefit elections, your premium contributions will change.

AUTOMATIC TAX SAVINGS

Your medical, dental, and vision premiums are automatically paid using pre-tax payroll deductions. Since the premiums are taken out before you pay taxes, your taxable income is actually reduced and you pay less in taxes over the course of a year.

HEALTH INSURANCE TERMS

Health insurance doesn't have to be complicated.

Your benefits team is here to make it easier.

Get familiar with these industry terms and you'll be ready to navigate like a pro!



Health Insurance

Coverage provided through your employer for medical services. You select your coverage during Open Enrollment each year.



Premium

The amount deducted from your paycheck each month to pay for your health insurance.



Deductible

The amount you pay out-of-pocket for medical coverage before your health plan begins to pay out.



Co-insurance

The percentage you pay for the cost of covered medical services **after** you have met your deductible.



Out-of-Pocket Maximum

The most you will pay for medical services in the plan year.



Health Savings Account (HSA)

A personal savings account that can only be used for qualified medical expenses.
This money stays with you!



MultiPlan Network Practitioner and Ancillary

A group of doctors, labs and other providers that your employer contracts with for healthcare services.



Balance Bill

Compare the "amount you owe" on the EOB and the bill sent by the doctor or facility. If they don't match, this is a balance bill.



Explanation of Benefits (EOB)

A written explanation of how a medical claim was paid. It contains detailed information about what the company paid and what portion of the costs you are responsible for paying.

Get the most out of your health benefits. Imagine360 provides complete healthcare guidance, as well as price protection and billing assistance. Our compassionate member experience team is here to listen and advocate on your behalf.

We're here for you with expert service and support.

Call Member Services: (844) 761-1701

Hours: Mon-Thurs: 7am-9pm CST; Friday: 7am-7pm CST

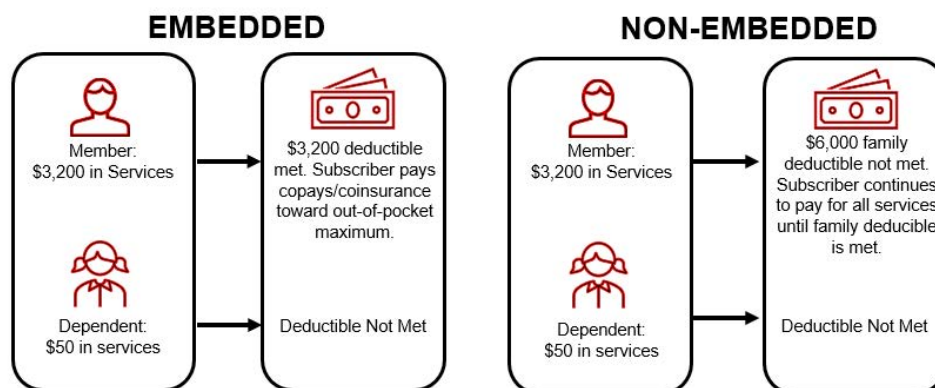
MEDICAL BENEFITS

Morgan Auto Group has partnered with **Imagine360** to provide Medical coverage. Please see the table below which provides coverage highlights for the plan. For a complete benefits summary, please refer to your **Imagine360** plan documents. Please reach out to the benefits team at benefits@morganautogroup.com with any questions.

Imagine360		
Coverage	HDHP / HSA Plan	
	In-Network	Out-of-Network
Deductible* Individual / Family	<i>Calendar Year</i> \$3,200 / \$6,000 (Embedded)	<i>Calendar Year</i> \$5,000 / \$10,000 (Embedded)
Network Name	MultiPlan	N/A
Coinsurance Carrier / Member	80% / 20%	60% / 40%
UCM Urgent Care	\$0 Copay	N/A
Primary Physician Service	Ded. + 20%	Ded. + 40%
Specialist Physician Service	Ded. + 20%	Ded. + 40%
Preventive Care	Covered 100%	Ded. + 40%
Inpatient Hospitalization	Ded. + 20%	Ded. + 40%
Outpatient Surgery	Ded. + 20%	Ded. + 40%
Emergency Room	Ded. + 20%	In-Network Ded. + 20%
Urgent Care Services	Ded. + 20%	Ded. + 40%
Diagnostic Lab / X-Ray	Ded. + 20%	Ded. + 40%
Advanced Imaging	Ded. + 20%	Ded. + 40%
Prescription Drugs	\$10 / \$35 / \$70, after the Annual Deductible has been met	N/A
Mail-Order (90 Days)	2.5 X Retail Copay, after the Annual Deductible has been met	N/A
Prescription Formulary	Livinti	N/A
Out-of-Pocket Max Individual / Family	<i>Calendar Year</i> \$5,000 / \$10,000 (Embedded)	<i>Calendar Year</i> \$6,000 / \$12,000 (Embedded)

Semi-Monthly Deductions (24x Per Year)	HDHP / HSA Plan
Employee	\$0.00
Employee + Spouse	\$277.98
Employee + Child(ren)	\$234.79
Employee + Family	\$529.34

An embedded deductible allows a family member to start receiving the benefit of coinsurance by meeting the individual deductible of \$3,200 rather than being required to meet the entire family deductible of \$6,000.



