



DRIVETIME BENEFITS 2011

OWNER'S MANUAL

DriveTime is unlike any other used car company. We recognize that our ongoing success is dependent upon you — our Go-To-Guys and Gals. To reward you for your efforts, DriveTime provides you and your family with one of the highest quality, most reliable benefits package you will find anywhere. We want you to be extremely satisfied with your benefits and feel confident about your health and financial security.

IMPORTANT BENEFIT FACTS:

- Our benefit plan year runs from **January 1 - December 31, 2011**.
- The medical plan is the **ONLY** plan where a card is issued. All other benefit options can be accessed through toll-free numbers (see page 16 for a complete listing).
- Current employees who experience a life status change (see page 2 for details) have **31 days from the day of the event** to make benefit changes. There are no exceptions for missing the deadline.
- New hires will enroll using Self Service. Your benefits will begin on your **61st day of employment**. You have until your **60th day of employment to enroll**.
- New hires have **60 days** after they become benefit eligible to complete the first two steps of the Wellness Plan (Biometric Testing and Health Risk Assessment (HRA)) in order to remain in the program. Your spouse must comply to keep the wellness discount.
- We conduct Dependent Eligibility Verification on all dependents you wish to add to your medical, dental, and/or vision elections. You must provide Dependent Eligibility Documentation if covering any dependents. These documents are due before your 60th day of employment or your dependents will not be covered on your benefits elections (see page 2 for complete details).
- Federal law mandates Social Security Numbers (SSN) must be entered for all covered dependents on your medical insurance. We will run audits quarterly to check for compliance. Anyone who has a dependent without a SSN will need to contact the Benefits Department.



WWW.DRIVETIMEBENEFITS.COM

E-mail: benefits@drivetime.com

Phone: 800-DRV-TIME, Option 1

EMPLOYEE ELIGIBILITY

If you are an active employee, you are eligible to enroll in DriveTime's benefits program. **Benefits are active as of your 61st day of employment and end on the last day worked.**

WHAT BENEFIT CHANGES CAN I MAKE THROUGHOUT THE YEAR?

When considering your benefit selections, keep in mind the benefit elections you make will remain in effect for the entire plan year unless you experience a qualified change in family status. Status changes include:

- Marriage or divorce
- Birth or adoption of a child
- Death of spouse or dependent
- Gain or loss of coverage
- Change in employment status
- Change in dependent eligibility

Any changes you make as a result of a qualified status change must be submitted in writing to the Benefit Department within **31 days** of the qualifying event. The Family Status Change form can be found on our website. If you miss this enrollment window, you will have to wait until the next annual open enrollment to make benefit changes.

A NOTE ABOUT DEPENDENTS

If you choose to enroll in DriveTime's benefits you may also enroll your eligible dependents which include:

- Legal spouses
- Dependent children up to age 26
- Common-law spouses (TX only)

If you have questions on dependent eligibility, please contact the Benefits Department or see the Summary Plan Description.



DEPENDANT ELIGIBILITY VERIFICATION

DriveTime conducts Dependent Eligibility Verification for all employees who cover dependents on their benefits (this includes medical, dental and vision). Having ineligible dependents covered results in significant and unnecessary extra expenses, which increases the cost to DriveTime and to you when paying for health insurances.

You are required to provide documentation supporting the eligibility of each of your covered dependents.

