



Visit our **Virtual Benefits Fair** for info on all your Advance Auto Parts benefits >



YOUR 2021 BENEFITS DECISION GUIDE

Para obtener una versión en español de esta guía, visite mybenefits.advanceautoparts.com.

WELCOME TO YOUR 2021 BENEFITS

YOU HAVE CHOICES TO MAKE!

Take the time to evaluate your healthcare needs and options.

BENEFITS ENROLLMENT ACTION PLAN

- Read all materials and share this information with your family.
- Visit the Virtual Benefits Fair on the My Benefits Portal (mybenefits.advanceautoparts.com) to learn more about your benefits and access resources from carriers.
- Log into the My Benefits Portal via Single Sign On.
- Review and confirm your communication preferences.
- Enroll online.
- Confirm your elections, print and review your online benefit statement.
- Gather and submit dependent verification documentation for all the dependents you add when you enroll.



MORE WAYS TO HEAR ABOUT YOUR BENEFITS

Did you know? You can receive important benefits information quickly by updating your Communications Preference to include a personal email address and/or cell phone number. Opt in to receive personal emails and text messages, and we'll reach you with benefits updates on the go!

When you visit Mercer Marketplace 365, available through the My Benefits Portal at **mybenefits.advanceautoparts.com**, you will be prompted to update your Profile. In Communications Preference, you may add a personal email address and/or cell phone number and consent to receive communications via these methods.

Please note: When adding a cell phone number, you will receive a confirmation text message. Reply "yes" to opt in to this service. (Standard text and data rates will apply.)

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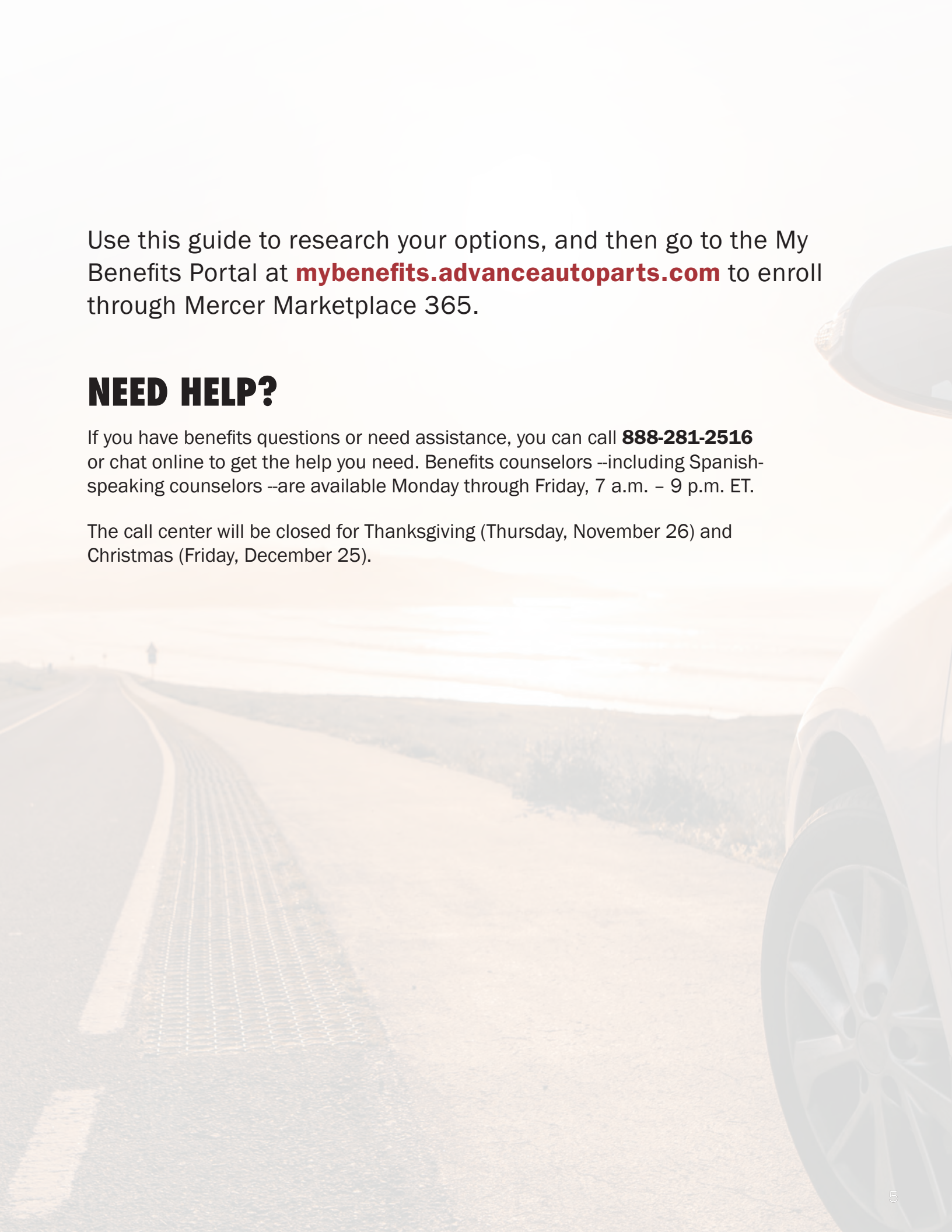
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Use this guide to research your options, and then go to the My Benefits Portal at mybenefits.advanceautoparts.com to enroll through Mercer Marketplace 365.

NEED HELP?

If you have benefits questions or need assistance, you can call **888-281-2516** or chat online to get the help you need. Benefits counselors --including Spanish-speaking counselors --are available Monday through Friday, 7 a.m. – 9 p.m. ET.

The call center will be closed for Thanksgiving (Thursday, November 26) and Christmas (Friday, December 25).