HEALTH SAVINGS ACCOUNT

FOR 2024, MORGAN AUTOMOTIVE GROUP WILL MAKE UP TO A \$1,000 CONTRIBUTION TO YOUR HEALTH SAVINGS ACCOUNT. THIS MONEY WILL BE DISTRIBUTED OVER 24 PAY CYCLES IN THE 2024 PLAN YEAR.

* You must be enrolled in the Morgan medical plan to receive HSA funding

What is an HSA?



Pre-tax dollars

A Health Savings Account (HSA) is a savings account designed to assist with offsetting out-of-pocket healthcare expenses. All contributions to your HSA are pretax dollars.



It's yours

Think of your HSA as a personal savings account. Any unspent money in your HSA remains yours, and rolls over year to year allowing you to grow your balance over time. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non-healthcare expenses.



Easy to use

Swipe your (HSA) debit card at the point of purchase. Your HSA card can be used for qualifying expenses including doctors appointments, dental, vision care, and over the counter medicine, etc.



Investment Opportunity

Depending upon your HSA balance, your account can grow tax-free in an investment of your choice (like an interest-bearing savings account, a money market account, a wide variety of mutual funds - or all there. Of course, your funds are always available if you need them for qualified health care expenses.



Family Eligible

Your HSA does not just have to benefit you. You can use the funds for your spouse and tax dependents for their eligible expenses too - even if they're not covered by your medical plan.

How much can I deposit into my Health Savings Account this year?

Type of Coverage	2024 HSA Contribution
Individual	\$4,150
Family	\$8,300
Age 55+	+ \$1,000

*Morgan Auto Group's contributions count toward the annual contribution limits.

HSA PROVIDER - PNC BANK

FREQUENTLY ASKED QUESTIONS ABOUT YOUR PNC BENEFIT PLUS DEBIT CARD



Your PNC BeneFit Plus card is a debit card providing you with a convenient payment method for your qualified medical and other eligible expenses.¹

Getting Started and Activating Your Card

Q How does my PNC BeneFit Plus Debit Card work?

First, activate your card by calling the toll-free number on the activation sticker on your card and follow the prompts. Please note that you will also need to accept the HSA Disclosure Statement and Custodial Account Agreement before your card may be used.

Your card allows you to directly access the funds set aside in your account(s). Simply use your card when making a purchase or paying for services, rather than having to submit for reimbursement later. The card can only be used your qualified medical and other eligible expenses

Q Will I need a PIN?

Generally, you will not need a PIN to make purchases or pay for services. Simply select "credit" at checkout and sign for your purchase. If you would like to use a PIN with your card to make purchases, where entering a PIN is allowed, you may obtain a PIN during the card activation process. If you prefer, you can always request or reset a PIN by calling the number on the back of your card.

You may not use your debit card to obtain cash at an ATM or bank branch, nor to obtain cash back with a purchase transaction.

Q What dollar amount may be accessed by my card once it is activated?

You can begin using your account(s) once funds are available. You can view your account balance by logging into your account(s) at participant.pncbenefitplus.com or by using the PNC BeneFit Plus Mobile App¹ or by calling PNC BeneFit Plus Consumer Services using the phone number located on the back of your card (1-844-356-9993).

Q Do I need to save all of my itemized receipts?

For an HSA, you are not required to submit receipts for your purchases, but we encourage you to save your receipts in case they are needed for future expense verification.



Managing Your HSA is Easy

PNC BeneFit Plus can make all aspects of managing your account easy with the following features:

Easy to open

You will receive a welcome email notification and/or letter with instructions on a few simple steps to activate your account.

Easy to contribute

You can contribute via payroll deduction and make scheduled or one-time contributions from your personal bank account, or make check contributions through the U.S. mail. Contributions made outside of your payroll deductions are eligible for tax deductions on your tax return.²

Download the **PNC BeneFit Plus Mobile App** today



Download the **PNC BeneFit Plus Mobile App** today

1. Go to the App Store® or Google Play™
2. Search for "PNC BeneFit Plus"
3. Download the PNC BeneFit Plus Mobile App



Mobile Capabilities

The PNC BeneFit Plus Mobile App allows you to:⁵

- Check balance information and view transaction details.
- Request HSA distributions and make HSA contributions.
- Utilize the "Expense Tracker" tool to upload receipts for record keeping.
- Email customer service directly with questions.

pnc.com/pncbenefitplus



We're here for you with 360° service & support.

Benefits Information

Coverage explained clearly so you can make the most of your benefits



Find a Provider

Assistance finding and comparing providers right for you



Billing Support

Advocates to provide guidance and manage billing questions on your behalf



Manage a Medical Condition

Clinical support from licensed professionals and counselors



Price Protection

All claims reviewed for errors and overcharges to make sure you don't overpay



Questions? We're here to help.

We're here for you with expert service and support.

