

READY. REVIEW. ENROLL.

2021 – 2022 Plan Year
Benefits Open Enrollment:
May 10 – May 21, 2021



2021 – 2022 Benefits Open Enrollment is May 10 – May 21, 2021

Benefits Open Enrollment is that period each year to review your benefit options and decide which plans best fit your needs for the new plan year. You can change plans, add dependents, increase coverage amounts or enroll in a Flexible Spending Account.

Review this brochure to find out what's new, compare plan options and choose the benefit plans that are right for you. Then, when you're ready, go to [HertzBenefits.com](https://www.hertzbenefits.com) to make your elections for the new plan year beginning July 1, 2021.



GET CONNECTED

[HertzBenefits.com](https://www.hertzbenefits.com) is your one-stop resource for all things "benefits". You can review the eGuide for a complete description of all available plan options.



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New for 2021 – 2022

For the coming plan year, your current benefit options aren't changing. You'll have the same plans, same networks, and same benefits. However, there are a few important changes noted below.

ACCESS TO UNUSED DEPENDENT CARE FSA (DCFSA) FUNDS



Hertz is letting you use any forfeited or unused DCFSA balances from July 1, 2019 through June 30, 2021 for any eligible dependent (or adult) care expenses through December 31, 2021. And, through June 30, 2021, you may use DCFSA dollars on eligible expenses for children up to age 14 instead of age 13.

As you determine your DCFSA contribution for 2021-2022, remember to consider these extra funds if you had a forfeited or unused balance in your DCFSA balance. These unused funds from July 1, 2019 through June 30, 2021 do NOT count toward the new plan year's \$5,000 annual maximum (\$2,500 maximum if you are married and file separate tax returns), beginning July 1, 2021.

NEW ADMINISTRATOR FOR VOLUNTARY BENEFITS



The Hartford is replacing Allstate as administrator for Critical Illness, Accident, and Hospital Indemnity Insurance. You will have equal or better coverage available at the same or lower rates. If you currently have coverage, you are guaranteed the same coverage with The Hartford regardless of your health or age.

SOME PREMIUM INCREASES



You will notice an increase in medical premiums beginning July 1, 2021. Supplemental Employee Life, Dependent Life and AD&D Insurance premiums are increasing as well. You can review the new 2021-2022 premiums when you go to [HertzBenefits.com](https://www.hertzbenefits.com) and log on to enroll.

DEPENDENT VERIFICATION



Beginning this year, if you add a new dependent to any of your benefits you will need to provide proof of dependent status before benefits will be effective for that dependent. There is a dependent affidavit form that needs to be completed and signed and you can upload any supporting documentation required through the [HertzBenefits.com](https://www.hertzbenefits.com) portal.



How the Medical Plans Work

Hertz offers two medical plan options, both through Kaiser Permanente. One is a traditional Health Maintenance Organization (HMO) plan, and the other is a Point of Service (POS) Plan. Both plans cover the same medical services and use Kaiser providers for In-Network care. They offer the same health care management programs and resources. And you can earn wellness incentives with both the Kaiser HMO and Kaiser POS Plans.

There are two major differences between the plans.

- **The providers you can use.** With the Kaiser POS Plan, you can choose to use out-of-network providers, but you'll receive greater cost savings when you use Kaiser providers. With the Kaiser HMO Plan, you need to select a Primary Care Physician (PCP) and you are restricted to the Kaiser network. The HMO plan doesn't pay for out-of-network care.
- **Your deductibles and out-of-pocket maximums.** With the Kaiser POS Plan, you'll pay a deductible if you use out-of-network providers. The Kaiser HMO Plan has a higher out-of-pocket maximum, where applicable.