Health Benefits

MEDICAL

Medical coverage offers valuable benefits to help you stay healthy and pay for care if you or your covered family members become sick or injured. Advance Auto Parts offers you a choice of medical plans with a range of coverage levels and costs, so you have the flexibility to select the option that's right for you and your family.

Your Anthem medical plan options include:

- \$900 Deductible Plan
- \$2,850 Deductible Plan with HSA
- \$4,500 Deductible Plan with HSA

Kaiser options are available if you live in California. If you live in Puerto Rico or the U.S. Virgin Islands, you can elect coverage with Triple-S.

These plans offer comprehensive coverage, including preventive care at no cost when you visit an in-network provider. If you need extra protection from large or unexpected medical expenses, you may choose to add supplemental coverage to your primary medical plan (see page 14).



Helping You Save

If you elect the \$4,500 Deductible Plan, Advance Auto Parts will contribute additional funds to your Health Savings Account (HSA): **\$150** for Team Member only coverage and **\$300** for all other coverage annually, spread over 26 pay periods.

VERIFYING YOUR DEPENDENTS

IMPORTANT: If you are adding a dependent to coverage, you must submit valid documentation to establish their relationship to you.

You can submit documentation in two ways:

1) Online: Go to the My Benefits Portal at **mybenefits.advanceautoparts.com** and link directly to our enrollment site, Mercer Marketplace 365.

2) Mail: Send **copies** of documentation to:

Mercer Marketplace
Attention: Advance Stores Company Inc.
PO Box 14501
Des Moines, IA 50306-3501
Documentation submitted will not be returned.

Supporting documents must include:

- Team Member name as listed during enrollment
- Company Name

- Team Member's last 4 digits of social security number
- Mark out all confidential information such as financial data and first 5 of social security numbers
- If a document is two-sided or multiple pages, ensure you copy both sides and all pages of the document
- If a document is not in English, you may be requested to supply an official certified English translation of the document and a copy of the original document.
- Complete the Employee Identification page and attach with supporting documentation.

Dependent Verification Documentation Deadlines for:

- Open Enrollment – Deadline to submit documentation is 31 days from benefit election date
- New Hire – Deadline to submit documentation is 31 days from the benefit election date.
- Qualified Life Event – Deadline to submit documentation is 31 days from the benefit election date.

Need help? Select "LIVE CHAT" in Mercer Marketplace 365, or call a Benefits Counselor at **888-281-2516**.

What's Included in the Anthem Medical Plan?

Team Members can enroll in the \$900 Deductible Plan, the \$2,850 Deductible Plan, or the \$4,500 deductible plan. All Advance Auto Parts medical plans include:

- 1 Free in-network preventive care.** Services like annual physicals, recommended immunizations, and routine cancer screenings are fully covered at 100%. That means you pay nothing. Plus, if you enroll in one of the Anthem medical plans and get your annual physical, you get a \$100 incentive payment from Advance Auto Parts.
- 2 Prescription drug coverage.** Prescription drug coverage comes with each plan and is provided by CVS.
- 3 Annual deductible.** With the \$2,850 Deductible Plan and the \$4,500 Deductible Plan, you pay for initial medical and prescription drug costs until you meet your annual deductible. If you elect the \$4,500 Deductible Plan, Advance Auto Parts' annual contribution to your HSA, and your own before-tax HSA contributions, will help you pay for your out-of-pocket costs.
- 4 Coinsurance.** Once the deductible is met, you and the plan share any further health expenses until you meet your out-of-pocket maximum. This is known as coinsurance.
- 5 Out-of-pocket maximum.** Each plan protects you by capping the total amount you could pay each year for medical care. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible, in-network expenses for the rest of the year.

If you live in California, you have the option to choose health coverage via Kaiser. Our Kaiser plans include free in-network preventive care; prescription drug coverage; and coverage for in-network visits only, except in an emergency.

If you live in Puerto Rico or the U.S. Virgin Islands, you can choose coverage via Triple-S. Our Triple-S plan includes free in-network preventive care; prescription drug coverage; vision coverage; and dental coverage.

Summaries of Benefits and Coverage

You have access to a Summary of Benefits and Coverage (SBC) for each of your medical plan options. These documents provide high-level information about coverage and costs to help you compare plans and make informed decisions. To access the SBCs, visit Mercer Marketplace 365, available through the My Benefits Portal.



Finding Providers Is Easy

Anthem BlueCross BlueShield:

Go to [anthem.com](https://www.anthem.com)

Kaiser: Go to [kp.org](https://www.kp.org)

Triple-S: Go to [ssspr.com](https://www.ssspr.com)



Compare the Anthem and Kaiser Plans

Here's an overview of your medical plan options that shows coverage highlights for in-network care. You can find complete cost and coverage details at Mercer Marketplace 365, available through the My Benefits Portal.

	\$900 Deductible Plan	\$2,850 Deductible Plan	\$4,500 Deductible Plan
HSA Eligible	No	Yes	Yes
Annual Company Contribution to HSA	N/A	N/A	\$150 (Team Member only)/ \$300 (all other coverage tiers)
In-Network Care: Your Costs			
Preventive Care	Covered at 100% in-network, so you pay nothing		
Individual/Family Deductible	\$900/\$1,800	\$2,850/\$5,700	\$4,500/\$9,000
Individual/Family Out-of-Pocket Max	\$4,800/\$9,600	\$6,550/\$13,100	\$6,550/\$13,100
Your Coinsurance	20%	30%	30%
Office Visit (Primary Care/ Specialist)	20% after deductible	30% after deductible	30% after deductible
Emergency Room Visit	20% after deductible	30% after deductible	30% after deductible

Team Members in Puerto Rico and U.S. Virgin Islands: Triple-S coverage details located in the Virtual Benefits Fair or My Benefits Portal.