Call Member Services: (844) 761-1701

Hours: Mon-Thurs: 7am-9pm CST; Friday: 7am-7pm CST

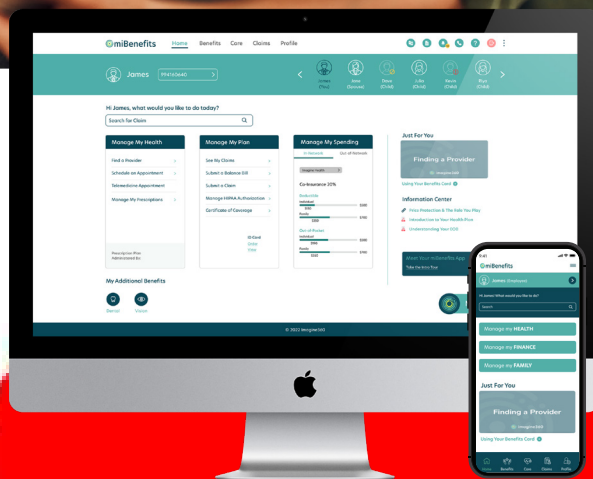
Manage Your Benefits



The miBenefits portal gives you 24/7 access to everything you need.

You can simply and easily:

- Track claims and deductibles for your entire family
- Find a provider
- View and manage all your benefits
- Message us anytime, anywhere



Sign up now!

Our simple registration process makes it easy to access all of your benefit plan details.

Create your account today at:
miBenefits.imagine360.com



Scan here to watch a short video that explains the miBenefits portal!

The Imagine360 miBenefits app is also available on:



Understanding Your Benefits ID Card

It includes all the information you and your provider need



Your Benefits ID Card

All the plan information you and your provider need.

- Take your card to every appointment.
- Ask your provider to call the number on the card if they have claims or coverage questions – we'll do the rest.
- Call the Member Services number on your card for benefits or billing questions.

24/7 Online Plan Access: Register at mibenefits.imagine360.com

Have questions about your coverage?
Call the number on your Benefits ID Card : 844-761-1701

OPTIONS FOR CARE

Physician, Urgent Care or Emergency Room?

When you need healthcare, being informed about your options can help you make a good decision. Consider the following guidelines when deciding where to seek treatment.

Telehealth

Convenient, virtual option for a wide range of common ailments.



On-demand, same-day and scheduled appointments.

- Wellness visits
- Coughs and sore throat
- Routine screenings and labs
- Counseling and psychiatry services
- Emergent and urgent care*
- COVID-19 or the flu

*Treatment provided for any emergencies deemed as non-life threatening.

Primary Care Provider (PCP)

Main healthcare provider in non-emergency situations.



Appointment required.

- Colds and sore throats
- Allergies and sinus problems
- Ear/eye infections
- Rashes
- Wellness
- Blood pressure checks and management
- Diabetes management
- Asthma management
- Sprains/strains

Urgent Care

Meant for conditions that are not life threatening but require immediate care.



No appointment required, but may involve a long wait.

- Flu and cold
- Coughs and sore throat
- High fevers
- Cuts and severe scrapes
- Vomiting, diarrhea, stomach pain
- Broken bones
- Minor injuries and burns
- Sports injuries

ER

Meant for severe and life threatening conditions.



May involve a long wait, depending on the emergency.

- Allergic reactions
- Broken bones
- Chest pain
- Constant vomiting
- Continuous bleeding
- Deep wounds
- Severe shortness of breath
- Weakness or pain in a leg or arm
- Head injuries
- Unconsciousness

In the case of a medical emergency, seek care or call 911 immediately.

Stay Healthy with Preventive Care

Your PCP is there to monitor your health throughout your life and is your first contact for preventive care, which is included with your health plan. Preventive care is a critical step you can take to manage your health, since a condition diagnosed earlier is usually easier to treat.

Preventive care examples:

- Physicals
- Immunizations
- Cholesterol screenings
- Type 2 Diabetes screening
- Mammograms
- Colonoscopies
- Routine Bloodwork

Liviniti Mobile App

Quick access to your prescriptions

For fast, on-the-go questions about your pharmacy benefits, the answers can fit in the palm of your hand with the Liviniti mobile app.

The mobile app has all the information and resources you would expect, in one convenient place. Use your smartphone to track and manage your prescriptions whenever you want. The free mobile app is a one-stop resource that keeps your pharmacy benefits always within your reach.

- Digital ID Card
- Pharmacy Locator
- Prescription History
- Variable Copay Enrollment
- Drug Price Check
- Prior Authorization Reviews
- Drug Formulary Search
- Plus More



Favorite Features

Drug Formulary Search

A formulary is a list of generic and brand name prescription drugs covered by your health plan. You can now quickly search for covered drugs inside the mobile app. Choose generics and preferred brands to save the most money.

Variable Copay Enrollment

The Variable Copay™ program significantly reduces the rising cost of eligible brand and specialty medications by utilizing manufacturer-provided coupons. Enrollment is necessary to receive these manufacturer provided coupons. You can enroll in Variable Copay directly from the mobile app, if applicable.

