



BENEFITS GUIDE

JULY 1, 2023 — DECEMBER 31, 2024

U.S. EMPLOYEES



Let's Go!

The Hertz motto is Let's Go! The truth is our company couldn't go far without you. We are only as strong and healthy as our employees. You are our most valuable resource. That's why we design benefits to support your health and wellbeing.

This guide provides a summary of the benefits available to you as a Hertz U.S. employee. From health and wellness to financial tools, we hope you take time to understand the benefits available so you can fully use them to support yourself and your loved ones. If you want to learn more about a specific program, you can find extra information on hertzbenefits.com.

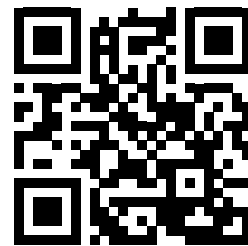




TABLE OF CONTENTS

	ENROLLMENT	2
	HEALTH BENEFITS	5
	WELLBEING PROGRAMS	14
	FINANCIAL BENEFITS	18
	VOLUNTARY BENEFITS	23
	OTHER BENEFITS	25
	CONTACTS	28
	LEGAL NOTICES	30

Medicare Part D Notice

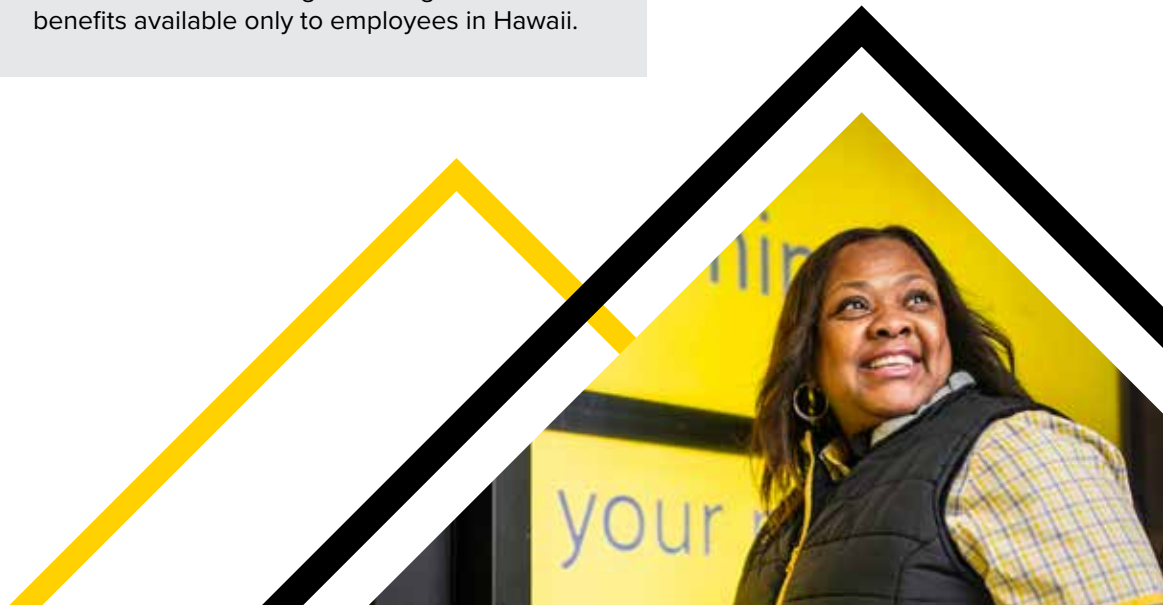
If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please contact Human Resources for more details.

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.



Hertz Hawaii Employees

Look for this icon throughout the guide to see benefits available only to employees in Hawaii.





ENROLLMENT

WHEN TO ENROLL

HOW TO ENROLL

WHO CAN ENROLL

HELP ENROLLING

ENROLLMENT

WHEN TO ENROLL

There are certain times you may enroll or modify your benefits:

- » **New Hire Enrollment:** If you've just been hired you have **60 days** from your hire date to enroll in most benefits. Visit hertzbenefits.com/new-hires and use the coverage calculator to see when your benefits will begin. Some additional Hertz benefits, like car discounts, have different date requirements. Please read this guide to learn more.
- » **Status Change:** If your employment status changes, you can reach a Hertz Benefits Specialist by calling **800-654-3373** and selecting Option #3, to confirm your eligibility.
- » **Open Enrollment:** This is your annual opportunity to enroll or make changes to your benefits. This year is different because there will be *two* open enrollments.
 - ◆ **May 1 to 15:** The benefits you pick during this open enrollment will be active July 1 to Dec. 31, 2023.
 - ◆ **Nov. 1 to 15:** The benefits you pick during this open enrollment will be active Jan. 1 to Dec. 31, 2024.
- » **Qualifying Life Events:** Outside of new hire enrollment, status change or open enrollment, you can't change your benefits unless you experience a qualifying life event (QLE) like marriage, divorce, birth, adoption, death, loss of dependent status, or loss of coverage. If you have a QLE, you must make changes within **31 days** after the event date by logging on hertzbenefits.com.

HOW TO ENROLL

Ready to enroll? Let's go! Start at hertzbenefits.com. Click **Log In** at the top of the page and then **Enroll/Review Benefits**. Then select **Start Here** in the main banner.



First time?

You'll need to register. Click **Register** under **First Time Here**. 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.

The enrollment system will walk you through each benefit category and allow you to review the costs and other options. When you've made your selections and double-checked your information, click **I Agree** to confirm your elections. You'll know you're done when you see a confirmation number.



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ELIGIBILITY

WHO CAN ENROLL

You're eligible for benefits if you are regularly scheduled to work at least 30 hours per week and meet certain work hour requirements. If you're eligible, you may also add eligible dependents to certain plans. Eligible dependents include your spouse/domestic partner and/or children under age 26 — including natural and adopted or foster children, legal stepchildren, and children for whom you have legal custody or are required to provide coverage under a court order.*



Hertz Hawaii Eligibility

If you're a Hertz employee in Hawaii, you are eligible for benefits the first of the month following four weeks of consecutive employment if you are regularly scheduled to work at least 20 hours per week.

Dependent Verification

After you enroll new dependents, you will be asked to provide certain paperwork to verify their eligibility. It will include items such as a marriage license, proof of current financial responsibility, birth certificate, etc. It's important to know forging information has consequences, including cancellation of dependent coverage and disciplinary action that could include termination.

HELP ENROLLING

Hertz Benefits Specialist

We understand enrolling isn't always simple, so you may have questions or need help. Hertz Benefits Specialists can answer your questions or even complete your enrollment with you at **800-654-3373**, Option 3. Hertz Benefits Specialists are available from 8:00 a.m. to 8:00 p.m. ET (7:00 a.m. to 7:00 p.m. CT), Monday through Friday. Press "3" to speak to a Hertz Benefits Specialist.

AskHR

If any of your personal information appears to be incorrect within the benefits system and for information on some benefits programs, such as Tuition Reimbursement and Car Discounts, please contact AskHR. AskHR is available to help from 9:00 a.m. to 6:30 p.m. ET (8:00 a.m. to 5:30 p.m. CT), Monday through Friday by calling **800-654-3373**.

Union Benefits

Questions regarding any Union benefits can be directed to the Union Benefits Manager at jlehenbauer@hertz.com. Employees may have a combination of Hertz and/or Union benefits eligibility.