Use In-network Providers and Save

Remember to visit anthem.com, Kaiser.org or ssspr.com to make sure your provider is in-network! Our Anthem medical plans do not include coverage for out-of-network services, so it's important to make sure you choose in-network care.



2021 Medical Plan Costs Per Pay Period (Anthem and Kaiser)

Medical	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Family
\$900 Deductible Plan (Anthem)	\$125.49	\$393.35	\$337.05	\$481.28
\$900 Deductible Plan (Kaiser)	\$115.15	\$355.80	\$299.50	\$443.74
\$2,850 Deductible Plan	\$67.22	\$219.97	\$186.72	\$269.35
\$4,500 Deductible Plan	\$30.00	\$180.67	\$135.78	\$197.94

2021 Medical, Dental and Vision Plan Costs Per Pay Period (Triple-S)

Medical	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Family
WorldPac	\$28.51	\$45.30	\$45.30	\$57.24
Salaried	\$67.65	\$113.26	\$113.26	\$143.11
Hourly	\$61.08	\$101.82	\$101.82	\$122.82



The Choice Is Yours

Thinking about an Anthem plan? Use our Health Plan Chooser tool, available on the My Benefits Portal at mybenefits.advanceautoparts.com, to understand health plan costs and help you make the right plan choice for your personal circumstances.

Working Spouse Surcharge for Anthem and Kaiser Plans

Don't forget! A working spouse surcharge (\$100 per month) will be applied to your medical plan rate if you cover a spouse who has access to other employer-sponsored medical coverage. The surcharge will not apply if:

- Your spouse is unemployed
- Your spouse doesn't have access to medical coverage through their employer
- Your spouse is covered by Medicare

TAKE ACTION! If you cover a spouse, be sure to log into Mercer Marketplace 365. You must attest that your spouse does or does not have coverage available through their employer. NOTE: If you and your spouse both work at Advance, and one of you carries the other on your coverage, be sure to indicate that your spouse does NOT have access to other coverage.

You should also take the time to ensure that ALL the dependents you cover meet our eligibility criteria (see page 24).

PRESCRIPTION DRUGS

Our Anthem medical plans include prescription drug coverage via CVS. With CVS, you have access to a specialty copay card program, along with useful tools to help you manage your medications.

Remember: Prescription coverage is automatically included when enrolling in any of the medical plans, including Kaiser and Triple-S.

Prescriptions: Your Costs			
	\$900 Deductible Plan	\$2,850 Deductible Plan	\$4,500 Deductible Plan
Retail: 30-Day Supply			
Generic	You pay 30 % (\$10 min/\$20 max)	You pay 30% after meeting deductible; deductible waived for some medications	You pay 30% after meeting deductible; deductible waived for some medications
Formulary	You pay 30% (\$25 min/\$50 max)		
Non-Formulary	You pay 45% (\$40 min/\$80 max)		
Specialty*	You pay 30%		
Mail Order: 90-Day Supply			
Generic	You pay 30% (\$25 min/\$50 max)	You pay 30% after meeting deductible; deductible waived for some medications	You pay 30% after meeting deductible; deductible waived for some medications
Formulary	You pay 30% (\$62.50 min/ \$125 max)		
Non-Formulary	You pay 45% (\$100 min/\$200 max)		
Specialty*	You pay 30%		

Copay assistance for specialty medications made by a manufacturer's copay assistance program do not count toward your plan deductible and out-of-pocket maximum. Only true member cost share is applied towards deductible and out-of-pocket maximums.

SAVE WITH RX SAVINGS SOLUTIONS

Rx Savings Solutions helps you find ways to save money on your prescription drugs. This secure online tool is free to all Anthem plan members and their dependents. To get started, visit myrxss.com and activate your free account. The service will show you every opportunity available to save money on your current prescription(s) and send you alerts whenever it finds new ways to save money. **The average Advance member saves \$387.73 per year!**

MAKE THE MOST OF YOUR PRESCRIPTION DRUG COVERAGE WITH CVS

With CVS, you will enjoy a number of tools and resources to help manage your prescriptions:

- Digital tools to check drug costs and coverage
- Mobile prescription pick up and pay
- Scan to refill
- Refill text reminders



Preventive Medications

When you elect the \$2,850 Deductible Plan or \$4,500 Deductible Plan, certain prescription medications are covered outside the deductible. You can find a list of preventive medications on the My Benefits Portal at mybenefits.advanceautoparts.com.

SAVING AND SPENDING ACCOUNTS

You can save money on your health care and dependent care expenses by enrolling in and contributing before-tax dollars to a Health Savings Account (HSA) and/or Flexible Spending Account (FSA). With either of these FSAs, you can roll over \$10 to \$550 year to year.

Advance Auto Parts Offers the Following Accounts:

- **HSA:** Available only to Team Members who enroll in the \$2,850 or \$4,500 Deductible Plans.
- **FSAs:**
 - **Medical FSA:** Available to those who **are not** enrolled in an HSA.
 - **Combination FSA:** Available to Team Members who are enrolled in an HSA.
 - **Dependent Care FSA:** Available to all Team Members.

HSA/Medical FSA—A Quick Comparison

	HSA	Medical FSA [^]
Who's Eligible	\$2,850 and \$4,500 Deductible Plan participants	\$900 Deductible Plan participants and Team Members not enrolled in an Advance medical plan
Tax-Free Dollars*	Yes	Yes
Tax-Free Withdrawals for Eligible Expenses	Yes	Yes
Medical Expenses	Yes	Yes
Dental Expenses	Yes	Yes
Vision Expenses	Yes	Yes
Portable (you can keep unused funds, even if you leave Advance Auto Parts)	Yes	No
Withdrawals for Nonqualified Health Care Expenses	Yes, however, the penalty for using HSA funds for nonqualified medical expenses is 20%	Yes. The amount of the non-qualified expense will be reported as taxable income on your W-2 statement.
Annual Contribution Limits	<ul style="list-style-type: none"> • \$3,600 (Team Member only coverage) • \$7,200 (all other coverage) • Additional \$1,000 catch-up for those who are or will be age 55 or older in 2021 	\$2,750
Frontloaded (contributed funds are available at the start of the year)	No, funds are available as contributed	Yes
Unused funds roll over year-to-year	Yes	Yes, roll over \$10 to \$550 year to year

*Certain restrictions apply in CA, NJ, and PA

[^]Not available to Team Members in Puerto Rico and the U.S. Virgin Islands

Health Savings Account (HSA)

With the \$2,850 Deductible Plan and the \$4,500 Deductible Plan, you're eligible to open and contribute money to a Health Savings Account (HSA) through Discovery Benefits. The HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement. The funds in your HSA will roll over from year to year. Learn more at Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com.