Prior Authorization Reviews

Prior authorization is a cost-savings initiative of your prescription plan and ensures the appropriate use of certain drugs. This program is designed to help prevent improper prescribing or use of certain drugs that may not be the best choice for a given health condition. You can view your prior authorization status within the mobile app.

Drug Price Check

Look up the cost of your prescriptions at various pharmacies to save additional money.

Download the mobile app



In the app store, search for Liviniti or Southern Scripts.



Access to Americas Largest Network of High Quality Imaging Providers at **\$0 Out-of-Pocket for MRI, CT and PET Scans***

KISx Card has partnered with **One Call** to bring you KIS Imaging... Offering an easy scheduling service that saves you time and money!

KIS Diagnostic Imaging Program broadens your health care choices and saves you money - by substantial discounts on MRI, CT and PET procedures whenever you use our network of participating providers.

THE BENEFITS

- \$0 Out-of-Pocket saves you money*
 - No co-pay
 - No Co-Insurance
 - No deductible
- First Class Scheduling Service guides you through an easy and stress free scheduling process
- No precertification allows you to schedule at your convenience.
- Included in your existing benefit plan at no additional cost to you*
must schedule at the number provided in order to receive discounts.



Call **888.458.8746** to schedule.

Members must schedule the procedure through our scheduling service to receive the benefits.

HOW DOES THE PROGRAM WORK?

Before you or a covered family member are scheduled for an MRI, CT or PET scan, simply call: **888.458.8746**

Our scheduling service will help you choose a provider from our network of more than 2,600 nationwide radiology centers convenient to your home or work.

Once a provider is selected, our agents will confirm your benefits and schedule your appointment. A three-way call will be arranged to confirm the appointment and answer any questions you may have regarding your test and benefits.

Our agents will handle all of the paperwork so all you have to do is show up for the appointment!



TELEHEALTH FOR YOU.

Meet Sam, your 24/7 personal healthcare provider.

No waiting rooms. Our team of medical providers is ready to care for you, right from your phone, desktop or mobile app.



Urgent or Emergent Care



Primary Care



COVID-19 Care



At-Home Testing



Prescriptions



Medical Questions & More!

Powered by UCM Digital Health, the dedicated team of medical providers you'll meet when you use Sam are here to help you whenever you need.

Sam provides convenience, quality and immediate availability for patient care—whether illness, injury or simply seeking medical knowledge. Our emergency-medicine-trained staff is skilled in all conditions—common or complex, we are here for you. Our dedicated team of medical doctors offer clinical resolutions and our care coordinators can schedule labs, imaging, and other medical services our medical providers order.



No need to search the web for your medical information!

Through Sam, you have instant access to UpToDate clinical information, which provides accurate, easy-to-understand, reliable medical information that helps you become better informed about your care.

You can choose how you would like to start a consult:

A

SAM BY UCM MOBILE APP



B

VISIT WWW.GOSEESAM.COM



C

CALL US BY PHONE

844-4-VIP-DOC
(844-484-7362)

Good for Your Health and Your Wallet

Imagine360 and Livongo helps you stay on top of your health. Join today and get connected devices, personalized guidance, on-demand coaching, an easy-to-use app, and more.



The program is offered at no cost to members and dependents that have coverage through the Medical plan.



Connected Devices

Livongo connected devices send readings right to your mobile app. View trends in one place and get personalized tips to help you live healthier.

Expert Support Available

Care Coaches from your health plan are available to you. You can talk with them to help you set goals, manage your condition and create healthy habits. Livongo Expert Coaches can also reach out to you if your reading is out of range to help you when you need it most.

GET STARTED



Register at be.livongo.com/WPMYPLAN/register or contact your Health Plan at the number on your benefits ID card, or call Livongo Member Support at **(800) 945-4355** with code: **WPMYPLAN**

Participation in the Imagine360 and Livongo Program is optional and you can change your level of participation anytime. For more information regarding your rights and responsibilities with this program, please refer to your health plan's website or call the phone number on your benefits ID card.

To enroll in Livongo, you must opt into at least one program that Your Health Plan offers as a health benefit. You must also meet the health criteria for each program you wish to enroll in. If a Livongo program is not offered by Your Health Plan, or if you do not meet the specific health criteria of that program, you will not be able to enroll.

MORGAN

AUTOMOTIVE GROUP



Diabetes Management Program

ENROLL AT NO COST TO YOU

Living with Diabetes Just Got Easier!

Whether you or your dependents are newly diagnosed or have lived with diabetes for years, **syncdiabetes** can help you take control.

Nutrition, daily activity, blood glucose monitoring, and medication compliance are all part of effectively managing your diabetes.

Together, we will help you develop a personalized, one-on-one plan tailored to help motivate, educate, and support your daily lifestyle while better managing your diabetes.

syncdiabetes is a benefit program provided by your employer and administered by GEMCORE.



BENEFITS OF ENROLLING:



*Free one-on-one monthly health coaching



Free name-brand diabetes testing supplies



Reduced Copay Diabetes medications*



Direct-to-home delivery

***syncdiabetes Plus** program requires monthly coaching calls to receive a reduced copay on diabetes medications.

* California residents are not eligible for medications.

