



Baxter

2020 BENEFITS
ENROLLMENT



BENEFITS OVERVIEW



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This summary of material modification ("SMM") describes changes to the Baxter Auto Health and Welfare Plan ("Plan") and supplements the Summary Plan Description ("SPD") for the Plan. The effective date of each of these changes is indicated above. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department. Please note that out-of-network charges could be subject to provider balance billing.

20 Dealerships. 15 Brands. 1900 Employees. 11 Benefits to cover You and Your Family. Baxter is proud to offer a comprehensive benefits package to eligible, full-time employees who work 30+ hours per week and have 2 months of service. The complete benefits package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each of these programs.

Your Health. Your Way. Baxter shares the cost of the medical plan with you and your family and provides a Basic Life benefit at no cost to you. In addition, you can elect and pay to cover you and your family with Dental, Vision, Disability, Voluntary Life, 401K, FSA's and HSA's, and Voluntary Benefits.

Benefits Offered

- Medical
- Dental
- Vision
- Disability: Short and Long Term
- Life Insurance
- Voluntary Life Insurance
- 401K
- Flexible Spending Account (FSA) - Medical & Dependent Care
- Health Savings Account (HSA)
- Voluntary Benefits—Allstate Accident and Critical Illness

Eligibility

If you work 30 or more hours per week, you are eligible for Baxter benefits on the first of month after 60 days (medical); first of the month following 2 months (dental, vision & Allstate products); and first of the month following 1 year of employment plus 1,000+ hours worked (401K).

If you work 40 or more hours per week, you are also eligible for life, voluntary life, short term disability and long term disability on the first of the month following 2 months.

You can enroll dependents in plans that offer dependent coverage. Eligible dependents include your legal spouse, eligible children (your own children, legally adopted children, stepchildren, a child for whom you have been appointed legal guardian and/or a child for whom the court has issued a Qualified Medical Child Support Order (QMCSO) requiring you or your spouse to provide coverage.)

Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must call human resources within 30 days. Examples of qualifying events include marriage or divorce, birth or adoption of a child, a change in your dependent's eligibility status, or a change in employment status for a dependent resulting in a gain or loss of coverage.

MEDICAL BENEFITS

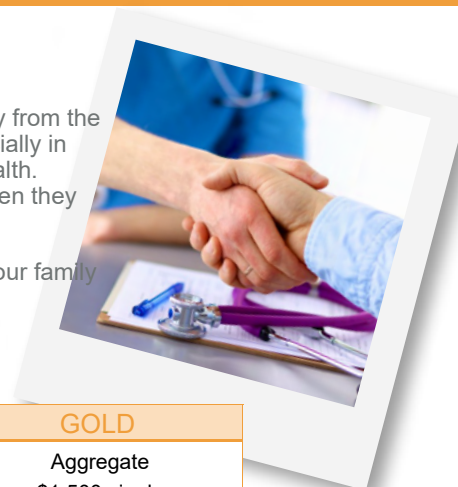


Administered by UnitedHealthCare

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Baxter.

Baxter offers you a choice of three (3) medical plans: bronze, silver and gold.



	BRONZE	SILVER	GOLD
Annual Deductible	Embedded \$5,000 single \$10,000 family	Embedded \$2,800 single \$5,600 family	Aggregate \$1,500 single \$3,000 family
Annual Out-of-Pocket Maximum (includes deductible)	\$5,000 single \$10,000 family	\$5,000 single \$10,000 family	\$4,500 single \$6,750 family
Coinsurance	0%	20%	20%
DOCTOR'S OFFICE			
Primary Care Office Visit	0% after deductible	20% after deductible	20% after deductible
Specialist Office Visit (including Urgent Care)	0% after deductible	20% after deductible	20% after deductible
Preventive Care (subject to age, gender, and frequency limitations)	No charge	No charge	No charge
PRESCRIPTION DRUGS (RETAIL—UP TO 31 DAY SUPPLY; MAIL ORDER—UP TO 90 DAY SUPPLY)			
Tier 1	0% after deductible	Copays apply after deductible \$10 Retail / \$30 Mail Order	Copays apply after deductible \$10 Retail / \$30 Mail Order
Tier 2	0% after deductible	Copays apply after deductible \$35 Retail / \$105 Mail Order	Copays apply after deductible \$35 Retail / \$105 Mail Order
Tier 3	0% after deductible	Copays apply after deductible \$70 Retail / \$210 Mail Order	Copays apply after deductible \$70 Retail / \$210 Mail Order
HOSPITAL SERVICES			
Emergency Room	0% after deductible	20% after deductible	20% after deductible
Inpatient	0% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	0% after deductible	20% after deductible	20% after deductible
Ambulance Service (prior authorization required for non-emergency transport)	0% after deductible	20% after deductible	20% after deductible