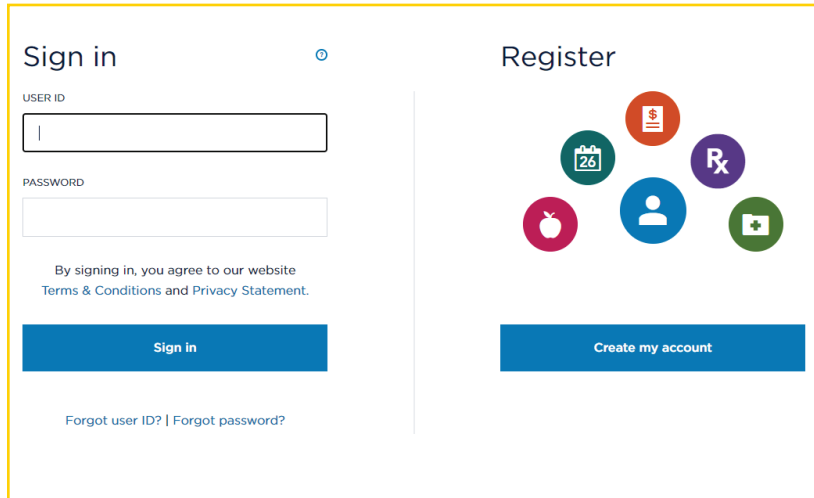


Both Hertz medical plans cover In-Network preventive care visits (like annual physicals and immunizations) at 100%, without a deductible.

Take a closer look at how the two medical plan options stack up.

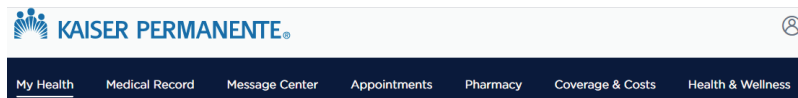
		KAISER HMO	KAISER POS	
		In-Network	In-Network	Out-of-Network
WHAT YOU PAY				
Deductible Your costs for care must total this amount before you and the plan share costs.	Employee Only	\$0	\$0	\$100
	Family	\$0	\$0	\$300
Out-of-Pocket Maximum When your costs reach this amount, the plan pays for 100% of your eligible expenses for the rest of the plan year.	Employee Only	\$2,500	\$2,000	\$2,000
	Family	\$7,500	\$6,000	\$6,000
Doctor's Office Visit	Primary Care Physicians or Specialists	\$20 copay	\$20 copay	20% after your deductible
Preventive Care	Wellness Visit/Exams and Screenings	No copay	No copay	20% after your deductible
Emergency Room		\$100 copay	\$100 copay	\$100 copay
Hospital Inpatient Services		10% of applicable charges, no deductible	10% of applicable charges, no deductible	20% after your deductible
Basic Laboratory and Imaging		\$10/day copay	\$10/day copay	20% after your deductible
Specialty Laboratory and Imaging (CAT scan, MRI, etc.)		10% of applicable charges, no deductible	10% of applicable charges, no deductible	20% after your deductible

Finding a Kaiser provider is easy. Log on to your **kp.org** account or first time users need to register.



The screenshot shows the Kaiser Permanente website's login and registration interface. On the left, the 'Sign in' section includes a 'USER ID' field with a cursor, a 'PASSWORD' field, a blue 'Sign in' button, and links for 'Forgot user ID?' and 'Forgot password?'. On the right, the 'Register' section features a cluster of six colorful icons representing various services: a calendar (26), a dollar sign, a prescription symbol (Rx), a person, a cross, and an apple. Below these icons is a blue 'Create my account' button.

Once you're logged in, you can access all the services available to you as a Kaiser member. You can email your doctor, make an appointment, review your lab results, refill prescriptions, find out the coverage and costs of the plans, and access hundreds of Health & Wellness topics.



Dental Plan

Hertz offers you a dental plan administered by Hawaii Dental Service (HDS).

The plan covers diagnostic and preventive care at 100%, with no deductible. In addition, basic restorative care is covered at 80% and major restorative care at 50% after you meet the deductible. The plan also covers orthodontics at 50%, up to a \$1,500 lifetime maximum benefit, for dependent children.