“ Enrollment in the Diabetes Management Program has saved my life. When I started, I was confused, with an A1C of almost 15. When we ended, I was below 7, achieving a 6.8 A1C, which was our goal. ”

- Diabetes Management Program Member

Getting started is easy! Enroll today!

Call 1-888-423-5220 or visit:
www.gemcorehealth.com/syncdiabetes



GEMCORE
A FAMILY OF COMPANIES

DENTAL BENEFITS

Morgan Auto Group is pleased to partner with **Mutual of Omaha** to offer Dental coverage this year. Your annual Open Enrollment period gives you the opportunity to enroll in one of two plans.

MUTUAL OF OMAHA DENTAL PLANS				
Coverage	PPO1 LOW PLAN		PPO 2 HIGH PLAN	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Deductible Individual / Family	<i>Calendar Year</i> \$50 / \$150		<i>Calendar Year</i> \$50 / \$150	
Maximum Annual Benefit Calendar Year	\$1,000	\$1,000	\$1,500	\$1,500
Preventive	100%	100% After Ded.	100%	100% After Ded.
Basic	80% After Ded.	50% After Ded.	80% After Ded.	80% After Ded.
Major	50% After Ded.	30% After Ded.	50% After Ded.	50% After Ded.
Orthodontia	Covered 50% \$1,000 Lifetime Maximum Child Only to age 19		Covered 50% \$1,000 Lifetime Maximum Child Only to age 19	

*Plans with Out-of-Network benefits may require greater cost share (Deductible/Coinsurance) and charges may exceed the carrier's "reasonable and customary" rate or "maximum allowable charge", this may result in leaving the member paying the balance. Please refer to the summary of benefits or contact the carrier to better understand Out-of-Network coverage.

Semi-Monthly Deductions (24x Per Year)	PPO1 LOW PLAN	PPO 2 HIGH PLAN
Employee	\$9.15	\$16.08
Employee + Spouse	\$20.20	\$35.95
Employee + Child(ren)	\$28.20	\$45.75
Employee + Family	\$39.30	\$65.63

VISION BENEFITS

Morgan Auto Group offers vision coverage through **Mutual of Omaha**. There is one plan to choose from. Visit an In-Network provider to access benefits for annual eye exams, prescription contacts, or lenses and frames. If you visit an Out-of-Network provider, you may be required to submit a claim to **Mutual of Omaha** to access your benefits.

MUTUAL OF OMAHA VISION PLAN			
Coverage	In-Network	Out of-Network	Frequency of Benefits
Eye Examination	\$10 Copay	Reimbursed up to \$37	Once Every 12 Months
Eyeglass Lenses (Standard Plastic): Single Bifocal Trifocal Lenticular	\$25 Copay	Reimbursed: up to \$20 up to \$36 up to \$64 up to \$64	Once Every 12 Months
Eyeglass Frames	\$150 Allowance +20% off Balance over \$150	Reimbursed up to \$66	Once Every 24 Months
Contact Lenses ** Selection Contacts	Up to 6 boxes (Fitting & Follow-up covered at 100%)	Reimbursed up to \$150	Once Every 12 Months
Non-Selection Contacts	\$150 Allowance		
Laser Vision Correction	15% off retail price or 5% off promotional price		N/A

** If elective (in lieu of glasses coverage, outside the covered-in-full section)

Semi-Monthly Deductions (24x Per Year)	Mutual of Omaha Vision Plan
Employee	\$3.02
Employee + Spouse	\$6.04
Employee + Child(ren)	\$5.74
Employee + Family	\$9.86

DISABILITY INSURANCE

SHORT-TERM AND LONG-TERM DISABILITY

Disability insurance provides income protection, should you become disabled due to a non-work related illness or injury. Premiums are based on your age and salary and will be payroll deducted. Rates will be automatically calculated within the HRIS system during enrollment.

Coverage	Short-Term Voluntary (Employee Paid)	Long-Term Voluntary (Employee Paid)
Benefit Pays	60% of Average Salary	50% of Average Salary
Maximum Benefit	\$2,000 per Week	\$8,000 per Month
Elimination Period	14 Days	180 Days
Maximum Benefit Period	24 Weeks	Social Security Normal Retirement Age
Pre-Existing Limitation	The disability plans have a 3 month look back period. If you have been treated for an illness or injury 3 months prior to the effective date of the plan, benefits will not be payable until 6 months after coverage begins.	



LIFE INSURANCE

BASIC GROUP LIFE AND ACCIDENTAL DEATH & DISEMEMBERMENT (AD&D) INSURANCE

Morgan Auto Group provides all benefits eligible employees with Group Term Life and matching AD&D in the amount of \$20,000 through **Mutual of Omaha**. Benefit reductions begin at age 65.

It is your responsibility to keep an updated beneficiary form on file. If your beneficiary is a minor, please ensure you include guardian contact information.