HSA Features

- **Contributions from Advance Auto Parts.** The company helps fund your HSA if you are enrolled in the \$4,500 Deductible Plan—that's **free money!** In 2021, Advance Auto Parts will contribute **\$150** annually to your HSA if you enroll in Team Member only medical coverage, or **\$300** if you're covering dependents.
- **You can save, too.** You can contribute to your HSA through automatic, before-tax payroll deductions. Change your contribution amount at any time during the year. In 2021, the limits on total contributions to your account (from both you and Advance Auto Parts) are:
 - Up to \$3,600 for Team Member only coverage
 - Up to \$7,200 for family coverage
 - If you're age 55 or older, you may contribute an additional \$1,000
- **Works like a bank account.** Pay for eligible medical, dental, and vision expenses for you and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in the account). Spend the money on:
 - Deductibles
 - Coinsurance
 - Prescription drugs
 - Out-of-pocket expenses
 - And more—for a complete list, refer to IRS Publication 502 at irs.gov/publications/p502/index.html
- **Never pay taxes.** Contributions are made from your paycheck on a before-tax basis, and the money will never be taxed when used for eligible expenses.*
- **It's your money.** Unused money automatically rolls over every year and can be invested for the future—you can even take it with you if you leave your job. This means you can use your HSA to build up tax-free savings you can tap for your medical expenses in retirement.
- **Can be paired with the Combination FSA.** Use your HSA together with a Combination FSA for additional tax savings. This account can be used in addition to your HSA for qualified dental and vision expenses. Note that with the Combination FSA, only dental and vision expenses are reimbursable.

**Money in an HSA can be withdrawn tax free as long as it is used to pay for qualified health-related expenses. If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn, plus a 20% penalty tax if you withdraw the money before age 65.*

How the \$2,850/\$4,500 Deductible Plan and Your HSA Work Together

Health Savings Account (HSA)

Your contributions to the Health Savings Account can cover your deductible and coinsurance

Preventive Care

The plan pays 100% in-network.

Deductible

You pay 100%. Once you meet the deductible, coinsurance kicks in.

Coinsurance

You and the plan share a percentage of the cost of services until you meet the out-of-pocket maximum.

Out-of-Pocket Maximum

Once you reach this, the plan pays 100% of eligible, in-network expenses.

Flexible Spending Accounts (FSAs)

You can save money on medical, dental, vision and/or dependent care expenses by using a tax-free FSA. The money you contribute to these accounts comes from your paycheck before it is taxed, and you withdraw it tax-free to pay for eligible expenses.

	Medical FSA\ (also called a "Health FSA")	Combination FSA
Available To...	Team Members who do not currently participate in an HSA-eligible plan	Team Members who enroll in an HSA-eligible plan
Use For...	Eligible medical, vision and dental expenses	Eligible dental and vision expenses; eligible medical expenses after you have met your deductible
Contribute Up To...	\$2,750 annually	
Can I Roll Over Funds?	Yes: Roll over \$10 to \$550 year to year	
When Are Funds Available?	Your entire annual contribution is available to you from the beginning of the plan year	

Dependent Care Flexible Spending Account

Available to all Team Members

- Contribute up to \$5,000 annually through before-tax payroll deductions to help cover your eligible dependent care expenses, such as child daycare and elder care
- Dependent Care contributions are available once deducted from your paycheck

Important FSA Information

- Contribute funds annually through before-tax payroll deductions to help cover your eligible expenses. For a list of eligible expenses, refer to IRS Publications 502 and 503 at [irs.gov/publications/p502/index.html](https://www.irs.gov/publications/p502/index.html) and [irs.gov/publications/p503/index.html](https://www.irs.gov/publications/p503/index.html)
- Choose your contribution amount during Open Enrollment. You can only change your contribution amount during the year if your personal situation changes (see the Making Benefit Changes section).
- Spend your money by using your FSA debit card, or request reimbursement for payments you've made

FSA Elections and IRS Guidelines

Each year, Advance must test our FSA plans to ensure we don't discriminate in favor of highly compensated Team Members. If the test reveals that the FSA elections don't meet IRS guidelines, and you are considered highly compensated, then we will be required to reduce your FSA election for 2021. **You will be notified if your election is reduced.**



SUPPLEMENTAL MEDICAL

Supplemental medical plans are valuable at all life stages, and help protect your finances when you need it most. The supplemental medical plans available to you provide an added layer of financial protection if you experience injuries related to an accident, are diagnosed with a critical illness, or require admission to the hospital.

We offer Accident, Critical Illness and Hospital Indemnity insurance plans through Aflac.

Accident Insurance

Accident insurance helps protect you from unexpected financial stress if you have an accident. It supplements your primary medical plan by providing cash benefits in cases of accidental injuries. You can use this money to help pay for medical expenses not paid by your medical plan (such as your deductible or coinsurance) or for anything else (such as everyday living expenses). The actual benefit amounts depend on the type of injuries you have and the medical services you need.

