

## ENROLLMENT ESSENTIALS

Here are a few important details about your eligibility and coverage levels.

### Eligibility

- As a regular full-time associate working **30 or more hours** per week, you're eligible for the benefits described on this site. When you elect coverage for yourself, you can also cover certain dependents (see [Coverage Levels](#)) under the medical, dental, and vision plans, and under the supplemental term life and accidental death and dismemberment (AD&D) insurance plans.
- Part-time associates are eligible for dental and vision coverage.

For more information about eligibility requirements, review the applicable Summary Plan Description.

### When Coverage Takes Effect and Mid-Year Changes

#### New Hires/Rehires

You have **45 days** from your date of hire to make your benefit elections. **Your benefits will be effective the first of the month following 30 days of employment.** Depending on when you submit your benefit choices, retroactive ("retro") premiums may be due. Missed premiums will be collected via payroll deductions over twice the number of missed pay dates from the effective date of coverage, once payroll deductions begin, and will continue until all missed premiums are collected. The coverage and the payroll deductions to pay for it will remain in effect throughout the year unless you experience a Life Status Change Event.

#### Mid-Year Changes/Life Status Change Event

If you experience a Life Status Change Event, you will have **30 days** from said event to log the event and make changes. Depending on the event, your changes to coverage may be effective immediately or could be effective the first of the month following the event. You can log your event at [MyCampingWorldBenefits.com](https://www.mycampingworldbenefits.com) or by calling the Benefits Service Center at **1-833-253-7715**.

Depending on when you submit your benefit choices, retroactive ("retro") premiums may be due. Missed premiums will be collected via payroll deductions over twice the number of missed pay dates from the effective date of coverage, once payroll deductions begin, and will continue until all missed premiums are collected.

### Coverage Levels and Who's Eligible to Be Covered

For medical, dental, and vision coverage, you decide who you will cover by choosing a coverage level for each benefit:

1. You only
2. You + spouse\*
3. You + child (one eligible child)
4. You + children (all your eligible children)
5. Family\* (you, your spouse and all your eligible children)

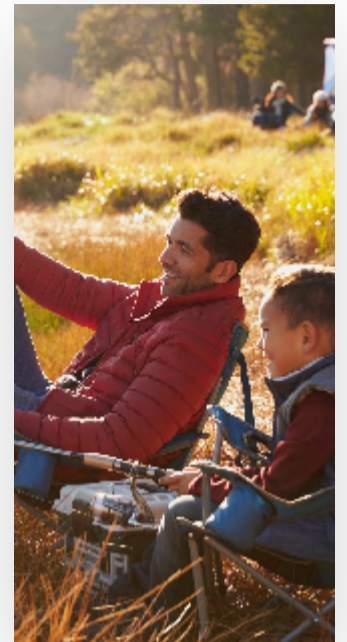
\* Spousal surcharge may apply.

### Spousal Surcharge

If your spouse works and has access to medical coverage for 2022 through their employer and you elect to cover them under the Camping World medical plan, you will be required to pay a \$100 monthly surcharge.

### Beneficiaries

Protect your loved ones by designating your beneficiaries—the people who will get paid your life insurance benefit if you die. You can designate your beneficiaries by logging on to [MyCampingWorldBenefits.com](https://www.mycampingworldbenefits.com) and selecting **Manage my beneficiaries** located under the **I Want To** section of the home page. You'll need to have the following information for each beneficiary you would like to designate:



- Name
- Birth date
- Social Security number

The following benefit plans require beneficiary designations:

- Company-paid life and AD&D insurance
- Supplemental term life and AD&D insurance coverage for you, the associate
- Health Savings Account (HSA)
- [FreedomRewards 401\(k\) Plan through Transamerica](#)

## Making Changes to Coverage Outside of Enrollment -

Once your new hire enrollment window closes, you can only change your coverage if you, your spouse or your eligible dependent(s) experience a Life Status Change Event, such as:

- Marriage and/or divorce
- Birth and/or legal adoption of a child
- Loss or gain of other group health coverage

After a Life Status Change Event, you have **30 days** from the event date to make updates at [MyCampingWorldBenefits.com](#) or you can call the **Benefits Service Center** at **1-833-253-7715**. For more information about when you can make changes, review the applicable Summary Plan Description by logging on to [MyCampingWorldBenefits.com](#) and selecting **Plan information plus costs** under the **Resources** section of the home page.