**Please note, this is an overview of eligibility. For complete details refer to the summary plan description.*

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HEALTH BENEFITS

MEDICAL AND PHARMACY COVERAGE

MEDICAL AND PHARMACY
COVERAGE FOR HAWAII EMPLOYEES

DENTAL COVERAGE

VISION COVERAGE

MEDICAL COVERAGE

THREE GREAT OPTIONS

We offer three medical plans through UMR, so you can pick the best fit for you and your family! To find an in-network doctor, visit umr.com and select **find a provider**. Type **UnitedHealthcare Choice Plus** into the search box.

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PPO Plan

This plan has a higher premium but a lower deductible, so the insurance starts paying sooner. If you prefer predictable medical expenses, this plan may be the right option for you. It can pair with a flexible spending account.

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CDHP with HSA Plan

This plan has a lower premium but a higher deductible, so you pay less out of each paycheck for coverage. This plan is generally the best value for the average person, with its lower per paycheck costs, the Hertz health savings account contributions, as well as a reasonable deductible and out-of-pocket limits.

\$

Copay Plan

This plan is a low-cost, high-quality medical plan, with copays for office visits and prescriptions. It has the advantage of being the lowest cost option of the three plans, while providing the predictability of copays. It can pair with a flexible spending account.



Hertz Hawaii Employees

See [page 10](#) for information on the medical and pharmacy plans available in Hawaii.

BREAKING DOWN THE JARGON

- » **Rate or Premium:** Like your 12-month gym membership, this is the base amount you pay every month for health care coverage, even if you don't use it.
- » **Deductible:** The amount you pay in medical expenses before the insurance company will cover any benefit costs for the year. There are two types of deductibles in the Hertz Plans:
 - ◆ **Embedded:** Each family member has an individual deductible, while the family also has a combined deductible. Each person gets their benefits as soon as they meet their individual deductible, no matter what the family total is.
 - ◆ **True Family:** this means that a family can meet the deductible by combining deductible expenses. There is no limit to the amount one member can pay toward the family deductible.
- » **Out-of-Pocket Maximum:** The most you would possibly pay for covered services in a year. Once you reach your out-of-pocket maximum, your plan covers all eligible expenses.
- » **Coinsurance:** The cost share between you and the insurance company. Coinsurance is always a percentage totaling 100%. For example, if the plan pays 80%, you are responsible for paying the remaining 20% of the cost.
- » **Copay:** A flat fee paid to your provider at the time of service, kind of the price to get in the door. You may spend more once you're there if your doctor recommends blood tests, etc. The copay covers the core services included in the office visit.
- » **In-Network:** Providers in the network have agreed to charge discounted rates for services when you use them, which means you save money automatically. If you go to an out-of-network provider, they can charge you more and the insurance may cover less of the costs.

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MEDICAL COVERAGE

MEDICAL PLANS

DEDUCTIBLE & OOP MAX



	PPO PLAN		CDHP WITH HSA		COPAY PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	EMBEDDED DEDUCTIBLE		TRUE FAMILY DEDUCTIBLE		EMBEDDED DEDUCTIBLE	
Hertz HSA Funding						
Individual	Not available		\$250 deposited July 2023*		Not available	
Employee + 1	Not available		\$500 deposited July 2023*		Not available	
Family	Not available		\$500 deposited July 2023*		Not available	
Deductible						
Individual	\$750	\$3,000	\$2,400	\$4,800	\$4,500	\$9,000
Employee + 1	\$1,500	\$6,000	\$4,800 maximum	\$9,600 maximum	\$9,000	\$18,000
Family	\$3,000	\$12,000	\$4,800 maximum	\$9,600 maximum	\$9,000	\$18,000
Out-of-pocket Maximum						
Individual	\$4,000	N/A	\$4,000	\$8,000	\$6,550	\$13,100
Employee + 1	\$8,000	N/A	\$8,000	\$16,000	\$13,100	\$26,200
Family	\$12,000	N/A	\$8,000	\$16,000	\$13,100	\$26,200
Benefits						
PCP office visit	\$35 copay	50% after deductible	\$30 copay after deductible	50% after deductible	\$40 copay	50% after deductible
Specialist office visit	\$50 copay	50% after deductible	\$50 copay after deductible	50% after deductible	\$80 copay	50% after deductible
Emergency Room	\$250 copay and 80% after deductible		After deductible, \$250 copay and 80%		\$300 copay	
Other services	80% after deductible	50% after deductible	80% after deductible	50% after deductible	70% after deductible	50% after deductible

*The Hertz HSA contribution structure for calendar year 2024 will be communicated during the November 2023 open enrollment.



PREMIUM

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.

MEDICAL COVERAGE

MEDICAL AND PHARMACY PREMIUMS

	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
PPO PLAN				
Bi-Weekly Rates	\$159.40	\$371.42	\$302.91	\$540.53
Weekly Rates	\$79.70	\$185.71	\$151.46	\$270.27
CDHP WITH HSA				
Bi-Weekly Rates	\$96.84	\$225.39	\$184.01	\$327.84
Weekly Rates	\$48.42	\$112.69	\$92.00	\$163.92
COPAY PLAN				
Bi-Weekly Rates	\$51.14	\$130.48	\$106.08	\$189.79
Weekly Rates	\$25.57	\$65.24	\$53.04	\$94.90

PLAN ADVISOR + CARE CONNECT

Plan Advisor is your go-to resource for help with medical or pharmacy benefits. Think of it as your personal team of nurses, benefit experts and claims specialists. When you visit [umar.com](https://www.umar.com) or call **833-584-3789**, a real person who knows your benefits and health history will be ready to help you with things like:

- » Verifying your coverage and finding in-network doctors
- » Understanding your care and conditions
- » Answering claims, billing and benefits questions
- » Reducing unnecessary costs



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PHARMACY BENEFITS

If you enroll in a Hertz medical plan, you'll automatically have prescription drug coverage through OptumRx. To save the most while filling prescriptions, use a pharmacy in the OptumRx network. You can search for an in-network pharmacy and look through the current Prescription List by going to optumrx.com.

	PPO PLAN	CDHP WITH HSA	COPAY PLAN
	IN-NETWORK	IN-NETWORK	IN-NETWORK
	EMBEDDED DEDUCTIBLE	TRUE FAMILY DEDUCTIBLE	EMBEDDED DEDUCTIBLE
Retail pharmacy (30 day supply)			
Generic	80%, \$10 min/\$100 max	80% after deductible, \$15 min/\$100 max	\$10 copay
Brand name	75%, \$30 min/\$160 max	75% after deductible, \$40 min/\$160 max	\$60 copay
Non-preferred brand name	70%, \$75 min/\$225 max	70% after deductible, \$80 min/\$225 max	\$120 copay
Mail order pharmacy (90 day supply)			
Generic	80%, \$20 min/\$200 max	80% after deductible, \$30 min/\$200 max	\$20 copay
Brand name	75%, \$60 min/\$320 max	75% after deductible, \$80 min/\$320 max	\$120 copay
Non-preferred brand name	70%, \$150 min/\$450 max	70% after deductible, \$160 min/\$450 max	\$240 copay

MAINTENANCE MEDICATION PROGRAM

For medications you take on an ongoing basis (maintenance medications), you must choose either fill a 90-day prescription through home delivery or at a preferred retail pharmacy. If you do not, and instead keep a 30-day fill, you will pay a penalty beginning on your third fill. OptumRx will send you a reminder letter after each 30-day fill with helpful tips on converting your 30-day maintenance medication to a 90-day prescription.