*Only in-network benefits are illustrated and include the most common type of procedures. Refer to the comprehensive benefit summary for more detailed information including out-of-network coverage. **Please note that out-of-network charges could be subject to provider balance billing.** In the event an inconsistency occurs, the policy governs.

Aggregate means that all members enrolled as employee/spouse, employee/child(ren) or family must combine to meet the family deductible before any benefits are payable for any member.

Embedded means that no one member will be responsible for more than the single deductible before benefits are payable.

MEDICAL BENEFITS

	BRONZE	SILVER	GOLD
MENTAL HEALTH & SUBSTANCE ABUSE SERVICES			
Inpatient Services	0% after deductible	20% after deductible	20% after deductible
Outpatient Services	0% after deductible	20% after deductible	20% after deductible
OTHER SERVICES			
Chiropractic Services (limited to 20-visits per calendar year)	0% after deductible	20% after deductible	20% after deductible
Physical, Occupational and Speech Therapy Services (limited to 20-visits each per calendar year)	0% after deductible	20% after deductible	20% after deductible
Skilled Nursing (limited to 60-days per calendar year)	0% after deductible	20% after deductible	20% after deductible
Other Covered Services	0% after deductible	20% after deductible	20% after deductible

Virtual Visits

Getting to the doctor when you're sick isn't always easy. That's why Baxter offers virtual visits. See a doctor anywhere, anytime online or through your phone. It's easy to get started. Simply visit uhc.com/virtualvisits and choose from provider sites where you can register. Virtual visits can be used for many non-emergency medical conditions including bronchitis, cold/flu, allergies, pinkeye, rash, sinus problems or sore throat.

Get Connected with myuhc.com and the UnitedHealthcare® App

Get the most out of your benefits by registering with myuhc.com, where you can find and estimate costs for network care, see what's covered, get information about preventive care, view claim details and sign up to go paperless.

Put your plan at your fingertips with the UnitedHealthcare® app. Find nearby care options in your network, estimate costs, video chat with a doctor, view and share your health plan ID card, see your claim details and view progress towards your deductible. You will use the same log in and password as your myuhc account.

MEDICAL BENEFITS

Additional Services

Real Appeal

Real appeal is designed to help you lose weight with simply steps and support along the way. It includes:

- A personalized transformation coach to guide you and customize your steps to meet your goal
- 24/7 online support through a mobile app
- A success kit featuring program guides, exercise videos, digital food scale and more

Maternity Support Program

The maternity support program provides support to expectant mothers before, during and after a pregnancy. You will work with a maternity nurse who is available to answer questions and provide education. It's best to enroll within the first 12 weeks of a pregnancy, but you can start through week 34. There is no additional cost to you to participate. To enroll, call **1-877-201-5328** or visit **myuhc.phs.com/maternitysupport** for more information.

Quit for Life

The Quit for Life program is here to help you reach your goal of quitting smoking at no additional cost to you. Since 1985, this program has helped more than 2 million tobacco users. The program offers the latest online tools via a mobile app or website. Quit for Life is like having a coach right now at your fingertips—anytime you need support. Visit **myuhc.com** for more information.

Cost Estimator

Did you know you may pay up to 36% less on medical costs by checking cost estimates before you choose where to get care? There are a number of ways you can do this using UnitedHealthcare's online tools. You can

- Compare average costs for providers in your network, including doctors, hospitals, office visits, mental health services, labs, convenience care and more.
- See the average cost for specific treatments in your area.
- Loop up quality ratings and reviews by provider, hospital or facility.

To use these tools, sign in on **myuhc.com** and access the cost estimator tool.