	PPO Plan
Deductible (Employee Only / Family)	\$25 / \$75
Annual Maximum Benefit (per covered individual)	\$1,500
Diagnostic & Preventive Care (Exams, cleanings, X-rays, fluoride*, space maintainers, and sealants**)	100%, no deductible
Basic Restorative Care (Amalgam and composite [front teeth only] fillings; root canals and periodontal scaling and maintenance**)	80%
Major Restorative Care (Crowns and gold restorations; fixed bridges, dentures, and implants**)	50%
Orthodontics (Per eligible dependent child)	50% (\$1,500 lifetime max)

* Through age 19

** Within plan limits

TOTAL HEALTH PLUS

Certain people need more oral health services to maintain their health. If you qualify for these Total Health Plus benefits, the extra cleanings and/or fluoride treatments are covered at 100% with no deductible.

FOR MORE INFORMATION

To learn more about what's covered and how to estimate the cost of care:

- Go to the HDS website, or
- Call (800) 232-2533.



Vision Plan

You can get a free annual vision exam, pay lower copays for lenses, receive a higher contact lens allowance, and pay less for premium progressive lenses with fixed pricing when you use an EyeMed provider. All providers in Hawaii are considered “In-Network” and benefits will be paid at the In-Network level.

Here are the highlights of your vision benefits:

VISION CARE SERVICES	In-Network Cost or for Members without an In-Network provider within 5 miles	Out-of-Network Reimbursement
Exam with Dilation as Necessary (once every 12 months)	\$0 copay	\$30
Frames (once every 24 months) Any available frame at provider location	\$0 copay; \$140 allowance, 20% off balance over \$140	\$70
Standard Plastic Lenses (once every 12 months) <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal or Lenticular • Standard Progressive Lens • Premium Progressive Lens 	<ul style="list-style-type: none"> \$10 copay \$10 copay \$10 copay \$75 copay See Premium Progressive price list 	<ul style="list-style-type: none"> \$20 \$30 \$40 \$30 \$30
Contact Lens Fit and Follow-Up (once every 12 months after exam is completed) <ul style="list-style-type: none"> • Standard • Premium 	<ul style="list-style-type: none"> Up to \$55 10% off retail price 	<ul style="list-style-type: none"> N/A N/A
Contact Lenses (allowance includes materials only) <ul style="list-style-type: none"> • Conventional • Disposable • Medically Necessary 	<ul style="list-style-type: none"> \$0 copay; \$140 allowance, 15% off balance over \$140 \$0 copay, \$140 allowance; plus balance over \$105 \$0 copay, paid-in-full 	<ul style="list-style-type: none"> \$105 \$105 \$210



To find vision providers, plan details, and to review claims, go to [EyeMed.com](https://www.eyemed.com) or call **(866) 723-0513**.

Flexible Spending Accounts (FSA)

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSAs)

No matter which medical plan you're enrolled in, you can still have an HCFSAs. (You can even have an HCFSAs if you're not enrolled in a Hertz medical plan.) An HCFSAs is an account that allows you to set aside before-tax income to pay for eligible health care expenses. This means your taxable income will be reduced by the amount you contribute. The IRS determines how much you can contribute each year. **The annual limit for 2021 is \$2,750.** The IRS also determines eligible covered expenses (to see the full list visit [irs.gov](https://www.irs.gov) and search for Publication 502).