SPECIALTY PHARMACY PROGRAM

Certain medications must be filled through Optum Specialty Pharmacy. If you are prescribed a specialty medication, call **855-427-4682** to enroll in the program. The program also provides home delivery for certain medications and live video consults with clinicians who can help you find affordable access to your medication.

RX SAVINGS SOLUTIONS

Rx Savings Solutions (RxSS), a free and confidential service, connects to your Hertz medical plan to show you all the lower-cost options you have for your medications. RxSS doesn't replace your OptumRx prescription plan. It's a complementary program designed to help you and your family save money on your prescriptions.

To enroll, visit myrxss.com or download the Rx Savings Solutions mobile app to access your free account. Questions? Call **800-268-4476** Monday through Friday, 8 a.m. to 9 p.m. ET, or email support@rxss.com.

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MEDICAL AND PHARMACY COVERAGE FOR HAWAII EMPLOYEES

TWO GREAT OPTIONS

We offer two medical and pharmacy plans through Kaiser Permanente so you can pick the best fit for you and your family! For additional information, visit my.kp.org or call **800-966-5955**. Your costs are based on a percentage of your salary. To see your plan rates, view them in the enrollment system.

Kaiser HMO

With this plan, you can only see Kaiser providers and pharmacies. This plan also has a higher out-of-pocket maximum.

Kaiser POS

With this plan, Kaiser providers and out-of-network providers and pharmacies are covered. However, you'll still save more money when you see a Kaiser provider or pharmacy, and you'll have a deductible if you see an out-of-network provider.

MEDICAL

	KAISER HMO	KAISER POS	
	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible Employee Only/Family	\$0/\$0	\$0/\$0	\$100/\$300
Out-of-Pocket Maximum Employee Only/Family	\$2,500/\$7,500	N/A	\$2,000/\$6,000
Doctor's Office Visit	\$20 copay	\$20 copay	20% after deductible
Preventive Care	No copay	No copay	20% after 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 deductible
Basic Laboratory and Imaging	\$10/day copay	\$10/day copay	20% after deductible
Specialty Laboratory and Imaging (CAT scan, MRI, etc.)	10% of applicable charges, no deductible	10% of applicable charges, no deductible	20% after deductible

PHARMACY

Benefit	KAISER HMO		KAISER POS	
	IN-NETWORK ONLY	IN-NETWORK	CONTRACTED PROVIDER	NON-CONTRACTED PROVIDER
Retail pharmacy (30 day supply)				
Generic maintenance	\$3 copay	\$3 copay	20% of drug cost or \$3, whichever is greater	Not covered
Generic	\$10 copay	\$10 copay	20% of drug cost or \$10, whichever is greater	Not covered
Brand-name	\$45 copay	\$45 copay	20% of drug cost or \$45, whichever is greater	Not covered
Specialty	\$200 copay	\$200 copay	20% of drug cost or \$200, whichever is greater	Not covered
Mail order pharmacy (90 consecutive day supply)				
Generic maintenance	\$6 copay	\$6 copay	N/A	N/A
Generic	\$20 copay	\$20 copay	N/A	N/A
Brand-name	\$90 copay	\$90 copay	N/A	N/A
Specialty	\$400 copay	\$400 copay	N/A	N/A

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DENTAL COVERAGE

Hertz dental plans are offered through Cigna. To find an in-network provider, visit mycigna.com or call 800-244-6224.

What You Pay	CIGNA DENTAL HMO	PLAN B FULL DENTAL PPO		PLAN C PREVENTIVE CARE ONLY
	IN-NETWORK ONLY	IN-NETWORK	OUT-OF-NETWORK ¹	IN-NETWORK OR OUT-OF-NETWORK ¹
Deductible	\$0	\$75 ²	\$150 ²	\$0
Diagnostic and Preventive Care (Exams, cleanings, and X-rays; Maximum 2 visits per plan year)	100%	100%	100%	100%
Basic Restorative Care (Fillings, extractions, and root canals)	To see your copay, check the Patient Charge Schedule on HertzBenefits.com	80%	70%	Not covered
Major Restorative Care (Crowns, bridges, and dentures)		50%	40%	
Orthodontia³		50%	40%	
Annual Maximum Benefit	No maximum	\$1,500	\$1,500	\$1,500

¹ If you use an out-of-network provider, you are responsible for any amount that exceeds the eligible expense as determined by Cigna Dental.

² The out-of-network deductible does not count toward satisfying the in-network deductible and the in-network deductible does not count toward satisfying the out-of-network deductible.

³ For the Hertz Dental Plan B, orthodontia is limited to dependent children up to age 19. The lifetime maximum benefit is \$1,500.

DENTAL PREMIUMS

	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Cigna Dental HMO				
Bi-Weekly Rates	\$3.04	\$6.27	\$6.12	\$10.58
Weekly Rates	\$1.52	\$3.13	\$3.06	\$5.29
Plan B — Full Dental PPO				
Bi-Weekly Rates	\$11.40	\$23.62	\$23.10	\$38.96
Weekly Rates	\$5.70	\$11.81	\$11.55	\$19.48
Plan C — Preventive Care Only				
Bi-Weekly Rates	\$2.67	\$5.52	\$5.30	\$9.06
Weekly Rates	\$1.34	\$2.76	\$2.65	\$4.53

ORAL HEALTH PROGRAM

This program is for people with certain medical conditions that increase the risk of gum disease and cavities. Being under current treatment for the following medical conditions is required: heart disease, stroke, diabetes, maternity, chronic kidney disease, organ transplants, head and neck cancer radiation. If you are eligible, the program will reimburse you for dental services that treat gum disease and tooth decay.

To find out if you are eligible, and to register, visit mycigna.com. Click **Review my Coverage** then select **Dental** from the drop-down menu. Next, from the **Related Links** section on the right side of the page, select **Cigna Dental Oral Health Integration Program Registration Form**. Fill out the form and click **Submit**.

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DENTAL COVERAGE FOR HAWAII EMPLOYEES



Hertz Hawaii Dental Coverage

Hertz dental plans for Hawaii employees are offered through Hawaii Dental Service.

- » **Diagnostic and Preventive Care:** 100% covered, no deductible
- » **Basic Restorative Care:** 80% covered after deductible
- » **Major Restorative Care:** 50% after deductible
- » **Orthodontics:** 50% covered up to \$1,500 lifetime maximum for dependent children

To see what's covered and how to estimate the cost of care, visit hawaiidental-service.com or call **800-232-2533**.

HAWAII DENTAL PREMIUMS

	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Hawaii Dental Service				
Bi-Weekly Rates	\$8.67	\$22.27	\$20.53	\$40.80
Weekly Rates	\$4.34	\$11.13	\$10.27	\$20.40

TOTAL HEALTH PLUS

Total Health Plus provides additional dental coverage for members with pregnancy, diabetes, cancer, oral cancer, stroke and heart problems, kidney failure, medical risk for cavities, organ transplants or Sjögren's Syndrome. If you are eligible, you may receive additional cleanings and in some cases fluoride treatments. Contact **808-529-9248** or visit hawaiidental-service.com for more information.