Rally

Sign up for Rally on **myuhc.com**. It's a program to help you move more and eat better. How does it work?

- **Take your health survey.** You'll receive results as a Rally Age to help you assess your actual age compared to your health age.
- **Pick your focus.** Get personalized activities and recommended missions based on your survey results.
- **Earn rewards.** As you complete activities, you earn coins that you can use to enter sweepstakes for chances to win prizes, get discounts, support charities or bid in auctions. The more you participate, the more chances you have to win.

VOLUNTARY DENTAL BENEFITS



Administered by MetLife

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Baxter dental benefit plan.

SERVICES	IN-NETWORK AND OUT-OF-NETWORK PPO
Annual Deductible	\$50 per person; \$150 family limit
Annual Benefit Maximum	\$1,500
Preventive Dental Services (cleanings, exams, x-rays)	100%; no deductible
Basic Dental Services (fillings, root canal therapy, oral surgery)	80%
Major Dental Services (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	50%
Orthodontia Services (covered to age 19)	50% to \$1,500 lifetime maximum



MetLife Vision Access Program

Baxter employees have access to the MetLife Vision Access Program through VSP. This program provides 20% off eye exams, lenses and lens options, and non-prescription sunglasses, 25% off frames and also has discounts for laser vision correction. To access, provide program code MET2020 to a participating provider. For more information or to locate a provider, visit www.metlife.com/mybenefits or call 1-888-GET-MET8.

This cannot be used in conjunction with the vision insurance.

VOLUNTARY VISION BENEFITS



Administered by MetLife

Regular eye examinations not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a priority for everyone.

SERVICE	IN-NETWORK	OUT-OF-NETWORK REIMBURSEMENT SCHEDULE
Eye Exam — once per 12 months	\$10 copay; covered in full	up to \$45
LENSES — ONCE PER 12 MONTHS		
Single Vision Lenses	\$25 copay; covered in full	up to \$30
Lined Bifocal Lenses	\$25 copay; covered in full	up to \$50
Lined Trifocal Lenses	\$25 copay; covered in full	up to \$65
Frames — once per 24 months	\$130 allowance, then 20% off balance over \$130	Up to \$70
Frames at Costco, Walmart and Sam's Club — once per 24 months	\$70 allowance	Up to \$70
Contact Lenses — once per 12 months if you elect contacts instead of lenses/frames	\$130 allowance	Up to \$105

Not everyone's personal situation is the same; your family needs may be different from the needs of your coworkers.

In recognition of these differences, we offer voluntary benefits, which you can purchase at group rates.





Life and Disability BENEFITS

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Insured by Guardian

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by Baxter. The company provides basic life insurance of \$15,000 for you, \$7,000 for your spouse and \$5,500 for each eligible child. (Child benefit is limited until age 14 days). This benefit is at no cost to you.

VOLUNTARY LIFE AND AD&D INSURANCE

Insured by Guardian

You may purchase life and AD&D insurance in addition to the company-provided coverage. You may also purchase life and AD&D insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage (up to \$200,000 or five times your salary, and up to \$50,000 for your spouse) without answering medical questions if you enroll when you are first eligible.

Employee— Up to \$500,000 in increments of \$10,000

Spouse— Up to \$100,000 in increments of \$5,000; Maximum of 50% employee-amount

Children— \$2,000 to \$10,000 in increments of \$1,000; Maximum of 50% employee-amount

SHORT TERM DISABILITY

Insured by Guardian

Employees working at least 40 hours per week can elect short term disability coverage through Guardian. This benefit replaces a portion of your income if you become disabled and are unable to work for a period longer than 7 days. You receive 60% of your income up to \$2,000 per week for up to 25 weeks.

LONG TERM DISABILITY

Insured by Guardian

Employees working at least 40 hours per week are eligible to elect long term disability coverage through Guardian. This insurance pays 60% of your income up to \$10,000 per month when you are not able to work due to a disability longer than 180 days.

WorkLifeMatters EAP

Baxter offers an EAP program through Integrated Behavioral Health for you and your family members. You have access to

- Unlimited telephonic coaching 24/7
- Up to 3 face-to-face counseling visits annually
- Tobacco cessation coaching
- College planning resources
- WorkLife services
- Child and elder care referral
- Employee discounts

To access, visit www.IBHWorkLife.com.