VOLUNTARY TERM LIFE AND AD&D INSURANCE

Additional Life insurance is available for purchase on yourself, your spouse, your child(ren) on a voluntary basis. Your election and premium automatically includes a matching accidental death & dismemberment (AD&D) benefit that equals your approved life amount. Premiums are based on your age and the coverage amount selected.

Insured	Available Increments	Maximum Benefit	Guarantee Issue
Employee	\$10,000	5x annual salary up to \$500,000	\$200,000
Spouse	\$5,000	100% of employee benefit up to \$25,000	100% of employee benefit up to \$25,000
Child(ren)	\$1,000	100% of employee benefit up to \$10,000	100% of employee benefit up to \$10,000

EOI Rules:

- Employees electing over the \$200,000 Guarantee Issue amount will require completed Evidence of Insurability
- Spouses electing over the \$25,000 Guarantee Issue amount will require completed Evidence of Insurability
 - *If the EOI is not completed within allocated time frame, the requested amount will be automatically declined and set to the guaranteed amount.
- Employees with in force coverage over the Guarantee Issue amount prior to 2024 will remain grandfathered



VOLUNTARY WORKSITE BENEFITS

HOSPITAL INDEMNITY INSURANCE

Morgan Auto Group recognizes that a hospital admission and confinement can result in expense, both foreseen and unforeseen. That's why through **Mutual of Omaha** you have the opportunity to enroll in a Hospital Indemnity Plan. This plan is designed to pay you directly when you need it most and the funds can be used however you choose: to help pay for Out-of-Pocket medical expenses like deductibles and coinsurance.

Benefit Highlights	
Hospital Admission	\$1,000 per admission to a max of 2 admissions per policy year, per insured
Hospital Confinement	\$100 per day to a max of 30 days per policy year, per insured
ICU Admission	\$2,000 per admission to a max of 2 admissions per policy year, per insured
ICU Confinement	\$200 per day to a max of 30 days per policy year, per insured
Newborn Nursery Care Confinement	\$75 per day to a max of 2 days per policy year, per insured

*Please reach out to your benefits team for full plan details and limitations.

Semi-Monthly Payroll Deductions (24x Per Year)	Hospital Indemnity Insurance
Employee	\$7.64
Employee + Spouse	\$13.73
Employee + Child(ren)	\$11.83
Family	\$17.92

CRITICAL ILLNESS INSURANCE

Mutual of Omaha's Critical Illness Insurance provides a lump-sum benefit if you are diagnosed with a covered, specified critical illness such as cancer, heart attack, stroke or specified disease. Even those who plan for unexpected events with life, disability and health insurance may discover that some expenses associated with a critical illness can still remain unpaid. Without adequate protection, you may have to access retirement savings or rely on other financial sources in your time of need. This policy helps preserve your lifestyle in the event of a specified critical illness. It provides benefits to you directly and allows you to use the funds however you choose. This plan does have a preexisting condition limitation. There is a 6 month look back period and 12 month exclusion period. You can elect coverage for yourself, your spouse and children. Rates are based on coverage amount selected.

* If you enroll in the **Mutual of Omaha** Critical Illness plan there is a \$50 wellness benefit that can be paid to you for each covered person per calendar year, when the covered individual completes their preventative wellness visit.

Insured	Available Increments	Maximum Benefit	Guarantee Issue
Employee	\$5,000	\$30,000	\$30,000
Spouse	\$5,000	100% of employee benefit up to \$15,000	\$15,000
Child(ren)		50% of employee benefit up to \$10,000	\$5,000

*Please reach out to your benefits team for full plan details and limitations.

VOLUNTARY WORKSITE BENEFITS

ACCIDENT INSURANCE

Mutual of Omaha's Accident Insurance is an indemnity plan that provides you and your family with hospital, doctor, Emergency Room, accidental death and catastrophic accident benefits in the event of a covered accident. These benefits can help with the unexpected Out-of-Pocket medical and non-medical expenses associated with an accident. Your Accident Insurance offers benefits for accidents on and off the job.

Benefit Highlights*	Pay Out*
Ambulance	
Ground	\$900
Air	\$2,500
Hospitalization Benefits	
Admission <i>(Either Admission or Intensive Care Admission benefit is payable once per covered accident)</i>	\$2,500
Confinement <i>(per day up to 365 days per covered accident)</i>	\$700
Intensive Care Unit Confinement <i>(per day up to 15 days per covered accident)</i>	\$1,400
Emergency Room Treatment	\$400
Surgical	\$450-\$5,000
Urgent Care Center	\$325
Fractures	\$600-\$12,000*
Burns	\$450-\$25,000*
Accidental Death	
Employee	\$75,000
Spouse	\$50,000
Child	\$20,000

*Please reach out to your benefits team for full plan details and limitations.

If you enroll in the **Mutual of Omaha** Accident plan there is a \$50 wellness benefits the may be paid to you for each covered person per calendar year, when the covered individual completes their annual preventive wellness visit.

Semi-Monthly Deductions (24x Per Year)	Accident Insurance
Employee	\$5.23
Employee + Spouse	\$7.54
Employee + Child(ren)	\$9.68
Employee + Family	\$12.89

EMPLOYEE ASSISTANCE PROGRAM EAP

Available Services When You Need Help the Most



With Mutual of Omaha's Employee Assistance Program, you can get the help you need so you spend less time worrying about the challenges in your life and can get back to being the productive worker your employer counts on to get the job done.