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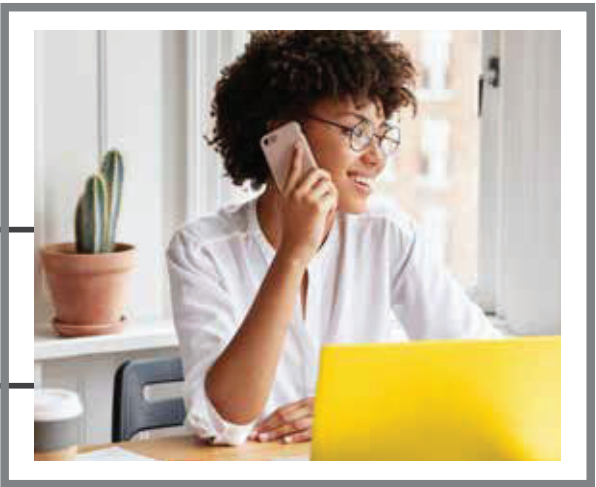
VISION COVERAGE

Hertz vision plan is offered through EyeMed for Mainland and Hawaii employees. To find an in-network provider, visit eyemed.com or call 866-723-0513.

Vision Care Services	YOUR IN-NETWORK COST
Exam with Dilation as Necessary (once every 12 months)	\$0 copay
Frames (once every 24 months) Any available frame at provider location	\$0 copay; \$140 allowance, 20% off balance over \$140
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 	\$10 copay \$10 copay \$10 copay \$75 See Premium Progressive price list
Contact Lens Fit and Follow-Up (once every 12 months after exam is completed) <ul style="list-style-type: none"> • Standard • Premium 	Up to \$55 10% off retail price
Contact Lenses (allowance includes materials only) <ul style="list-style-type: none"> • Conventional • Disposable • Medically Necessary 	\$0 copay; \$140 allowance plus 15% off balance over \$140 \$0 copay; \$140 allowance plus balance over \$140 \$0 copay; paid-in-full

VISION PREMIUMS

as of January 1, 2024	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
EyeMed Vision				
Bi-Weekly Rates	\$3.14	\$5.58	\$5.53	\$7.44
Weekly Rates	\$1.57	\$2.79	\$2.76	\$3.72



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WELLBEING PROGRAMS

WELLBEING PROGRAMS FOR
ALL HERTZ EMPLOYEES

WELLBEING PROGRAMS FOR
HERTZ EMPLOYEES WHO ENROLL
IN A MEDICAL PLAN

WELLBEING PROGRAMS FOR
HERTZ HAWAII EMPLOYEES

WELLBEING PROGRAMS FOR ALL HERTZ EMPLOYEES

*These programs are **free** to all Hertz employees, regardless of medical plan enrollment.*

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP), SupportLinc by CuraLinc Healthcare, provides free, confidential support to you and your household. This includes up to five in-person or virtual sessions with a licensed counselor.

The EAP can help with stress, depression, anxiety, relationship issues, work-related pressures and substance abuse. They can also give suggestions for local child and elder care, home repair, housing needs, education, pet care and more.

The EAP is available 24/7 at **888-881-5462** or supportlinc.com (group code: hertz).



EMPLOYEE RESOURCE GROUPS

Hertz Employee Resource Groups (ERGs) offer the opportunity for diverse employee groups and their allies to come together and shape a culture of inclusion. ERGs are employee-led, voluntary groups currently available on the Estero and Oklahoma City campuses. They will be extended to the field soon. The ERG network includes:



MULTICULTURAL GROUP

Multicultural: Shape a more inclusive workplace by raising awareness of cultural nuances, celebrating cultural diversity throughout the organization and the communities we serve.



PRIDE AND ALLIES

Pride and Allies: Promote enrichment and opportunity for the LGBTQ+ community, accelerate the company's competitive advantage and to attract and retain a diverse workforce.



VETERANS AND ALLIES

Veterans and Allies: Build a culture that recognizes and celebrates the contributions of our veterans, active-duty reservists and their families while supporting their needs.



WELLNESS GROUP

Wellness: Connect employees to celebrate and advocate for physical, emotional, financial, and mental health in and out of the workplace.



WOMEN AND ALLIES

Women and Allies: Empower women to lead in their own way and to grow and thrive in both their careers and the community.



WORKING FAMILIES AND ALLIES

Working Families: Educate, communicate and leverage resources so employees may successfully achieve work-family balance.

PERKS AT WORK

Perks at Work is an employee discount marketplace that gives you discount pricing on everyday purchases including wellness classes! Perks at Work's *Community Online Academy* offers free live and on-demand classes for adults and kids with topics from wellness to personal development.

To access Perks at Work, visit perksatwork.com and register with your Hertz email address or use company code **HERTZPERKS**, if you prefer to use a personal email address.



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WELLBEING PROGRAMS FOR HERTZ EMPLOYEES WHO ENROLL IN A MEDICAL PLAN

These programs are available to all Hertz employees who enroll in a Hertz medical plan.

TELADOC

If you have a minor illness, going to the emergency room can be expensive, urgent care may be unnecessary and you may not be able to see your primary care physician right away. Teladoc saves you time and money! Teladoc allows you and your enrolled dependents to speak with a doctor anytime, anywhere from teladoc.com or **800-835-2362**. Teladoc is great for:

- » **Minor conditions** such as fever, sore throat, congestion, nausea or vomiting, rash and more. Plus, Teladoc physicians can prescribe medications when appropriate.
- » **Behavioral Health concerns** including stress, anxiety, depression, addiction, abuse and grief counseling.

OMADA DIABETES PROGRAM

If you or an enrolled dependent have type 2 diabetes, you may be eligible for the Omada Diabetes Program. If eligible, Hertz pays for the program, so it's free to you. This personalized program offers diabetes education, supplies and an online community for encouragement. To find out if you are eligible, visit omadahealth.com/hertz.

HERTZ WELLNESS REWARD

Hertz believes in the importance of regular health screenings and rewards employees who have an ongoing relationship with their primary care provider. You must be enrolled in a Hertz medical plan to be eligible for the reward.*

During the calendar year transition, the Hertz Wellness Reward will also be transitioning to a new structure, with new requirements. The details on how this will work for 2023-2024 will be shared in the May and November open enrollment updates.

TOBACCO CESSATION

If you or your spouse/domestic partner are ready to quit tobacco, the free Tobacco Cessation program can help. Call **800-207-7680** to confidentially speak to a UMR health coach. Your coach will work with you to create a quit plan and provide the support you need to succeed.

OPTUM REAL APPEAL

Real Appeal is a digital weight loss program that offers up to a year of weekly support from a transformation coach, access to digital content including workout videos and tools, and a success kit to help you along the way.

Real Appeal is available at no additional cost to employees enrolled in a Hertz medical plan, their covered spouses/ domestic partners, and dependents 18 or over with a BMI of 23 and higher, subject to eligibility. For more information, visit hertz.realappeal.com.

OPTUM FERTILITY SOLUTIONS

If you're experiencing infertility, please know you are not alone. Hertz wants to support you and your family during this time. Your Hertz medical plan comes with free access to Fertility Solutions. This program connects you with a fertility nurse who can provide support and encouragement through your experience and help answer your questions. Nurses can also help you understand infertility, including treatment options, find doctors, and navigate your benefits.

To get started, call **866-774-4626** any time Monday through Friday from 7 a.m. to 6 p.m. Central (TTY: 711) or visit myoptum.phs.com/fertilitiesolutions.