If you want to participate in the HCFSAs, IRS rules require you to re-enroll each year. If you don't use all your HCFSAs contributions, you will forfeit the remaining balance at the end of the plan year. Your FSA contributions do not carry over.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSAs)

You can also enroll in a separate FSA to cover the costs of care for your eligible dependent children (under the age of 13) or elderly or disabled dependent adults while you are at work. This is called a Dependent Care FSA (DCFSAs). **The DCFSAs is for dependent child/elder care expenses only (day care, babysitters, elder care, etc.). It's not for health care expenses for your dependents.**

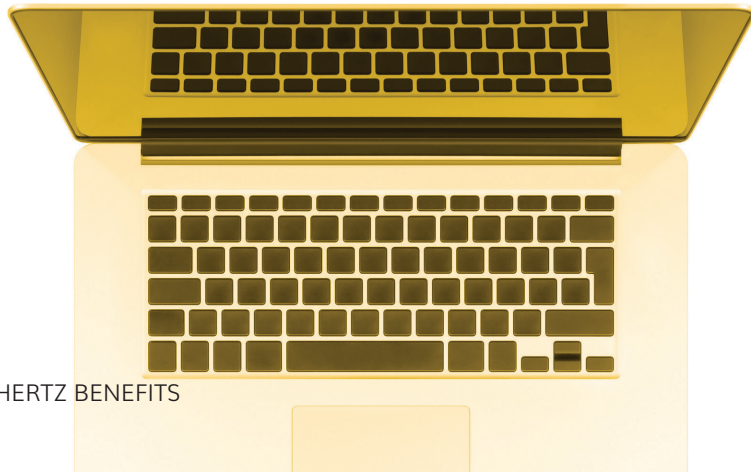
You make all contributions to a DCFSAs on a before-tax basis. That means your taxable income will be reduced by the amount you contribute.

Throughout the year, you can be reimbursed from your DCFSAs for your eligible child/eldercare costs. The IRS defines who an eligible dependent is (someone who is a dependent on your taxes).

The annual contribution limit is \$5,000 (or \$2,500 if you are married and filing taxes separately) for 2021.

Reminder: Due to the pandemic, you can also use any forfeited or unused Dependent Care FSA funds from July 1, 2019 through June 30, 2021 for child or day care expenses through December 31, 2021, and claim eligible expenses for children up to age 14 for this plan year only. If you had any of these unused funds, they do not count toward the annual contribution limit for the new plan year.

If you want to contribute to a DCFSAs, IRS rules require you to enroll each year. If you don't enroll in a DCFSAs, you cannot make contributions. To learn more about the DCFSAs, log on to [HertzBenefits.com](https://www.hertzbenefits.com).



Additional Benefits



Hertz offers Basic Employee Life Insurance to you at no cost, equal to 1x your annual salary. There are many additional benefit options Hertz makes available to you, including:

- Life Insurance for you and your dependents
- Accidental Death and Dismemberment
- Long Term Disability



We also offer voluntary benefits you can enroll in, including:

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Protection
- Legal Assistance Plan

You can get details on all these programs by visiting [HertzBenefits.com](https://www.hertzbenefits.com).



How to Enroll

Here's how to enroll at any time from May 10 – May 21:

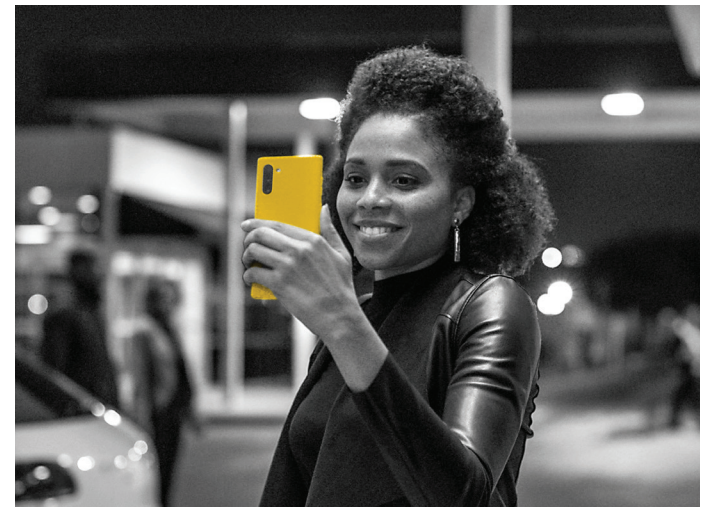
1. Go to HertzBenefits.com
2. **Select your location** (see top right corner)
3. Click **Enroll Now** on the **Open Enrollment Tile**
4. **If you're already registered**, enter your username and password
5. **Select Start Here** in the main banner
6. **Select** the plans you want for 2021 – 2022
7. **When you're finished**, review your personal information to make sure your personal email address is updated and your elections, dependents, and beneficiaries are all correct
8. **Click Approve** in the lower right-hand corner
9. **Select I Agree** to confirm your elections and receive a confirmation number