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

mutualofomaha.com/eap or call us: 1-800-316-2796

Features	Value to Company and Employees
Employee Family Clinical Services	<ul style="list-style-type: none"> An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessments Outstanding customer service from a team dedicated to ongoing training and education in employee assistance matters Access to subject matter experts in the field of EAP service delivery
Counseling Options	<ul style="list-style-type: none"> Three sessions per year (per issue) conducted by either face-to-face* counseling or video telehealth via a secure, HIPAA compliant portal
Exclusive Provider Network	<ul style="list-style-type: none"> National network of more than 10,000 licensed clinical providers for face-to-face counseling National network of more than 30,000 licensed clinical providers for telehealth counseling Network continually expanding to meet customer needs Flexibility to meet individual client/member needs
Access	<ul style="list-style-type: none"> 1-800 hotline with direct access to a Master's level EAP professional 24/7/365 services available Telephone support available in more than 120 languages Online submission form available for EAP service requests EAP professionals will help members develop a plan and identify resources to meet their individual needs
Employee Family Legal Services	<ul style="list-style-type: none"> Valuable resources - legal libraries, tools and forms - available on EAP website 25% discount for ongoing legal services for same issue
Employee Family Financial Services	<ul style="list-style-type: none"> Inclusive financial platform powered by Enrich that includes financial assessment tools, personalized courses, articles and resources, and ongoing progress reports to help members monitor their financial health
Employee Family Work/Life Services	<ul style="list-style-type: none"> Child care resources and referrals Elder care resources and referrals
Online Services	<ul style="list-style-type: none"> An inclusive website with resources and links for additional assistance, including: <ul style="list-style-type: none"> Current events and resources Family and relationships Emotional well-being Financial wellness Bilingual article library Substance abuse and addiction Legal assistance Physical well-being Work and career
Employee Communication	<ul style="list-style-type: none"> All materials available in English and Spanish
Eligibility	<ul style="list-style-type: none"> Full-time employees and their immediate family members; including the employee, spouse and dependent children (unmarried and under 26) who reside with the employee
Coordination with Health Plan(s)	<ul style="list-style-type: none"> EAP professionals will coordinate services with treatment resources/providers within the employee's health insurance network to provide counseling services covered by health insurance benefits, whenever possible

WORLDWIDE TRAVEL ASSISTANCE THAT TRAVELS WITH YOU



Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip

We'll Be There If You Need Us — 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations
- Translation and Interpreter Services for emergency situations while traveling internationally

Emergency Travel Support Services

- **Telephonic translation and interpreter services** — 24/7 access to telephone translation services
- **Locating legal services** — referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- **Baggage** — assistance with lost, stolen or delayed baggage while traveling on a common carrier
- **Emergency payment and cash** — assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- **Emergency messages** — assistance with recording and retrieving messages between you, your family and/or business associates at any time
- **Document replacement** — coordination of credit card, airline ticket or other documentation replacement
- **Vehicle return** — if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company



Worldwide Travel Assistance

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658



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1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658

Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment - in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

Identity Theft

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

Recovery Information

- Information regarding the steps to recover from credit card and check fraud
- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Assistance

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

Travel Assistance Plan Limitations

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

There is a maximum benefit amount per person associated with emergency evacuation, medical repatriation and/or return of mortal remains.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.



**Carry this card with you
when you travel**

Brought to you by Mutual of Omaha.
Services provided by AXA Assistance USA.



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Services provided by AXA Assistance USA.



WHAT YOU NEED TO KNOW ABOUT A WILL?

Services provided by Epoq, Inc.



No one likes to think about what happens when they're gone. But, it's important for you to have a plan and one of the best ways to plan is to make a will.

What Is A Will?

A will, more formally known as a "last will and testament," is a legal document that explains what to do with your things after you die. Requirements are different in each state, but wills typically include:

- What to do with possessions
- What to do with real estate
- What to do with money
- Who should be the guardian for any children
- Who is in charge of making sure the instructions in the will are followed

A will makes sure that people know your wishes after you're gone. It also makes a big difference to your loved ones. They'll already have a lot on their minds as they grieve, and a will can help save them the unnecessary upset and hardship of trying to figure out what you would have wanted.

Why Do I Need A Will?

Did you know that only 33% of Americans have a will?* When you die, something needs to be done with the items you own, and any debts will have to be paid. A will allows you to appoint a person (an "executor" or "personal representative") to handle the everyday tasks of settling your estate, like paying bills and hiring brokers to sell any real estate. They'll oversee the distribution of property to the people who have a right to

inherit it. It could be a car, medical reimbursement, or even an insurance settlement if they were in an accident. Also, if you have minor children and wish to appoint someone to take care of them after you pass, a will can serve that purpose.

Courts will honor your wishes as much as possible. If you don't have a will, the state decides what happens with your belongings. Things will be settled according to state laws, even if the state law isn't what you and your family want.