Critical Illness Insurance

When a serious illness strikes, critical illness insurance can provide financial support to help you through a difficult time. It can help with the treatment costs of more than 25 covered critical illnesses, including:

- Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Major Organ Transplant
- Bone Marrow Transplant
- Sudden Cardiac Arrest
- Coronary Artery Bypass
- Non-Invasive Cancer
- Skin Cancer
- And more!

You receive a lump-sum benefit to cover out-of-pocket expenses for your treatment, to pay your coinsurance, or to take care of your everyday living expenses such as housekeeping services, special transportation services, and childcare. You can choose between coverage options of \$10,000 and \$20,000.

Hospital Indemnity Insurance

It's not just the out-of-pocket medical costs that can hit your household budget if you visit the hospital. You could potentially need to pay for parking and meals for family members, help with child care or lost income due to time away from work during your stay. It can help make the out-of-pocket expenses associated with your hospital visit more affordable. Hospital Indemnity insurance provides financial assistance to complement your current medical coverage. It may help you avoid dipping into your savings or having to borrow money to address the common out-of-pocket expenses associated with a hospital visit or stay.

Unlike medical insurance, you are not subject to any deductibles, copays or coinsurance under your Hospital Indemnity coverage.

DENTAL

Healthy teeth and gums are important to your overall health. That's why it's important to have regular dental check-ups and maintain good oral hygiene.

Learn about the dental plans available to you through Delta Dental. For complete cost and coverage details, visit Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com.

	Basic Plan	Premier Plan
In-Network		
Individual/Family Deductible Deductible does not apply to preventive services	\$50/\$150	\$25/\$75
Calendar Year Maximum	\$750 per person	\$2,500 per person
Services		
Preventive	You pay 10%	You pay \$0
Basic	You pay 30%	You pay 20% or 50%, depending on the service, then the plan pays the rest
Major	Not covered	You pay 50%, plan pays 50%
Orthodontia Coinsurance/ Lifetime Maximum (children to age 19)	N/A	You pay 50%, plan pays 50% \$2,500 per person

Out-of-Network: Visit Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com for coverage details.

2021 Dental Plan Costs Per Pay Period

	Basic Plan	Premier Plan
Team Member Only	\$7.93	\$11.69
Team Member + Spouse	\$18.67	\$27.53
Team Member + Child(ren)	\$16.38	\$24.14
Family	\$31.81	\$46.88



Finding Providers Is Easy

To search for providers in the Delta Dental network, go to deltadentalva.com or use the Delta Dental app.

Team Members in Puerto Rico and the U.S. Virgin Islands can go to ssspr.com.



Team Members will automatically be enrolled in Dental coverage when electing medical coverage with Triple-S. Visit Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com for coverage details.

VISION

Getting an annual eye exam is one of the best ways to make sure you're keeping your eyes healthy. You can enroll in vision coverage to save money on eligible vision care expenses such as eye exams, glasses, and contact lenses.

Learn about the vision plans available to you through EyeMed. For complete cost and coverage details, visit Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com.

In-network	Standard Plan	Enhanced Plan
Exam Once every 12 months	\$10 copay	\$10 copay
Lenses Once every 12 months	\$25 copay	\$10 copay
Frames	Retail allowance of \$130	Retail allowance of \$175
	20% discount on any amount over the retail allowance	20% discount on any amount over the retail allowance
	Frame allowance: Every 24 months	Frame allowance: Every 12 months
Contact Lenses Once every 12 months (in lieu of frame and lenses)	Covered up to \$130 allowance	Covered up to \$175 allowance
	Contact lens exam (fitting and evaluation) covered, with member cost not to exceed \$40	Contact lens exam (fitting and evaluation) covered, with member cost not to exceed \$40

2021 Vision Plan Costs Per Pay Period

	Standard Plan	Enhanced Plan
Team Member Only	\$1.69	\$2.94
Team Member + Spouse	\$3.35	\$5.82
Team Member + Child(ren)	\$3.58	\$6.21
Family	\$5.65	\$9.78

Finding Providers is Easy

To search for providers in the EyeMed vision network, go to eyemed.com.

Team Members in Puerto Rico and the U.S. Virgin Islands can go to ssspr.com.



Wellness

TAKE CARE OF YOU: EARN CASH TO OFFSET MEDICAL EXPENSES

Important: Earn Wellness Incentives!

At Advance Auto Parts, we're continuing on our journey to live our Cultural Beliefs each day. This journey does not stop with your day job—it is important that our Team Members **Take Action** and manage their own personal health and wellbeing. That's why we're excited to offer easy ways for Anthem plan participants to earn cash to assist with your medical expenses:



Preventive Care Helps You Stay Healthy

Take care of yourself **before** you become ill! Receiving regular preventive care is critical to ensuring longstanding health. Knowing your health status and developing a relationship with your doctor is a crucial component of your ongoing health management. In 2021, if you're in an Anthem plan, you will receive a **\$100 incentive payment for receiving an annual physical (free in-network under ALL Medical plans!) with their Primary Care Physician (PCP) or by receiving a biometric screening.**

Plus, with Anthem's Nurse Advocate program, you can get support from a nurse and other resources to ensure you have help with getting well or setting health and wellness goals. You will receive **\$25 for engaging with a nurse, and \$100 for completion of a program or set of established goals.** To get started, respond to an Anthem nurse outreach call, or call the number on the back of your ID card if you have specific medical needs with which Anthem can help.



Manage Your Health with Total Health, Total You

We're pleased to offer an important resource to help you manage your health and wellbeing: **Anthem Total Health, Total You.** With Total Health, Total You, our Anthem plan members will be able to easily stay on top of your health thanks to innovative and modern resources:

- An app with all your Anthem health information in one easy-to-access place
- Tools to help you find in-network care and covered prescriptions
- Personalized cost estimates
- In-app appointment scheduling

Visit the My Benefits Portal at **mybenefits.advanceautoparts.com** for more details about this program.