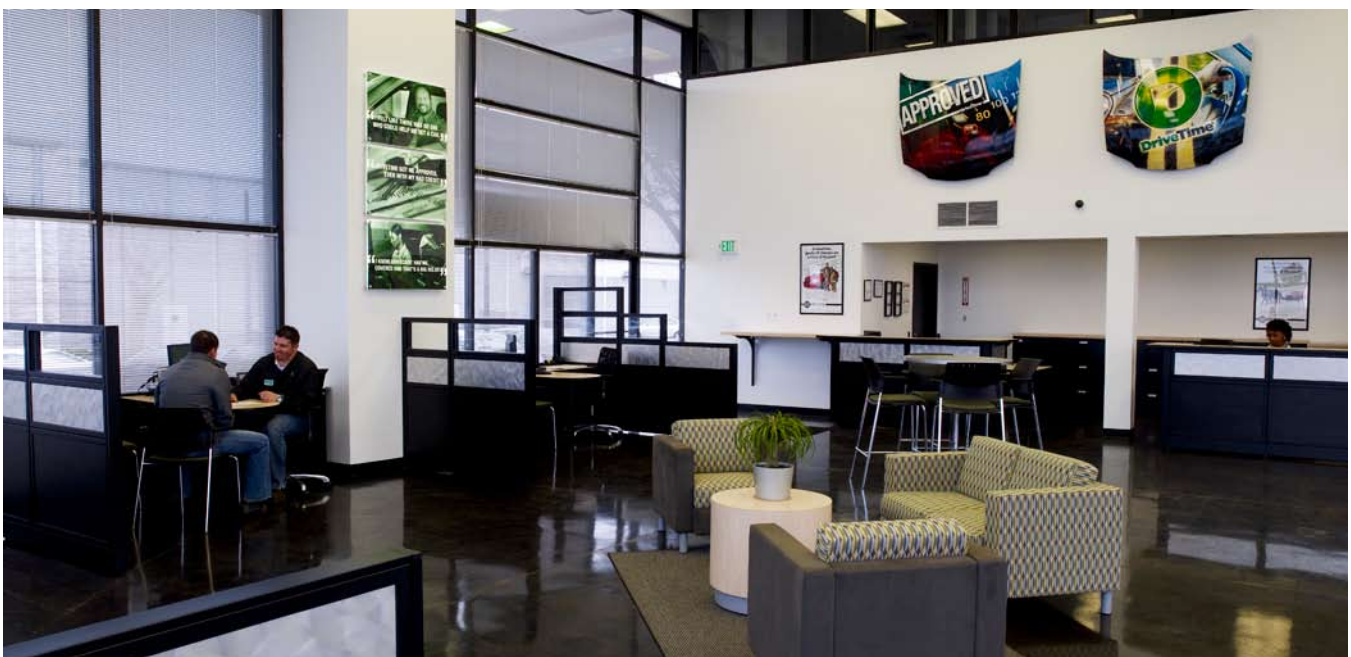
If you do not provide proof of dependent eligibility for your dependent(s):

- Your dependent(s) medical, dental and/or vision coverage will be removed on your benefits effective date.
- Your dependent(s) will not be COBRA eligible.

Enrolling an ineligible dependent on your plan could result in termination of your employment.

It is your responsibility to ensure your dependents meet, and continue to meet, the requirements for eligible dependents under the DriveTime Health plan. In order to cover dependents on your benefits, **you must fax documentation to the Benefits department verifying your dependents' eligibility before your benefits effective date** (your benefits are effective on your 61st day of employment). If you do not fax your dependent's information in, we will not process any benefit elections for your dependents.

For a complete listing of acceptable documents for the Dependent Eligibility Verification, see the benefits website at www.drivetimebenefits.com





DriveTime has partnered with United Health Care (UHC) to bring you a comprehensive medical plan designed to help employees achieve better, healthier lives. The plan allows you to see any physician; however, you will save money by selecting providers from the UHC Choice Plus network.

Full-Time Medical Plans			
	Wellness 1	Wellness 2	Non-Wellness
Employee Only	\$29.00	\$39.01	\$49.25
Employee and Spouse	\$102.00	\$116.28	\$161.29
Employee and Child(ren)	\$78.00	\$88.92	\$123.12
Employee and Family	\$131.00	\$149.34	\$205.61

Part-Time Medical Plans			
	Wellness 1	Wellness 2	Non-Wellness
Employee Only	\$109.00	\$146.61	\$188.37
Employee and Spouse	\$258.00	\$294.12	\$400.14
Employee and Child(ren)	\$193.00	\$220.02	\$301.11
Employee and Family	\$324.00	\$369.36	\$503.56

Medical Benefits		
	In-Network	Out-of-Network
Annual Deductible		
Individual	\$500	\$1,000
Family	\$1,000	\$2,000
Out-of-Pocket Maximum		
Individual	\$2,500	\$6,200
Family	\$5,000	\$12,400
Office Visits	\$25 co-pay Primary / \$45 Specialist	You pay 40% of eligible charges; deductible will apply.
Urgent Care	\$45 co-pay	You pay 40% of eligible charges; deductible will apply.
Emergency Room	\$150 co-pay (waived if admitted) then you pay 20% of eligible charges; deductible will apply	You pay 40% of eligible charges; deductible will apply.
Out-Patient Hospital Services	\$200 co-pay then you pay 20% of eligible charges; deductible will apply	You pay 40% of eligible charges; deductible will apply.
In-Patient Hospital Services	\$200 co-pay then you pay 20% of eligible charges; deductible will apply	You pay 40% of eligible charges; deductible will apply.
Laboratory and Radiology Services	You pay 20% of eligible charges	You pay 40% of eligible charges; deductible will apply.
Mental Health and Substance Abuse	Call EAP to authorize. \$25 per visit, limit 50 visits per plan year.	Not covered by plan