## Adding Dependents? -

If you are adding any dependents, be prepared to verify their eligibility by providing documentation such as proof of your marriage or your child's birth certificate or adoption papers. You must provide documentation within 45 days from the date you make your benefit elections. For details, call the Benefits Service Center at **1-823-253-7715**.

## How to Enroll -

1. Go to the [log-on page](#).
2. Once logged on, select the **Don't Miss Enrollment** tile and enroll for coverage by your enrollment deadline.
3. If you add dependents to your coverage, you will need their names, Social Security numbers and birth dates. Be prepared to verify they are eligible by providing documentation such as proof of your marriage or you child's birth certificate or adoption papers.

## Benefits ID Card -

With the addition of the Health Navigation and Benefit Pro services beginning in January 2022, you will receive a consolidated Benefits Card for your medical, prescription, dental and vision coverages. This consolidated card will include all of the necessary member ID and carrier contact information you will need.

## Use These Resources to Help You Prepare -

Because selecting your benefits for the coming year is important, we offer tools and resources to help you choose.

**2022 interactive benefits video:** Check out this interactive experience that allows you to learn more about all of your benefit options on your own time at your own pace. Log on to [MyCampingWorldBenefits.com](#) and select the **2022 Interactive Benefits Video** tile.

**Connect with a Benefit Pro:** Beginning January 1, 2022, you have access to your own personal Benefit Pro. Being new to the company, you have a lot on your plate. Enrolling in your benefits coverage is one of the really important to-dos and your Benefit Pro is here to help now and along your journey with Camping World. Reach out to your Benefit Pro for no-cost help with:

- Choosing your medical, dental and/or vision plan
- Confirming network coverage of your doctors
- Finding recommendations for high quality in-network providers
- Transitioning care to new providers
- Verifying prescription costs on your new plan
- Getting cost estimates for upcoming elective procedures



Contact your Benefit Pro at **1-866-227-7794** between 8:00 a.m. and 8:00 p.m. Central Time, Monday through Friday. Or email them directly at [cwgsbenefitpro@alight.com](mailto:cwgsbenefitpro@alight.com).

**Other tools to help you prepare:** Once you log on to [MyCampingWorldBenefits.com](https://www.mycampingworldbenefits.com), don't forget to visit **Sara**, your virtual estimating assistant. Sara will provide an estimate of the cost of each option, compare them and find the best price for your needs. In addition to calling or scheduling an appointment with the Benefits Service Center, you can also log on to [MyCampingWorldBenefits.com](https://www.mycampingworldbenefits.com) and click **Need Help** to activate **Ask Lisa**. Lisa, your virtual assistant, is ready to help answer any questions you might have.

## Other Options for Medical Coverage

We provide you with affordable health care options for you and your family. However, those aren't your only options. Don't forget, if applicable, to check out other options that may be available—such as your spouse's employer's plan, Medicare if you are over 65, or the federal and state public exchanges through [healthcare.gov](https://www.healthcare.gov)—to see if they provide a better fit for you and your family.

### **Are you approaching age 65 or are older?**

Camping World has partnered with SmartConnect, a Medicare services company, to assist associates with questions about Medicare and Medicare coverage options, and to help with enrollment. SmartConnect is available at no cost to you and can help you understand your options, find the right plan and save some money and time. There's no obligation to enroll. Click [here](#) for additional information or learn more at [SmartConnect's Benefits GPS](#), or contact SmartConnect at **1-877-374-2705/TTY: 711** between 7:30 a.m. and 5:00 p.m. Central Time, Monday through Friday.