OPTUM BARIATRIC RESOURCE SERVICES

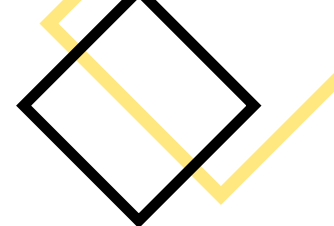
Your Hertz medical plan comes with free access to Bariatric Resource Services. If you are considering bariatric surgery, this team of clinical experts who specialize in weight loss and bariatric surgery can provide you support before, during and after surgery. For more information visit myoptum.phs.com/brs or call a nurse at **888-936-7246** (TTY 711).

*Your health plan is committed to helping you achieve your best health. Rewards for participating in the Hertz Wellness Reward are available to all employees. If you think you might be unable to meet a standard for a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact Human Resources and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.



WELLBEING PROGRAMS FOR HERTZ HAWAII EMPLOYEES



These programs are available to all Hertz employees who enroll in a Hertz medical plan and live in Hawaii.

HEALTHWORKS

You and your enrolled spouse/domestic partner can earn up to \$350 by completing these activities:*

- » Complete the online total health assessment to receive a \$200 Visa reward card.
- » Complete up to three healthy lifestyle programs to receive an additional \$50 Visa gift card for each completed program. The healthy lifestyle programs are free, interactive, and personalized to empower you to take charge of your own health and reshape your lifestyle.

For questions or to check on reward status, call **866-300-9867** or email rewardscustomerservice@kp.org.

myStrength

myStrength is a flexible and comprehensive digital program with proven tools and dedicated support for stress, depression, sleep and more — all tailored to your unique needs. If you enroll, you will get a personalized plan, recommended activities and content to explore skill-building tools and resources based on your ongoing needs and preferences, and in-the-moment tools to help calm yourself down, shift your thinking, get inspired and feel more hopeful.

To access myStrength, go to kp.org/selfcareapps/hi. Click **Get Started** and sign in with your user ID and password.

WELLNESS COACHES

Whether you're trying to lose weight, quit tobacco, or reduce stress, getting started and staying motivated can be a challenge. Wellness Coaches can give you the extra support you need to make a healthy change. Call **808-432-2260** to partner with a coach to help you make healthy habits a part of your daily routine.

FIT REWARDS

The Fit Rewards program allows you to earn a free gym membership! Start by paying the annual \$200 program fee. Work out at a participating gym for at least 45 days (30 minutes per session) between Jan. 1 and Dec. 31. When you do, you'll get your \$200 back. Visit kp.org/fitrewards for more details.

**Your health plan is committed to helping you achieve your best health. Rewards for participating in the Hertz Wellness Reward are available to all employees. If you think you might be unable to meet a standard for a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact Human Resources and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.*



Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.



FINANCIAL BENEFITS

PRE-TAX SAVINGS ACCOUNTS

LIFE AND AD&D INSURANCE

DISABILITY INSURANCE

INCOME SAVINGS PLAN 401(K)

PENSION PLAN

PRE-TAX SAVINGS ACCOUNTS

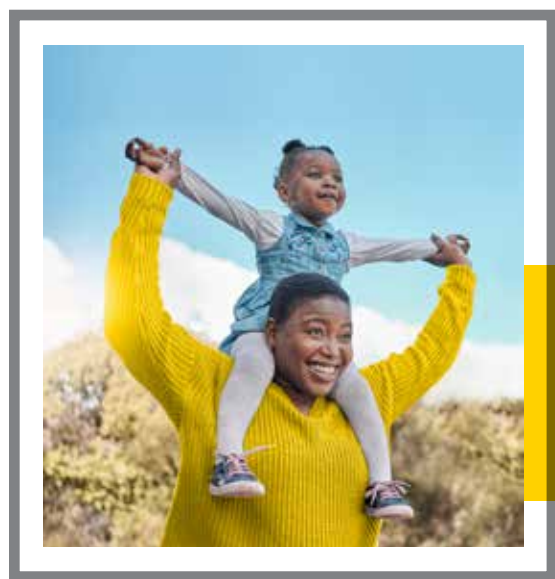
HEALTH SAVINGS ACCOUNT

If you enroll in the CDHP Plan, you will have access to a health savings account (HSA) to help you save for health care expenses. Optum Bank will automatically set up your account and send you a debit card to access your funds. Contributions, earnings and withdrawals that are used for qualifying expenses are tax-free.

Here's how the account works:

- » **Make contributions:** Hertz will contribute to your HSA. You can also contribute additional funds up to the annual IRS limits, plus an annual catch-up contribution for those over age 55.
- » **Use your funds:** You can use your funds to pay for eligible medical, dental and vision costs now or in the future. View a full list of eligible expenses at irs.gov/forms-pubs/about-publication-969. You can pay for eligible expenses out-of-pocket and reimburse yourself from your HSA savings later or you can pay with an HSA debit card.
- » **Save your funds:** You can also use your account as a savings account. The account is yours, even if you leave the company, and your funds will roll over each year accruing interest tax-free. When your account balance reaches a specific threshold, you can invest your funds.

If you need help with your account call Optum Customer Care at **866-234-8913** or visit optumbank.com.



FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts (FSAs) enable you to set aside some of your pay, on a pre-tax basis, into an account to pay for eligible health or dependent care expenses.

There are two types of FSAs:

- » The **health care FSA** covers copays, deductibles, coinsurance, prescriptions, dental care, eye exams and other eligible health care expenses.
- » The **dependent care FSA** covers childcare expense while you are at work for children under age 13 or other dependents who are incapable of self-care.

Here's how the FSAs work:

- » **Make contributions:** You set aside pre-tax money through payroll deductions up to IRS limits. You can't change your contribution during the year unless you experience a QLE.
 - ♦ **HCFSA limit:** \$3,050
 - ♦ **DCFSA limit:** \$5,000 individually, or up to \$2,500 if married and filing separately
- » **Use your funds:** You can pay for eligible expenses out-of-pocket and reimburse yourself from your FSA savings later or, you can pay with a convenient FSA debit card. View a complete list of eligible expenses at irs.gov/forms-pubs/about-publication-969. Remember, you need to keep your receipts as proof your expenses were eligible for IRS purposes. You may be asked to submit them for verification. In general, eligible health care expenses are those relating to expenses incurred during the plan year (including the two-and-one-half month grace period). You incur an expense on the day the service is provided or the supply is received, not when you are billed or when you pay for it.

If you need help with your account(s) call UMR at **833-584-3789** or visit umr.com.



A Note About Plan Limits

The HCFSA and DCFSA plan limits listed above may change if the IRS makes changes. For the most up-to-date information, visit irs.gov.

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.

LIFE AND AD&D INSURANCE

Life and AD&D insurance is provided through The Hartford. Your basic life insurance provided by Hertz gives you access to extra tools from The Hartford including will preparation, travel assistance and ID theft protection and more. Visit [thehartford.com](https://www.thehartford.com) (policy number: 803546) or call 888-755-1503 to learn more.

BASIC AND SUPPLEMENTAL LIFE INSURANCE

Hertz provides basic life insurance at no cost to you. This basic insurance equals 1 times your annual base salary. If you'd like, you may also purchase supplemental life insurance up to 6 times your annual base salary. The total of your basic and supplemental life insurance is limited to \$3 million.

DEPENDENT LIFE INSURANCE

You can also purchase coverage for your spouse/domestic partner and qualifying dependent children. Contributions are made on an after-tax basis, so the benefit is not taxable when it is received.