First time here?

Register to create your user name and password.

 Register

If it's your first time logging in, click Register under First time here? You'll need to enter the company key, "Hertz", your employee ID number, and your date of birth. Once you've registered, you can create your own username, password, and security questions.



WHAT HAPPENS IF YOU DON'T ENROLL?

If you don't enroll by 7:00 p.m. HT on Friday, May 21, you will have the same benefits you have today, with new rates, and with the same coverage levels, **except for Flexible Spending Accounts**. If you want to participate in a Health Care FSA or Dependent Care FSA, you must make a new election. The IRS requires you to make an election every year, so if you do not enroll, you won't have an FSA during the 2021 – 2022 plan year.

Unless you have a qualified life event (like having a baby or getting married, getting divorced, lose your coverage, etc.), your next opportunity to enroll or make benefits changes will be next year's Open Enrollment.



REMEMBER!

If you enroll new dependents in any of the Hertz plans, you will be asked to provide documentation to verify their eligibility. Your dependent will not have coverage, until you have provided the requested documentation.



Open Enrollment Webinars

The Hertz Benefits Department will hold a few webinars to help you prepare for Open Enrollment. Go to [HertzBenefits.com](https://www.hertzbenefits.com) to find the dates and times of the webinars. Look for the Webinars tab on [HertzBenefits.com](https://www.hertzbenefits.com).



Have Questions?

The following resources are available to help answer your questions about Hertz Benefits and Open Enrollment:

- **[HertzBenefits.com](https://www.hertzbenefits.com)** has detailed information about all of your Hertz Benefits, links to carrier sites, and the option to sign up for Get Connected to receive benefits updates through emails or texts.
- **Attend an Open Enrollment Webinar.** Webinars are being held to help you prepare for Open Enrollment. Go to the Webinars tab on **[HertzBenefits.com](https://www.hertzbenefits.com)** to find out the dates and times.
- **Hertz Benefits Specialists** can help you understand your benefits, and assist with your enrollment. Call, **(800) 654-3373**, 8 a.m. to 8 p.m. ET (2 a.m. to 2 p.m. HT), Monday through Friday. Press "3" to speak to a Hertz Benefits Specialist.

The Fine Print

Hertz is required by law to provide summaries of its benefits, as well as related legal notices. You may review these legally required notices at [HertzBenefits.com](https://www.hertzbenefits.com) > Contacts & Resources > Document Library > Legal Notices. You can request a paper copy by calling **(800) 654-3373**, then press "3" to speak with a Hertz Benefits Specialist.

If you are covered by a collective bargaining agreement that has not provided for participation in all or some of the benefits provided as part of the Hertz Custom Benefit Program, certain portions of the content in this brochure will not apply to you. Please refer to your labor agreement or contact your Human Resource Business Partner for further information about the benefits available to you and any limitations or restrictions on eligibility.





This brochure contains highlights of the Hertz benefit plan changes for the 2021 – 2022 plan year. It constitutes a Summary of Material Modifications (SMM) to your Summary Plan Description (SPD). Keep this brochure with your SPD for future reference. If there is any discrepancy between the information provided in this brochure and the official plan documents, the official plan documents, as interpreted by the plan administrator, will govern. The Hertz Corporation reserves the right and discretion to interpret the terms of its benefit plans and to amend or terminate the plans at any time.