User Name: Matters

Password: wlm70101

Phone: 1-800-386-7055



401K & SAVINGS ACCOUNTS



401K

Administered by John Hancock

All employees who are at least 21 years old and who have completed a period of one year of continuous employment with Baxter during which they have worked at least 1,000 hours are eligible to participate in our 401(k) plan. Enrollment in the plan will automatically start for all eligible employees on the first day of the month following one year of employment. Employees will be able to opt out of the automatic enrollment prior to enrollment effective date. Please contact human resources to complete the opt-out form.

The 401(k) plan allows you to invest up to 100% of your regular earnings on a pre-tax basis through automatic regular payroll deductions. Baxter will match 50% of your contributions up to 4%.

For additional information, contact human resources or John Hancock. The plan name is Performance Auto Group 401k plan and the contract number is 112043.

FLEXIBLE SPENDING ACCOUNT

Administered by Discovery Benefits

You can save money on your healthcare and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pre-tax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in!) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

Healthcare Spending Limit - \$2,750

Dependent Care Spending Limit - \$5,000

If you or your spouse participate in a healthcare flexible spending account, you will lose eligibility to contribute or receive contributions to a health savings account.

HEALTH SAVINGS ACCOUNT

Administered by Discovery Benefits

Baxter medical plans are qualified high deductible health plans. If you participate in Baxter's medical plan, you may be eligible to participate in a health savings account. Health savings accounts allow you to save for eligible health care expenses now or in the future. You can set aside up to \$3,550 with single coverage or \$7,100 if you cover family members. If you will be age 55 or older by December 31st, you may contribute an additional \$1,000. These amounts must include any contribution you receive from Baxter.

The funds in your health savings account roll over from year-to-year, allowing you to save for future expenses. The funds in your health savings account remain yours even if you retire or leave the company. You can even use your health savings account to save for retirement expenses.

Contributions to your health savings account are tax-free. You do not pay taxes when these funds are used on qualified health expenses. Money in your health savings account grows tax-deferred until you turn age 65. After age 65, you can continue to use funds tax-free on qualified medical expenses or withdraw funds for non-medical reasons at an ordinary tax rate. If you use health savings account funds on non-medical expenses prior to age 65, you will be subject to an additional tax penalty.

EMPLOYEE CONTRIBUTIONS



PAYCHECK DEDUCTION FOR BENEFITS

BRONZE MEDICAL PLAN

SEMI-MONTHLY PAYCHECK DEDUCTION

Employee	\$14.24
Employee + Spouse	\$171.41
Employee + Child(ren)	\$155.23
Family	\$201.40
Tobacco user will pay an additional semi-monthly contribution of	\$25.00

MATCHING HSA CONTRIBUTION

Employee	Not applicable
Employee + Spouse or Child(ren)	Not applicable
Family	Not applicable

SILVER MEDICAL PLAN

SEMI-MONTHLY PAYCHECK DEDUCTION

Employee	\$57.58
Employee + One	\$239.08
Employee + Child(ren)	\$224.32
Family	\$282.48
Tobacco user will pay an additional semi-monthly contribution of	\$30.00

MATCHING HSA CONTRIBUTION

Employee	\$25.00
Employee + Spouse or Child(ren)	\$37.50
Family	\$50.00

GOLD MEDICAL PLAN

SEMI-MONTHLY PAYCHECK DEDUCTION

Employee	\$84.37
Employee + One	\$260.72
Employee + Child(ren)	\$266.47
Family	\$374.05
Tobacco user will pay an additional semi-monthly contribution of	\$30.00

MATCHING HSA CONTRIBUTION

Employee	\$25.00
Employee + Spouse or Child(ren)	\$37.50
Family	\$50.00

BENEFIT PLAN	SEMI-MONTHLY
DENTAL RATES	
Employee	\$15.87
Family	\$48.42
VISION RATES	
Employee	\$3.34
Employee + Spouse	\$6.01
Employee + Child(ren)	\$6.34
Family	\$9.91