Spouse/domestic partner coverage acceptance is guaranteed up to \$50,000. Evidence of insurability (EOI) is required for coverage above \$50,000. Coverage for your child(ren) in amounts of \$5,000 to \$15,000 is available with no EOI required.



What is evidence of insurability?

Evidence of insurability (EOI) is when you provide proof of good health to the insurance company when applying for coverage.

- » If you're a new hire and enroll when first eligible, you can elect coverage up to the lesser of 5 times your annual base pay or \$300,000 without EOI.
- » If you're a current employee and enroll after you are first eligible or increase your Supplemental coverage by more than 1 times annual base pay, EOI is required. EOI is always required for coverage above 5 times annual base pay.

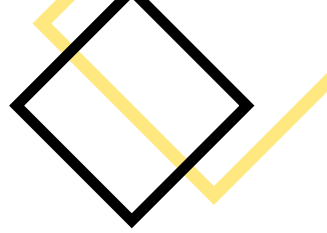
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

You can purchase accidental death and dismemberment insurance (AD&D) for yourself up to 10 times your annual salary up to \$750,000. If you enroll, you may also cover your spouse/domestic partner and any eligible dependent children.



Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.

DISABILITY INSURANCE



Disability insurance is provided through The Hartford. Please note, The Hartford will not pay benefits for a disability resulting from a pre-existing condition until you have been actively at work for 12 consecutive months after your coverage takes effect.

SHORT-TERM DISABILITY INSURANCE

Non-Exempt Hourly Employees

Short-term disability (STD) pays a portion of your salary in the event of a short-term illness, pregnancy, or injury. Hertz provides core STD to non-exempt employees at no cost. STD benefits are payable for up to 26 weeks (after a 7-day elimination period) for an approved disability leave (50% of base pay up to \$150 weekly maximum). You may also purchase supplemental coverage.

- » **Supplemental STD Option One:** Covers 50% of your weekly base pay up to a \$500 weekly maximum.
- » **Supplemental STD Option Two:** Covers 60% of your weekly base pay up to a \$1,000 weekly maximum.

Exempt Salaried Employees

Salaried employees are eligible to receive a salary continuation benefit for approved disability leaves. Salary continuation benefits consist of full base pay for a specified period, and then partial (half) base pay for a specified period, depending upon your length of service with the company. Salary continuation benefits are integrated with state disability insurance benefits. Reference Policy #HR-16 for full policy information.



Important information if you live in CA, NY, HI, RI, or NJ!

- » California employees receive STD benefits through the state disability program instead of Hertz.
- » New York employees may purchase STD coverage to supplement the \$170 weekly maximum benefit provided by the state disability program.
- » Hawaii, Rhode Island, and New Jersey employees may purchase the 60% option to supplement your state disability program.

LONG-TERM DISABILITY INSURANCE

If you suffer a disabling injury or illness, you may be unable to work for an extended period. For protection, Hertz offers optional long-term disability (LTD) insurance. LTD replaces a portion of your basic monthly earnings if you continue to be disabled and unable to work after exhausting STD or salary continuation benefits.

LTD coverage will begin after you have been disabled for 180 days on an approved period of STD. The benefit is a percentage of your base pay at the time you became disabled, depending on the option you elect and subject to benefit minimums and maximums. Your LTD benefit is reduced by benefits you receive or are eligible to receive from other sources, such as Social Security and workers' compensation. Benefits may continue for the maximum benefit period, as long as you remain disabled.



Hertz Benefits Specialist

A Hertz benefits specialist can help you with your benefits questions, including disability insurance! Call **800-654-3373**, Option 3. Hertz Benefits Specialists are available from 8:00 a.m. to 8:00 p.m. ET (7:00 a.m. to 7:00 p.m. CT), Monday through Friday. Press "3" to speak to a Hertz Benefits Specialist.

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.

INCOME SAVINGS PLAN 401(K)

Hertz offers the income savings 401(k) plan through Fidelity Investments to help you save for retirement and plan for your future. If eligible, you can participate in the 401(k) beginning the first of the month after 60 days of employment. You can contribute up to 60% of your pay on a pre-tax and/or Roth after-tax basis.

For 2023, the 401(k) contribution limit is \$22,500. If you are age 50 or older by the end of the calendar year, you can contribute an additional \$7,500 in 2023. The IRS may adjust limits in future years.

You must enroll at netbenefits.com to participate. For assistance, call 800-835-5095.

HERTZ MATCHING CONTRIBUTION

Hertz will match your contributions dollar-for-dollar on the first 3% you contribute and 50 cents per dollar on the next 2% you contribute. This means your account is credited with a 4% matching contribution if you contribute 5% or more. As a safe harbor 401(k) plan your employee and employer contributions are immediately 100% vested.

WHY YOU SHOULD CONTRIBUTE TO THE 401(K) PLAN:



MEET JENNIFER

Example	CONTRIBUTIONS
Jennifer contributes 5% to her 401(k) account	\$5,000
Hertz matches the first 3% dollar-for-dollar	\$3,000
Hertz matches 50 cents for every dollar of the next 2%	\$1,000
In total, Hertz matches 4%	\$4,000

With all contributions combined, Jennifer has \$9,000 in her 401(k) account towards retirement, and she only put in \$5,000 of her own money.

PENSION PLAN

The Hertz Pension Plan is a defined benefit plan funded by Hertz. The plan was closed to new participants on Dec. 31, 2014. Employees who met the eligibility requirements of the plan prior to that date will continue as a member of the plan until their retirement or separation of service with Hertz. The plan will continue to provide service credits for anyone who was in the plan at the time of the transition.

Members may access information on their accrued pension benefit at the Hertz Pension Center website at myplansconnect.com/hertz. For assistance, call 866-819-8399.

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.



VOLUNTARY BENEFITS

ACCIDENT, CRITICAL ILLNESS AND
HOSPITAL INDEMNITY INSURANCE

IDENTITY PROTECTION

LEGAL PLAN

VOLUNTARY BENEFITS

These voluntary benefits may be selected during enrollment and paid for with payroll deductions.

ACCIDENT, CRITICAL ILLNESS AND HOSPITAL INDEMNITY INSURANCE

Accident, critical illness and hospital indemnity through The Hartford provide an extra level of coverage, in addition to your medical plan, for you and your enrolled family members. To learn more, go to thehartford.com or call 866-547-4205.

Understanding the Plans

- » **Accident Insurance:** Helps with the costs of an accidental injury that occurs on or off the job. Benefits help pay for things like doctor's office visits, physical therapy, emergency room and lodging for family.
- » **Hospital Indemnity:** Helps with the costs of a hospital stay including hospital confinement, hospital admission, intensive care and intermediate intensive care.
- » **Critical Illness:** Helps with the costs of a major illness such as a heart attack, cancer or stroke. If you experience a covered critical illness, the plan pays a lump-sum benefit on initial diagnosis. You select either \$15,000 or \$30,000 as your benefit amount and can use the money any way you choose.

Wellness Benefit

Because annual health screenings are so important, the Accident Insurance and Critical Illness plans will give you \$50 when you receive certain diagnostic tests. Visit the voluntary benefits section on hertzbenefits.com to learn more about how to file a health screening claim.

IDENTITY PROTECTION

Enjoy peace of mind, financial reassurance, and time-saving expertise with a comprehensive identity protection plan from Allstate Identity Protection Pro Plus. Learn more at allstateidentityprotection.com or call 800-789-2720.