LIVONGO FOR DIABETES AND HYPERTENSION

For Team Members in an Anthem plan

Through our partnership with Livongo, we offer **FREE** help with your hypertension and **Type 1 or Type 2 diabetes.** With Livongo, you'll have access to:

- Web-based blood pressure monitors and glucose meters
- One-on-one coaching with personalized insights and tips
- Unlimited test strips at no cost, shipped to your door

To register or learn more, visit **get.livongo.com/aap/register** (code: AAP) or call 1-800-945-4355.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP, offered through Anthem, is a company-paid benefit that helps you and your family members live well, at home and at work. It offers **free and confidential assistance** to help you address personal problems, plan for life events, or simply manage your daily life better. EAP specialists are equipped to help with:

- Personal issues
- Work-Life balance
- Financial information and tools
- Legal information and resources

All Team Members are automatically enrolled in this service. The EAP is staffed by experienced work-life specialists and is available by phone 24 hours a day, seven days a week.

You can access assistance online and receive personalized, relevant information based on your individual life needs.

EAP for Team Members in Puerto Rico and the U.S. Virgin Islands

As a Team Member in Puerto Rico or the U.S. Virgin Islands, you have access to an EAP through Inspira. Visit www.inspirapr.com or call 787-704-0705 to get started.

Financial Benefits

LIFE AND ACCIDENT INSURANCE

It's important to plan for your family's financial security in case the unexpected happens. That's why Advance Auto Parts provides Full-Time Team Members with Basic Life and Accidental Death & Dismemberment (AD&D) insurance—and all Full-Time and Part-Time Team Members have the opportunity to purchase Supplemental Life and AD&D, administered by Lincoln Financial.

In addition, you have the protection of company-paid Business Travel Accident insurance.

Basic Life and AD&D Insurance

Advance Auto Parts offers Life and AD&D insurance to assist our Team Members and their families in the event of a death or dismemberment. The company provides a basic level of Team Member life and AD&D insurance for Full-Time Team Members, equal to 1 times your base annual pay. Coverage is automatic and paid by Advance Auto Parts—you do not need to enroll, and there is no cost to you.

Transamerica Universal Life Insurance

You have the option to purchase portable life insurance designed to match your needs. This policy provides your beneficiaries with a lump-sum payment in the event of your death, in some cases free from state or federal estate taxes. You choose the coverage that's right for you and your family. If you want this coverage, you must enroll on Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com. Biweekly premiums will be deducted from your paycheck on a post-tax basis.

Supplemental Life and AD&D

Full-Time and Part-Time Team Members can purchase additional life and AD&D insurance for yourself, as well as coverage for your spouse and your child(ren). You pay the full cost of any supplemental life insurance and/or supplemental AD&D insurance coverage. Premiums will be deducted from your paycheck on a pre-tax basis. You must purchase coverage for yourself in order to purchase it for your dependents. If you want supplemental coverage, you must enroll on Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com.

Medical Underwriting may be required if enrolling for the first time or changing elections in the Supplemental Life and AD&D. When you elect coverage, Lincoln will email you to process your Evidence of Insurability (EOI) online.

Note: Supplemental Life and AD&D benefits may be subject to an age reduction rule. This means that your benefit amount reduces by a certain percentage once you reach a certain age. Check your policy for details.



DISABILITY INSURANCE

The loss of income due to illness or injury can cause serious financial hardship for your family. For Full-Time Team Members, disability insurance replaces a portion of your income to help you continue paying your bills and meeting your financial obligations during this difficult time. This benefit is administered by Lincoln Financial Group.

Voluntary Short-Term Disability (STD)

Benefit is optional and 50% company-paid; you must enroll at Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com.

- Benefits begin after seven days for an accident or 14 days for a sickness
- Pays 60% of your salary, up to a maximum of \$5,000 per week
- Benefits end after 13 weeks
- Premiums are deducted from your paycheck on a post-tax basis
- Does not cover a disability or partial disability that occurs within twelve months after you are first covered and which is the result of a pre-existing condition that occurs within the prior three months to being first covered

Long-Term Disability (LTD)

Benefit is automatic and company-paid; no need to enroll.

- Benefits begin after you have been disabled for 90 days
- Pays 60% of your salary, up to a maximum of \$15,000 per month for exempt (salaried) Team Members and \$2,800 per month for non-exempt (hourly) Team Members

Team Member Paid STD and LTD Buy-Up

Benefits are optional and Team Member-paid; you must enroll at Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com.

- You may choose to purchase an additional 10% of STD and/or LTD insurance to receive a total of 70% of your salary
- Premiums are deducted from your paycheck on a post-tax basis

Note: Evidence of Insurability (EOI) for Voluntary STD, Team Member Paid STD and LTD Buy-Up

If you previously waived any of these coverages, medical underwriting will be required if you enroll for the first time.



OTHER FINANCIAL BENEFITS

Advance Auto Parts 401(k) Plan with Company Match

Advance Auto Parts offers a valuable 401(k) plan! You can start saving today for retirement with pre-tax and/or Roth contributions. After one year of service, Advance provides a 100% company match on the first 3% of your pay, plus an additional 50% company match on the next 2%. The match is 4% total if you contribute at least 5% of your salary! Get started at www.401k.com.

Employee Stock Purchase Program

This program provides a 10% discount on the purchase of Advance stock through convenient payroll deduction.

OTHER BENEFITS AND DISCOUNTS

As part of the Advance Auto Parts benefits package, you have access to a variety of additional programs that can help save you money and provide important assistance with everyday needs. For more information or to enroll, visit Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com.

Auto and Home Insurance

Take advantage of special group discounts through Choice Auto and Home Insurance, then pay for your coverage through convenient payroll deduction. You can get started with a free quote.