CONTACT INFORMATION

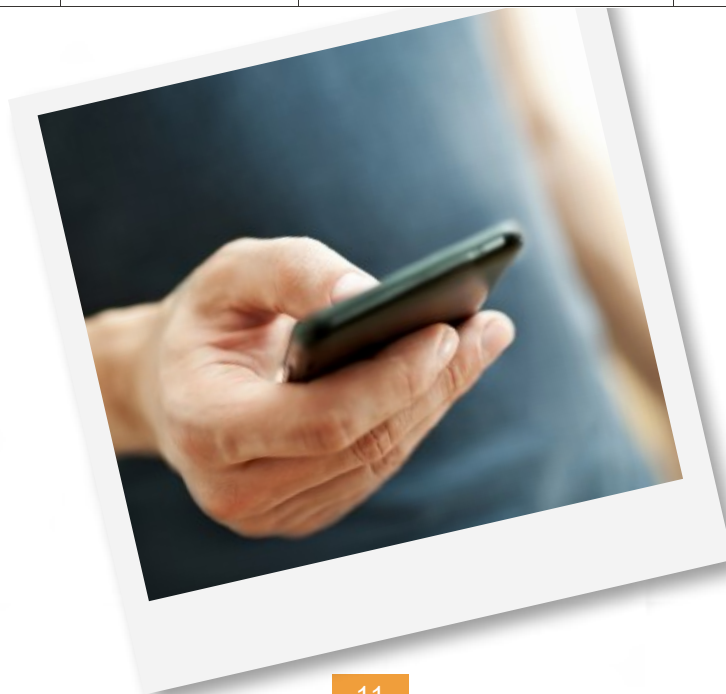


CONTACT INFORMATION

Baxter offers several resources to support you when you have specific questions about your benefits. The Keeler Call Center is the first stop for new hires and employees looking to make benefits changes. Open Enrollment will be completed using Baxter Auto Benefits at baxterautobenefits.com, and you can view benefits summaries throughout the year at this site, too.

BENEFIT ADMINISTRATOR	PHONE	EMAIL
Baxter Auto Benefits	877.282.0808	benefits@baxterauto.com
Kathleen Flynn, Baxter Benefits & Wellness Manager	402.763.8047	kflynn@baxterauto.com
Stephanie Hartley, Benefits Specialist	402.763.8312	shartley@baxterauto.com

BENEFIT	WHO TO CALL	WEBSITE	PHONE NUMBER
Medical/Prescription Drug	UHC	www.myuhc.com	1-866-873-3903
Dental	MetLife	www.metlife.com/mybenefits	1-800-942-0854
Vision	MetLife	www.metlife.com/mybenefits	1-855-MET-EYE1 (1-855-638-3931)
Life	Guardian	www.guardiananytime.com	1-888-GUARDIAN (1-888-482-7342)
Voluntary Life	Guardian	www.guardiananytime.com	1-888-GUARDIAN (1-888-482-7342)
Long Term Disability	Guardian	www.guardiananytime.com	1-888-GUARDIAN (1-888-482-7342)
Short Term Disability	Guardian	www.guardiananytime.com	1-888-GUARDIAN (1-888-482-7342)
Flexible Spending Accounts and Health Savings Accounts	Discovery Benefits	www.discoverybenefits.com	1-866-451-3399
COBRA	Discovery Benefits	www.discoverybenefits.com	1-866-451-3399
Retirements Savings 401(k) Plan	John Hancock	Johnhancock.com/myplan	1-800-395-1113



Don't forget to review the important notices document for additional information!

This notice packet includes important information on your benefit plans, including information on Medicare option. **If you or your dependents have Medicare or will become eligible for Medicare in the next 12 months, there is a federal law that gives you more choices for your prescription drug coverage. Refer to the important notices document for more information.**

Baxter

The information contained in this summary should in no way be construed as a promise or guarantee of employment. The company reserves the right to modify, amend, suspend, or terminate any plan at any time for any reason. If there is a conflict between the information in this brochure and the actual plan documents or policies, the documents or policies will always govern. Complete details about the benefits can be obtained by reviewing current plan descriptions, contracts, certificates, policies and plan documents available from your Human Resources Office. This benefits enrollment guide highlights recent plan design changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act ("ERISA") as a Summary of Material Modifications and should be kept with your most recent summary plan description.

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request. The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.