Prescription Drug Benefit				
	Tier 1	Tier 2	Tier 3	Injectable Drugs
Retail	\$10 co-pay	\$35 co-pay	\$55 co-pay	10%
Mail Order	\$20 co-pay	\$60 co-pay	\$90 co-pay	10%

Helpful Hint:
Did you know that going to a pharmacy that offers \$4 generics (such as Wal-Mart) can actually be less expensive than paying your co-pay for the same medication at a different pharmacy?

FLEXIBLE SPENDING ACCOUNTS

DISCOVERY BENEFITS

866.451.3399

www.discoverybenefits.com

Flexible spending accounts (FSAs) are a tax-saving way to set aside money for health care and dependent care expenses that you would typically pay for out-of-pocket. FSAs let you pay these expenses with pre-tax dollars which reduces your taxable income.

You will have the option of submitting FSA claims for reimbursement or using the FSA debit card. Some exclusions apply to the debit card. For a list of eligible expenses or for more information contact the Benefits Department.

- The maximum annual election for the Health Care FSA is **\$3,000**
- The maximum annual election for the Dependent Care FSA is **\$5,000**

CAUTION: PLAN CAREFULLY

- The IRS has a strict "Use it or Lose it" rule - **If you do not use your funds by the end of the plan year, you will lose any remaining funds**
- FSAs have the same restrictions as other benefits - once you enroll you are not eligible to modify your election until the next annual Open Enrollment
- You cannot transfer funds from one FSA to another
- FSA elections need to be renewed each year; they do not roll over during annual Open Enrollment

For more information on FSA rules and restrictions log onto the IRS website at www.irs.gov

EMPLOYEE ASSISTANCE PROGRAM

UNITED BEHAVIORAL HEALTH (UBH)

800.788.5614

www.livendworkwell.com

Access code: 5026

If you have personal challenges that are getting difficult to face head-on, call the Employee Assistance Program (EAP). This free and confidential support system connects you with a network of professionals dedicated to helping you get your life back on track.

Services provided by the EAP include counseling for:

- Conflicts at work or home
- Financial or legal problems
- Martial, family, and relationship concerns
- Stress or anxiety
- Coping with grief and loss
- Anger management
- Substance abuse
- Eating disorders
- Child and elder care matters
- Physical or emotional abuse


You can call the EAP toll-free, 24 hours day, seven days a week. The program, administered by United Behavioral Health, includes three free counseling sessions for all employees and family members. After three visits, a referral and claim is required.

Remember: EAP services are provided free of charge to all employees and their families and are handled in a professional, confidential manner.



DriveTime is pleased to offer you a comprehensive Wellness Program. This confidential program is specifically designed to help you and your spouse (if enrolled) identify health risk factors before they become serious health problems. Participation requires you and your spouse (if enrolled) to complete the following steps.

1. Complete **biometric testing** within 60 days after your benefits effective date. If hired after 9/1/10, you have 60 days from the date your benefits are effective to complete your biometric tests. Schedule an appointment with your physician and bring in your wellness form.
2. Complete your **Health Risk Assessment (HRA)** within 60 days after your benefits effective date. If hired after 9/1/10, you have 60 days from the date your benefits are effective to complete your HRA online at www.myuhc.com. You must complete the lab work before attempting your HRA so it can be populated with your results. If you are covering your spouse, your spouse will need to create a separate login using your SSN and their date of birth.
3. Complete phone coaching. Each wellness participant is required to speak with a wellness coach if contacted. Based on your risk level you may be required to participate in phone coaching.
4. Complete your **annual physical**. You will need to get your annual physical before the end of the 2011 plan year.

 **Your participation in this program is completely voluntary. Compliance is required to maintain the discount. All new hires are automatically enrolled in the wellness program. Anyone who does not wish to participate in the program will need to contact the benefits department.**

WELLNESS 2.0

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 last year's event:

DriveTime Health Risk Overview - 2011		
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
<i>Population composed of 49.6% male and 50.3% female</i>		

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.**

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 RISK FACTORS

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.