PerkSpot

Gain access to thousands of special offers and discounts on electronics, financial services, vacation packages and more through the PerkSpot Online Discount Mall:

- This service is provided at no cost to you
- Save at health clubs, movie theaters, restaurants, retailers, cellphone providers, and many more

Purchasing Power®

This program offers you the opportunity to make large purchases, such as computers, appliances and electronics, through convenient payroll deduction:

- Enjoy the flexibility to use a payroll purchasing program when you may not have cash on hand or have limited credit options
- Make manageable payments with no interest, hidden fees, or credit checks
- Shop online and receive items within a few weeks
- Available to Team Members who make \$16,000 or more per year and have at least 12 months of service

Commuter Benefits

Save on public transportation costs by making tax-free purchases on metro cards, bus passes, parking fees, and more.

- It's easy and flexible. You decide how much to contribute, and the money is deducted from your paycheck automatically, on a tax-free basis
- Contribute from \$5 to \$260 per month for transit and/or from \$5 to \$260 per month for parking, before taxes
- Available for Full-Time Team Members (in California and New Jersey, both Full- and Part-Time Team Members are eligible)

Pet Insurance

Pet Insurance through Nationwide can give you peace of mind, knowing you can get help paying for care for your pet.

- Covers surgeries, lab fees, x-rays, prescriptions and more
- Offers access to a 24-hour vet helpline for veterinary care anytime, anywhere

Identity Theft Protection

Identity protection through InfoArmor includes:

- Proactive identity and credit monitoring, which protects you against identity fraud
- Full-service identity restoration, in case of fraud

Legal Plan

Metlife Hyatt Legal offers economical access to attorneys for legal services such as will preparation, estate planning, and family law:

- Give yourself, your spouse, and your dependents access to a nationwide network of 13,000 attorneys
- Legal advice is a phone call away, and representatives will help you find an attorney in your area
- You must enroll during Open Enrollment

Enroll

ENROLLMENT CHECKLIST

Use this checklist to prepare to enroll.

- Learn about your benefit options**, using the My Benefits Portal at mybenefits.advanceautoparts.com—your mobile-friendly, one-stop-shop resource that gives you information about all of your benefits, all year long.
- Think about your coverage needs**, including how much health care you anticipate needing and whether your current life and disability insurance provides enough protection.
- Take advantage of the tax-savings offered through a Health Savings Account (HSA) and/or Flexible Spending Accounts (FSAs).**
- Make sure your dependent information is entered correctly as you enroll.** Check that all your dependents are still eligible and add new dependent(s) if needed. Remember to gather your dependents' social security numbers before you enroll.
- Add your beneficiaries**—Be sure to add your beneficiary information during the enrollment process.
- Complete your benefits enrollment. Through the My Benefits Portal, you can link directly to our enrollment site, Mercer Marketplace 365.**

Tools to Help You Choose on Mercer Marketplace 365

As you enroll on the Mercer Marketplace 365 website, you'll be able to use easy, built-in tools that help you select the most appropriate coverage for your needs. You can:

- Model different cost scenarios
- Compare plans side-by-side
- Get personalized “Best Match” suggestions
- Estimate tax savings from an HSA or FSA



TIP: Think About the Whole Cost.

When choosing a medical plan, it's important to think about the whole cost of coverage—the amount you'll spend out of your paycheck, as well as out of your pocket (copays, deductibles, and coinsurance).



HOW TO ENROLL

You'll use Mercer Marketplace 365 to enroll in:

Medical (see page 6)

Supplemental Medical (see page 14)

Saving and Spending Accounts (see page 11)

Dental (see page 15)

Vision (see page 16)

Life and Accident Insurance (see page 19)

Disability Insurance (see page 20)

Additional Benefits (see page 21)

Enroll Online

To enroll for benefits, visit Mercer Marketplace 365, available through the My Benefits Portal at mybenefits.advanceautoparts.com.

Log In

You can log into the My Benefits Portal using your existing Advance user name and password (for example, this would be your Workday, MyACADEMY or SPARK username and password combination).

- **Option 1:** Log in to Okta (advanceauto.okta.com) and click on the My Benefits tile
- **Option 2:** Access the My Benefits Portal site directly at mybenefits.advanceautoparts.com.

Make Your Elections

To select your benefits, click on the “Get started” button on the home page and then follow the simple enrollment steps.

1 Profile

- Review your personal information
- Indicate your communication preference.
- Enter or edit information for any dependents you wish to cover. Social security numbers for all dependents are required
- Answer a few questions about your health needs and personal priorities, which will help identify the best coverage for your needs

2 Shop for Benefits

- Compare plan features and costs
- Use the tools and educational resources to learn more
- Select the benefits you want to enroll in

3 Confirm & Finish

- Once you're happy with your selections, review your benefits summary for accuracy, then click the “Complete Enrollment” button
- You will receive a confirmation number and may print a copy of your enrollment details for reference

4 Submit Required Documentation

- If adding a new dependent to medical benefits, submit verification documents. Remember, dependents will not be added to coverage until documentation is received.
- Complete medical underwriting paperwork if enrolling in supplemental life, voluntary STD or buy up STD/LTD benefits.

Enroll by Phone

If you want someone to walk you through the enrollment process, just call a Mercer Marketplace 365 benefits counselor. Spanish-speaking counselors are available. Counselors are knowledgeable about your benefits and can help you review your coverage options, answer all your benefit questions, and help you enroll.

Mercer Marketplace 365

888-281-2516

Monday through Friday, 7 a.m. - 9 p.m. ET.



BENEFITS ELIGIBILITY

At Advance Auto Parts, your benefits eligibility will depend on your Team Member status, as shown below.