Who should create a will?

Wills are important for almost everyone, but the following people should consider making one:

- Parents
- Married couples
- Unmarried couples
- Home or property owners
- Retired people.

How Do I Get Started?

To create your will, visit www.willprepservices.com and use the code MUTUALWILLS to register. Once registered, you can get started drafting your will.



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company



LCM Investments Holdings II, LLC 401(k) Plan

AUTOMATIC ENROLLMENT FEATURE

Please note the following regarding the Automatic Enrollment Feature in the Morgan Auto 401(k) plan

- Eligibility to participate in the 401(k) is age 18 with 60 days of service
- Upon meeting your eligibility, you will be **automatically enrolled** and a Pre-tax contribution of 3% will be withheld from your compensation each payroll period and contributed to your plan
- Contributions will be invested in the plans default investment option currently the JPMorgan Smart Retirement Pasv Blend Portfolios
- You may increase or decrease this contribution amount or you may opt out
- If you choose to opt out and do not wish to contribute to your plan, you must change your contribution rate to 0% within the first 30 calendar days of your eligibility. This can be done through your online account at: www.empowermyretirement.com or via the Empower mobile app or through the Empower Voice Response System at: 1-800-338-4015












Limited right to withdraw Automatic Deferrals. For a limited time, if your Employer automatically enrolled you and you did not want to participate in the Plan, you may elect to have the Plan distribute to you all of your prior Automatic Deferrals (adjusted for any earnings or losses). You may make this election by completing a 90 Day Permissible Withdrawal form available under the forms section of your online account. You must make this election not later than 90 days after the first Automatic Deferral is taken from your compensation. If you elect to withdraw your Automatic Deferrals, then the entire amount, will be subject to income taxes, but you will not be subject to the 10% premature distribution penalty tax, even if you received the distribution prior to age 59 ½. Also, if you withdraw your prior Automatic Deferrals, then you will forfeit any matching contributions related to those Automatic Deferrals. If you take out Automatic Deferrals, then the Employer will treat you as having chose to make no further contributions until you subsequently change your contribution to a new salary deferral amount through your online account at www.empowermyretirement.com or through the Empower mobile app or Voice Response System at: 1-800-338-4015.

This notice is not a substitute for the required Annual Automatic Contribution Notice or the Summary Plan Description. The provisions of the Plan are very complex and you should always look at the Summary Plan Description if you have any questions about the Plan. If, after reading the Summary Plan Description, you still have questions, contact your plan administrator.

Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment advisory services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Adcock Financial Group is a member firm of PartnersFinancial. Kestra IS and Kestra AS are not affiliated with Adcock Financial Group or PartnersFinancial. Kestra IS and Kestra AS do not provide tax or legal advice. www.finra.org and www.sipc.org. Please access the following site to review form CRS, Reg BI and relevant disclosures. <https://www.kestrafinancial.com/disclosures>

This is for general information only and is not intended to provide specific investment advice or recommendations for any individual. It is suggested that you consult your financial professional, attorney, or tax advisor with regard to your individual situation. Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss of principal due to changing market conditions. All investments involve varying levels and types of risks. These risks can be associated with the specific investment, or with the marketplace as a whole. Loss of principal is possible.

CARRIER CONTACTS

Partner	Coverage	Phone / Website
 imagine360	Medical	(844) 761-1701
 MUTUAL of OMAHA	Voluntary Worksite Benefits (Hospital Indemnity, Accident & Critical Illness Insurance)	(800) 877-5176
 MUTUAL of OMAHA	Dental	(800) 927-9197 www.MutualofOmaha.com/dental
 MUTUAL of OMAHA	Vision	(833) 279-4358 www.mutualofomaha.com/vision
 MUTUAL of OMAHA	Disability Insurance	(800) 877-5176
 MUTUAL of OMAHA	Life Insurance	(800) 877-5176
 PNC	Health Savings Account (HSA)	(844) 356-9993 pncbenefitplus@healthaccountservices.com
 ADCOCK FINANCIAL GROUP  EMPOWER RETIREMENT™	401K	Adcock Financial Group Darlene Landor (813) 935-4091 DLandor@adcockfinancial.com Empower Retirement (855) 756-4738 www.empower-retirement.com
 MORGAN INSURANCE SERVICES	Home, Auto, Boat & Rental Insurance	info@mymorganagent.com (813) 345-2777
 AMITY BENEFITS	Amity Benefits	benefits@morganautogroup.com (813) 250-2005



This brochure and the plan charts contain the highlights of the benefit options available through the Morgan Auto Group's package. They are intended to only be an overview to assist in your understanding the options that are available to you and some of the important terms that you need to consider. The charts are not intended to reflect all plan provisions. If there is a discrepancy within this booklet, the carrier plan documents will always prevail. For complete details, be sure to read all individual insurance option booklets and materials. That information is important to help you decide what choices are right for you. The Human Resources Department has all plan documents and summary plan descriptions available for your review. Please contact benefits@morganautogroup.com if you have any questions.

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AMITY BENEFITS