LEGAL PLAN

MetLife Legal Plans give you and your eligible dependents access to a nationwide network of attorneys who can help with a variety of legal-related matters. You may sign up for this plan during enrollment. To learn more, or visit legalplans.com/why-enroll or call 800-821-6400.



Hertz Benefits Specialist

A Hertz benefits specialist can help you with your benefits questions, including voluntary benefits! Call 800-654-3373, Option 3. Hertz Benefits Specialists are available from 8:00 a.m. to 8:00 p.m. ET (7:00 a.m. to 7:00 p.m. CT), Monday through Friday. Press "3" to speak to a Hertz Benefits Specialist.

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.



OTHER BENEFITS

PARENTAL BENEFITS

DISCOUNT PROGRAMS

EXTRA SAVINGS PROGRAMS

OTHER BENEFITS

PARENTAL BENEFITS

Paid Parental Leave

Hertz offers time off for new parents to recover from birth and to spend time with a new child.

Eligibility

You may be eligible for paid parental leave (PPL) if you're a full-time, regular employee with at least 12 continuous months of employment since your most recent date of hire. Eligible birth mothers can take eight weeks of PPL.

Eligible employees may take up to 2 weeks of paid parental leave for bonding. You are eligible if:

- » You are a birth mother (must take immediately following other paid leave for the birth)
- » Your spouse/domestic partner gives birth to a child
- » You adopt a child or have a child placed for foster care who is age 17 or younger; adoption of a stepchild is excluded
- » You have a child placed with you by surrogacy

Please reference the Paid Parental Leave Policy #HR-32 for more details. To notify The Hartford of your need to take a leave of absence, call **888-301-5615** or file online at thehartford.com/mybenefits.

Adoption Assistance Program

Hertz offers financial support for adoptions. Eligible employees who adopt may receive up to a \$5,000 reimbursement per adoption, maximum two adoptions per lifetime. You're eligible for the adoption assistance program if you're a full-time regular employee with at least 12 continuous months of employment.

To receive reimbursement, pay for qualified adoption expenses and save your receipts. Then file a claim form within 90 days of the date the adoption is legal. Reference Policy #HR-33 for full policy information.

DISCOUNT PROGRAMS

Perks at Work

Perks at Work is an employee discount marketplace that gives you discount pricing on a variety of everyday purchases like hotels, movie tickets, dining and more. To access Perks at Work, visit perksatwork.com and register with your Hertz email address or use company code **HERTZPERKS**, if you prefer to use a personal email address.



Car Discounts

Hertz employees can enjoy up to 40% off car rentals and can invite up to 5 family members and friends to enjoy the discount as well. Plus, employees and their family members can save on car purchases! Reference Policy #HR-5 for full policy information.

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.

OTHER BENEFITS

EXTRA SAVINGS PROGRAMS

Pet Insurance

Pets are family, too. Pet insurance through PetsBest can reimburse you for veterinary bills when your dog or cat is sick or injured. Three coverage options are available, so you can select the plan that is best for you and your pet!

You can enroll anytime at petsbest.com/hertzpets or by calling **888-984-8700** with the discount code **HERTZPETS**.

Alliant Credit Union

Alliant Credit Union returns profits to its members through higher savings rates, lower loan rates, and fewer fees. And they make it easy to bank with 24/7 account access and member services. Alliant also offers:

- » Savings accounts, checking accounts, and credit cards
- » Exclusive, above-market rates on deposit accounts
- » Excellent rates on loans including auto loans and mortgages
- » Simple and convenient mobile banking

Visit myalliantcreditunion.com/Hertz to learn more.

Commuter Benefit Program

If you have mass transit or parking expenses due to your commute to work, you can use the commuter benefit program through Qualified Transportation Benefit Services to save on your commuting expenses. This program allows you to load money onto a transit debit card with pre-tax payroll deductions. To learn more, call **516-794-1953**.

Tuition Reimbursement

After you work with Hertz on a regular full-time basis for 6 months, you become eligible to receive tuition reimbursement on graduate or undergraduate programs. You can have up to \$5,250 reimbursed annually. Please note, employees who voluntarily leave Hertz within one year of receiving tuition reimbursement must reimburse Hertz for any payments received.

Reference Policy #HR-8 to learn more. If you have any questions call AskHR at **800-654-3373**. Ask HR is available from 9:00 a.m. to 6:30 p.m. ET (8:00 a.m. to 5:30 p.m. CT).



Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.



CONTACTS

CONTACTS



ENROLLMENT

AskHR
800-654-3373

Hertz Benefits Specialist
800-654-3373, option 3
benefitsolver.com
(company key: Hertz)

Union Benefits
jlehenbauer@hertz.com



HEALTH BENEFITS

Cigna Dental
800-244-6224
mycigna.com

EyeMed Vision
866-723-0513
eyemed.com

OptumRx Pharmacy
855-871-6277
optumrx.com

Optum Specialty Pharmacy
855-427-4682

Rx Savings Solutions
855-871-6277
myrxss.com
support@rxss.com

UMR Medical
833-584-3789
umr.com



FINANCIAL BENEFITS

Disability Claims
AskHR
800-654-3373, option 2

Flexible Spending Accounts
833-584-3789
umr.com

Health Savings Accounts
866-234-8913
optumbank.com

Hertz Pension Center
866-819-8399
myplansconnect.com/hertz

Income Savings Plan 401(k)
Fidelity Investments
800-835-5095
netbenefits.com

Life and AD&D
888-755-1503
thehartford.com



WELLBEING PROGRAMS

Employee Assistance Program
888-881-5462
supportlinc.com
(group code: hertz)

Optum Bariatric Resource Services
888-936-7246
myoptum.phs.com/brs

Omada Diabetes Program
omadahealth.com/hertz

Optum Fertility Solutions
866-774-4626
myoptum.phs.com/fertilitysolutions

Optum Real Appeal
hertz.realappeal.com

Perks at Work
perksatwork.com

Teladoc
800-835-2362
teladoc.com

Tobacco Cessation
800-207-7680



VOLUNTARY BENEFITS

Accident, Critical Illness and Hospital Indemnity Insurance
866-547-4205
thehartford.com

Identity Protection
800-789-2720
allstateidentityprotection.com

Legal Plan
800-821-6400
legalplans.com/why-enroll

Pet Insurance
888-984-8700
petsbest.com/hertzpets



HAWAII ONLY PROGRAMS

Fit Rewards
kp.org/fitrewards

Hawaii Dental
800-232-2533
hawaiidentalervice.com

Kaiser Permanente Medical
800-966-5955
my.kp.org

Kaiser Permanente Wellness Coaches
808-432-2260

myStrength
kp.org/selfcareapps/hi

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.



LEGAL NOTICES

LEGAL NOTICES

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2022. Contact your State for more information on eligibility.

