



LifeTime

DriveTime Benefits Package

During October of 2009, we announced a 3-year vision for our Benefits called Wellness 2.0 which would kick off in 2010. We feel it is important to communicate with you what this vision entails and how it will impact you and DriveTime. We value the health of you and your family and believe through knowledge, effort and continued education we can impact your health awareness and potentially create life long healthy habits. As a company, we are constantly challenged with how we will balance the health options we are able to offer with the rising costs of healthcare. We believe firmly in empowering you, our greatest asset, to take note of how critical your health is to DriveTime as we jump into Wellness 2.0.

Wellness 2.0 is based on the following risk factors:

- Blood Pressure
- Cholesterol
- Body Mass Index (BMI)

In order to address each of the components of Wellness 2.0 we want to share some information about our DriveTime population and why we want to take proactive steps to address the Wellness 2.0 areas.

DriveTime hosted Onsite Biometric events throughout the country in October 2009 as part of our Wellness Plan requirements. These events were attended by 1466 of our employees and their spouses. Here are the results of this year's event:

DriveTime Health Risk Overview

Population composed of 49.6% male and 50.3% female

Onsite Biometric Testing	Percentage of Employees at risk	Desirable Value
HDL Cholesterol	56.2 %	Under 200
TC/HDL Ratio	49.1 %	Under or at 4.0
Blood Pressure	70.6 %	Under 120/80
Body Mass Index (BMI)	73.9 %	Under 24.9

When we review these numbers, what does it really mean to you? To DriveTime? To our future claims costs? Looking at the above numbers means we, as employees of DriveTime, are not the healthiest collective group of people. Do you realize over half of those who were tested are at high risk in the areas tested? This means we could potentially have extreme claims costs directly related to our high risk factors. **Higher claims mean higher medical premiums for all employees.**

Now that 2010 is upon us, we want to prepare you for how Wellness 2.0 could impact you in upcoming years. Specifically, we want you to be aware of how our Wellness Discounts will be structured for the 2011 rates. Participants who wish to keep their Wellness discount can use the following information to gauge where they will fall or can look to make changes now which will impact their 2011 Plan Year rates. As always, you do have the option to not participate in our Wellness Program but there will be significant differences in the premiums.

Wellness 2.0 is based on the following risk factors:

Blood Pressure	Cholesterol	Body Mass Index (BMI)
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Blood Pressure

Systolic Pressure – Top number value of your blood pressure reading measured in millimeters of mercury (mm/Hg) and is the pressure of the arterial walls when the heart contracts.

Diastolic Pressure – Bottom number value of your blood pressure reading measure in millimeters of mercury (mm/Hg) and is the pressure in the arterial walls when the heart is at rest.

Category	Systolic (mm/Hg)	Diastolic (mm/Hg)	DT Requirement
Normal	Less than 120	Less than 80	MEETS
Pre-Hypertension	120-139	80-89	MEETS
Stage 1 - HT	140-159	90-99	DOES NOT MEET
Stage 2 - HT	160 or higher	100 or higher	DOES NOT MEET

Cholesterol

Total Cholesterol (TC) - One of several components that form your lipid profile. Total Cholesterol is the total amount of cholesterol in your body at any given time, including HDL (good cholesterol) and LDL (bad cholesterol).

TC/HDL Ratio – Measurement for the amount of good cholesterol (HDL) compared to total cholesterol level.

Category	Level	DT Requirement
Total Cholesterol (TC)	Less than or equal to 200mg/ dL	MEETS
Total Cholesterol (TC)	201 mg/dL and over	DOES NOT MEET
OR		
TC/HDL Ratio	Less than or equal to 4.0	MEETS
TC/HDL Ratio	4.1 and over	DOES NOT MEET

Body Mass Index (BMI)

BMI is a mathematical formula from your height and weight. It is one indicator of many factors which could place you at risk of developing a chronic disease.

Learn how to calculate your BMI at: www.nhlbisupport.com/bmi/

Level	DT Requirements
18.5 kg/m ² – 24.9 kg/m ²	MEETS
25.0 kg/ m ² – 29.9 kg/m ²	MEETS
30.05 kg/m ² and above	DOES NOT MEET

According to the Centers for Disease Control and Prevention (CDC), the level of obesity among adults doubled between 1980 and 2004. Obesity costs U.S. companies \$45 billion a year in increased medical coverage and absenteeism.