Benefit	Benefits Eligibility Status		
	Full-Time (35+ hours) ¹	Part-Time with Medical ¹ (30-35 hours)	Part-Time (Less than 30 hours)
Medical / Pharmacy	✓	✓	
Health Savings Account[^] (if enrolling in \$2,850 Deductible Plan or \$4,500 Deductible Plan)	✓	✓	
Dental	✓	✓	✓
Vision	✓	✓	✓
Flexible Spending Accounts[^] - Dependent Care - Medical (\$900 Deductible Plan) - Combination (\$2,850 / \$4,500 Deductible Plans)	✓	✓	✓
Basic Life Insurance	✓		
Optional Life Insurance	✓	✓	✓
Short-Term Disability	✓		
Long-Term Disability	✓		
Employee Assistance Plan	✓	✓	✓
Business Travel Accident	✓	✓	✓
Universal Life Insurance	✓	✓	✓
Accident Insurance	✓	✓	✓
Critical Illness	✓	✓	✓
Hospital Indemnity	✓	✓	✓
Purchasing Power	✓†	✓†	✓†
Additional Benefits (Home and Auto Insurance, Pet Insurance, Legal and Identity Theft Protection)	✓	✓	✓
Commuter Benefits	✓‡		
401(k) Plan[^]	✓**	✓**	✓**
Employee Stock Purchase Plan (ESPP)	✓	✓	✓
Paid Parental Leave	✓*		

¹ Puerto Rico Team Members must work 35 hours or more to be eligible for Triple S medical, dental and vision benefits. Part-Time with medical eligibility status does not apply to Puerto Rico Team Members.

* Must be FMLA eligible.

** Team Members age 21 and older.

† Team Members who make \$16,000 or more per year and have at least 12 months of service.

‡ Full-Time Team Members (in California and New Jersey, both Full- and Part-Time Team Members are eligible).

[^]Not available to Team Members in Puerto Rico and the U.S. Virgin Islands

Eligibility for Team Members Working Less Than 20 Hours per Week

Team Members who work less than 20 hours per week have access to the following benefits and programs:

- Employee Assistance Plan
- PerkSpot
- 401(k) Plan*
- Employee Stock Purchase Plan

Eligibility for Domestic Partners and Their Children

Medical benefits for domestic partners are available only in California for Team Members' partners and their children. Team Members' domestic partners may be:

- Same-sex partners
- Opposite-sex partners, if they are California-registered domestic partners

In California, domestic partners and their children:

- Are eligible for the Kaiser medical plan (no other medical plans), and all other benefit plans

* Team Members age 21 and older.



MAKING BENEFIT CHANGES

You may not change or cancel your benefit elections during 2021 unless you experience a qualifying life event. Otherwise, your next opportunity to change your benefits will be Open Enrollment in 2021 (for benefit coverage in 2022).

Qualifying life events include but are not limited to:

- Marriage
- Divorce or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Loss or addition of other group coverage
- Change in your spouse's work status (Part-Time to Full-Time or vice versa; taking or returning from an unpaid leave of absence)
- Change in your work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- You or your covered dependent becomes eligible for Medicare

What to Do if You Experience a Life Event

If you need to make changes to your benefit elections as a result of a life event, visit Mercer Marketplace 365, available through the My Benefits Portal, or call a benefits counselor at 888-281-2516. Changes must be made within 30 days of your qualifying life event.

More Information

BENEFIT CONTACTS

Mercer Marketplace 365 benefits counselors—including Spanish-speaking counselors—are available at 888-281-2516 to answer all your benefits questions. If you need to contact one of our benefit providers directly, please refer to the table below.

Benefit	Carrier	Website	Phone Number
Medical	Anthem BlueCross BlueShield	anthem.com	866-774-8561
	Kaiser	kp.org	800-464-4000
Triple-S	Triple-S	ssspr.com	PR: 787-708-6363 USVI: 844-350-6257
Prescription Drug	CVS (2021)	caremark.com	888-964-0098
	Kaiser	kp.org	800-464-4000
Spending and Saving Accounts	Discovery Benefits	mybenefits.advanceautoparts.com	877-248-0510
Supplemental Medical	Aflac	aflacgroupinsurance.com	800-433-3036
Dental	Delta Dental	deltadentalva.com	800-347-6541
Vision	EyeMed	eyemed.com	866-723-0513
Life & Disability	Lincoln Financial	mylincolnportal.com	Life: 888-787-2129 Disability: 800-213-4470
Universal Life	Transamerica	transamericaemployeebenefits.com	888-763-7474
401(k) Plan	Fidelity Investments	netbenefits.com/advanceautoparts	800-835-5095
Employee Stock Purchase Program			
Auto and Home	Choice Auto and Home	personal-plans.com/auto/ Application?clientID=495	888-281-2516
Discount Mall	PerkSpot	perkspot.com	866-606-6057
Payroll Purchasing	Purchasing Power	purchasingpower.com/?domain=aap	888-923-6236
Commuter Benefits	Discovery Benefits	mybenefits.advanceautoparts.com	888-281-2516
Pet Insurance	Nationwide	my.petinsurance.com	888-899-4874
Identity Protection	Info Armor	infoarmor.com	800-789-2720
Legal	Metlife Legal	info.legalplans.com	800-821-6400
EAP	Magellan Inspira	magellanhealth.com/member inspirapr.com	800-327-2934 787-704-0705
US (2020) PR/USVI			



ABOUT THIS GUIDE

This informational guide contains only highlights of the benefit plans offered by Advance Auto Parts. Every effort has been made to report information accurately, but the possibility of error exists. In case of any conflict between this booklet and an official plan documents, the plan document will be the final authority. You can find a complete listing of covered services, as well as information on who should receive these services and how often, in your Summary Plan Document (SPD). The SPD is located on the My Benefits Portal.

LEGAL NOTICES

There are several legally required notices that you should be aware of, as they may apply to you. Advance Auto Parts legal notices are available through the My Benefits Portal at mybenefits.advanceautoparts.com. You may also request a paper copy be mailed to you by calling 888-281-2516.