ALABAMA: Medicaid

myalhipp.com
855-692-5447

ALASKA: Medicaid

The AK Health Insurance Premium Payment Program: myakhipp.com
866-251-4861
CustomerService@MyAKHIPP.com
<https://health.alaska.gov/dpa/Pages/default.aspx>

ARKANSAS: Medicaid

myarhipp.com
855-MyARHIPP (855-692-7447)

CALIFORNIA: Medicaid

Health Insurance Premium Payment (HIPP) Program: dhcs.ca.gov/hipp
916-445-8322
Fax: 916-440-5676
hipp@dhcs.ca.gov

COLORADO: Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHIP)

Health First Colorado: <https://www.healthfirstcolorado.com>
800-221-3943/ State Relay 711
CHIP: <https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>
800-359-1991/ State Relay 711
Health Insurance Buy-In Program (HIBI): <https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program>
855-692-6442

FLORIDA: Medicaid

<https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>
877-357-3268

GEORGIA: Medicaid

GA HIPP: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
678-564-1162, Press 1
GA CHIPRA: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>
678-564-1162, Press 2

INDIANA: Medicaid

Healthy Indiana Plan for low-income adults 19-64: in.gov/fssa/hip
877-438-4479
All other Medicaid: <https://www.in.gov/medicaid>
800-457-4584

IOWA: Medicaid and CHIP (Hawki)

Medicaid: <https://dhs.iowa.gov/ime/members>
800-338-8366
Hawki: dhs.iowa.gov/Hawki
800-257-8563
HIPP: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>
888-346-9562

KANSAS: Medicaid

<https://www.kancare.ks.gov>
800-792-4884

KENTUCKY: Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP): <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>
855-459-6328
KIHIPPPROGRAM@ky.gov
KCHIP: <https://kidshealth.ky.gov/Pages/index.aspx>
877-524-4718
Kentucky Medicaid: <https://chfs.ky.gov>

LOUISIANA: Medicaid

Medicaid: medicaid.la.gov
888-342-6207
LaHIPP: ldh.la.gov/lahipp
855-618-5488

MAINE: Medicaid

<https://www.maine.gov/dhhs/ofi/applications-forms>
800-442-6003 (TTY: Maine relay 711)
Private Health Insurance Premium Webpage: <https://www.maine.gov/dhhs/ofi/applications-forms>
800-977-6740 (TTY: Maine relay 711)

MASSACHUSETTS: Medicaid and CHIP

<https://www.mass.gov/masshealth/pa>
800-862-4840 (TTY: 617-886-8102)

MINNESOTA: Medicaid

<https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>
800-657-3739

MISSOURI: Medicaid

dss.mo.gov/mhd/participants/pages/hipp.htm
573-751-2005

MONTANA: Medicaid

dphhs.mt.gov/MontanaHealthcarePrograms/HIPP
800-694-3084
HHSHIPPProgram@mt.gov

NEBRASKA: Medicaid

ACCESSNebraska.ne.gov
855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

NEVADA: Medicaid

dhcfp.nv.gov
800-992-0900

NEW HAMPSHIRE: Medicaid

<https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>
603-271-5218
Toll free number for the HIPP program: 800-852-3345, ext 5218

NEW JERSEY: Medicaid and CHIP

Medicaid: state.nj.us/humanservices/dmahs/clients/medicaid
609-631-2392
CHIP: njfamilycare.org/index.html
800-701-0710

NEW YORK: Medicaid

<https://www.health.ny.gov/health-care/medicaid>
800-541-2831

NORTH CAROLINA: Medicaid

<https://medicaid.ncdhhs.gov>
919-855-4100

NORTH DAKOTA: Medicaid

nd.gov/dhs/services/medicaalserv/medicaid
844-854-4825

OKLAHOMA: Medicaid and CHIP

insureoklahoma.org
888-365-3742

OREGON: Medicaid

healthcare.oregon.gov/Pages/index.aspx
oregonhealthcare.gov/index-es.html
800-699-9075

PENNSYLVANIA: Medicaid

<https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx>
800-692-7462

RHODE ISLAND: Medicaid and CHIP

eohhs.ri.gov
855-697-4347, or 401-462-0311 (Direct Rte Share Line)

SOUTH CAROLINA: Medicaid

<https://www.scdhhs.gov>
888-549-0820

SOUTH DAKOTA: Medicaid

dss.sd.gov
888-828-0059

TEXAS: Medicaid

gethipptexas.com
800-440-0493

UTAH: Medicaid and CHIP

Medicaid: <https://medicaid.utah.gov>
CHIP: health.utah.gov/chip
877-543-7669

VERMONT: Medicaid

greenmountaincare.org
800-250-8427

VIRGINIA: Medicaid and CHIP

<https://www.coverva.org/en/famis-select>
<https://www.coverva.org/en/hipp>
Medicaid: 800-432-5924
CHIP: 800-432-5924

WASHINGTON: Medicaid

<https://www.hca.wa.gov>
800-562-3022

WEST VIRGINIA: Medicaid and CHIP

dhhr.wv.gov/bms/mywvhipp.com
Medicaid: 304-558-1700
CHIP: 855-MyWVHIPP (855-699-8447)

WISCONSIN: Medicaid and CHIP

<https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>
800-362-3002

WYOMING: Medicaid

<https://health.wyo.gov/healthcareinfo/medicaid/programs-and-eligibility>
800-251-1269

To see if any other states have added a premium assistance program since July 31, 2022, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration
dol.gov/agencies/ebsa
866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services
cms.hhs.gov
877-267-2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 1/31/2023)

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.

LEGAL NOTICES

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this Plan. For further details on WHCRA benefits, please refer to the Plan's Summary Plan Description.

Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your plan administrator.

HIPAA Notice of Special Enrollment Rights

If you decline enrollment in your employer's health plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in your employer's health plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 30 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request health plan enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

If you request a change due to a special enrollment event within the 30-day timeframe, coverage will be effective the date of birth, adoption or placement for adoption. For all other events, coverage will be effective the first of the month following your request for enrollment. In addition, you may enroll in your employer's health plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

Note: If your dependent becomes eligible for a special enrollment rights, you may add the dependent to your current coverage or change to another health plan.

HIPAA: Notice of Privacy Practices

We are required by applicable federal and state law to maintain the privacy of your protected health information. We are also required to give you this notice about our privacy practices, our legal duties and your rights concerning your medical information. This notice is available to you by contacting Human Resources.

What You Need to Know About the "No Surprises" Rules

The "No Surprises" rules protect you from surprise medical bills in situations where you can't easily choose a provider who's in your health plan network. This is especially common in an emergency situation, when you may get care from out-of-network providers. Out-of-network providers or emergency facilities may ask you to sign a notice and consent form before providing certain services after you're no longer in need of emergency care. These are called "post-stabilization services." You shouldn't get this notice and consent form if you're getting emergency services other than post-stabilization services. You may also be asked to sign a notice and consent form if you schedule certain non-emergency services with an out-of-network provider at an in-network hospital or ambulatory surgical center.

The notice and consent form informs you about your protections from unexpected medical bills, gives you the option to give up those protections and pay more for out-of-network care, and provides an estimate of what your out-of-network care might cost. You aren't required to sign the form and shouldn't sign the form if you didn't have a choice of health care provider or facility before scheduling care. If you don't sign, you may have to reschedule your care with a provider or facility in your health plan's network.

[View a sample notice and consent form \(PDF\).](#)

This applies to you if you're a participant, beneficiary, enrollee, or covered individual in a group health plan or group or individual health insurance coverage, including a Federal Employees Health Benefits (FEHB) plan.

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.

NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Depending on your employment classification or if you are covered by a collective bargaining agreement some of the benefits listed here may 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.



Hertz[®]

This brochure contains highlights of the Hertz benefit plan changes and options for the 2023-2024 plan year. It constitutes a Summary of Material Modifications (SMM) to your Summary Plan Description.

Rev07.10.2023