*****PLEASE NOTE: Any employee or spouse who has a medically certified reason for not being able to comply with any of the above requirements should speak with someone in Benefits to discuss the option of having your doctor complete a form on your behalf.**

For BMI only, we are allowing a 6 month check (after your initial Biometrics screen) to be completed by your physician showing your progress for working towards getting your BMI closer to the pillars we have set forth. The following benchmarks will be set for those working towards meeting our 29.9 BMI goal:

Options for BMI over 29.9 for 6 month progress check:

BMI between 30-35 - 2 point BMI reduction to meet the BMI requirement

BMI 36 or above - 5 point BMI reduction to meet the BMI requirement

Example #1:

5'11" at 238 lbs = 33 BMI

5'11" at 223 lbs (15 lb weight loss) = 31 BMI

A 2 point BMI reduction at the 6 month progress check would meet the BMI requirement and allow for the discount to be reinstated.

Example #2:

5'6" at 240 lbs = 39 BMI

5'6" at 210 lbs (30 lb weight loss) = 34 BMI

A 5 point BMI reduction at the 6 month progress check would meet the BMI requirement and allow for the discount to be reinstated.

Example #3:

5'1" at 240 lbs = 45 BMI

5'1" at 210 lbs (30 lb weight loss) = 40 BMI

A 5 point BMI reduction at the 6 month progress check would meet the BMI requirement and allow for the discount to be reinstated.

It is important to note meeting this exception would not mean one could stay at this level going into the next plan year. Consistent movement until the 29.9 requirement is met will be required. For example, one could not stay at a 34 BMI to remain in the program.

The 2011 Wellness Program will be based on a tiered system:

Three Tiers:

- 1 - Meet all 3 requirements = biggest discount
- 2 - Meet 2 of 3 requirements = smaller discount
- 3 - Meet 1 or less of requirements = no discount

Below is an example of possible combinations in each tier, Remember Tier 1 receives the largest discount, tier 2 a small discount and tier 3 no discount at all. It is up to you and your spouse (if covered) how much money you would like to save!

Tiers	BMI	BP	Cholesterol
1	PASS	PASS	PASS
2	PASS	PASS	DOES NOT MEET
3	PASS	DOES NOT MEET	DOES NOT MEET

Meeting the requirements:

This means employees and spouses who fall under the desirable value column for each of the 3 biometrics listed above, will receive the full discount on their benefits package. Those who fall into tier 2 will receive a smaller discount while those who meet 1 or less requirement receive no Wellness Discount.

What about smoking as part of our Wellness Program?

You may recall during the October Open Enrollment, we discussed our three year Wellness 2.0 plan to include moving towards limited smoking with the end result in 2012 as being a completely smoke free environment. DriveTime is so excited to jump start our healthy living, we have now decided to move our goal to 2011 and will effectively be smoke free on **January 1, 2011**. This means there will be NO smoking on any DriveTime property at any time by employees and/or their dependents. We want to once again remind you about our Quit Power Smoking Cessation Program (for those of you with DT medical insurance) and the DT Smoking Reimbursement Program (for those of you who do not have our medical insurance).

To clarify, those on our Wellness program (employee and/or spouse) may not smoke at all. Those who have our medical insurance and are not on the Wellness plan may smoke but not at any DT location or site.

What are we doing as a company to help you achieve optimal health?

In addition to offering Wellness Coaches through United Healthcare (for those with our medical insurance) at any time of the year, we are excited to have a new program called Wellness Champions, where each region has a dedicated person to help spread the Wellness word. We are also pleased to announce we will begin our Wellness Grant program in Q2 of this year. Wellness Grants will allow employees to apply for funding for various health related items. We also sponsor a company wide contest called the Health & Wellness Challenge and will hold another challenge in June of this year as well.

While many companies raised premiums and removed benefits last year, we are pleased to remind you we have not raised premiums for those who participate in our Wellness Program in over 2 years! We cannot guarantee that this will continue, but our hope is to keep our plans affordable with your support of our Wellness 2.0 plan.