Blood Pressure Standards			
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.

Cholesterol Standards		
Category	Level	DT Requirement
Total Cholesterol (TC)	Less than or equal to 200 mg/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.

BMI Standards	
Level	DT Requirement
18.5 kg/m ² - 24.9 kg/m ²	Meets
25 kg/m ² - 29.9 kg/m ²	Meets
30 kg/m ² and above	Does Not Meet
<i>Learn how to calculate your BMI at: www.nhlbisupport.com/bmi/</i>	

PLEASE NOTE: Any employee or spouse who has a medically certified reason for not being able to comply with any of the 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:

- Tier 1 - Meet all 3 requirements = biggest discount
- Tier 2 - Meet 2 of 3 requirements = smaller discount
- Tier 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!

3 Tier System			
Tiers	BP	Cholesterol	BMI
1	Pass	Pass	Pass
2	Pass	Does Not Meet	Pass
3	Does Not Meet	Does Not Meet	Pass

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?

Tobacco Free

DriveTime is so excited to start our healthy living, we have decided to be a tobacco free company effective on January 1, 2011. This means there will be **NO** smoking and/or use of any tobacco products on any DriveTime property at any time by employees and/or their dependents. We want to once again remind you about our smoking cessation options to assist you with this significant and exciting change to our policy. DriveTime employees and/or dependents with DT medical insurance are encouraged to use our Quit Power Smoking Cessation Program. We also offer 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?

Optimal Wellness

In 2011, DriveTime will begin to offer new and proven options to help you reach your optimal health. In addition to providing free Wellness Coaches through United Healthcare (for those of you with our medical insurance), at any time of the year a dedicated person, known as a Wellness Champion, will be your to-to-guy or girl to help spread the Wellness word in each region. We also began a Wellness Grant program in Q2 of 2010, of which many of you were approved. In 2011, we plan to give you even more Wellness options, including:

- Wellness Coaches through United Healthcare
- Wellness Champions
- Wellness Grants
- National Sponsored DT Event
 - ALS (Lou Gehrig’s Disease) Walk-a-Thon - May 2011
- Health and Wellness Campaigns throughout 2011
- Benefits Calendar - Monthly Health Topics and Events



DentalPlans

MetLife | 800.942.0854 | www.metlife.com/dental

For a healthy smile, DriveTime offers dental coverage through MetLife. The plan allows you to see any licensed dentist; however, you will save money by selecting an in-network MetLife dentist.

Dental Benefits			
	Classic High (In- and Out-of-Network)	Value Low* (In-Network)	Value Low* (Non-Network)
Deductible	Individual - \$50 Family - \$150	Individual - \$50 Family - \$150	Individual - \$75 Family - \$225
Diagnostic & Preventive Care	Plan pays 100% No deductible applies	Plan pays 100% No deductible applies	Plan pays 80% Deductible applies
Basic Services	Plan pays 80%	Plan pays 80%	Plan pays 60%
Major Services	Plan pays 50%	Plan pays 50%	Plan pays 40%
Orthodontic Services	Plan pays 50% to lifetime maximum of \$1500 For children only	Plan pays 50% to lifetime maximum of \$1500 For children only	Plan pays 50% to lifetime maximum of \$750 For children only
Maximum Annual Benefit Per Enrollee	\$1500		\$750

*Texas and Georgia have legal restrictions that require that the coverage for in- and out-of-network to be the same. The benefit is 80% for diagnostic and preventative, 60% for basic services, and 40% for major services. Maximum annual benefit is \$1500.

Dental Plans				
	FT High Plan	FT Low Plan	PT High Plan	PT Low Plan
Employee Only	\$4.61	\$3.41	\$7.61	\$5.41
Employee and Spouse	\$12.29	\$8.88	\$17.29	\$11.88
Employee and Child(ren)	\$13.43	\$8.93	\$19.43	\$12.93
Employee and Family	\$22.33	\$14.54	\$31.33	\$21.54



VisionPlan

VSP | 800.877.7195 | www.vsp.com

To help maintain your vision, DriveTime offers vision coverage through VSP. The plan allows you to see any eye doctor; however, you will save money by selecting an in-network VSP physician.

Vision Benefits			
	In-Network	Out-of-Network	Frequency
Comprehensive Exam	\$15 co-pay	\$15 co-pay; benefit limit of \$35	Available every 12 months
Single Vision Lenses	\$15 co-pay	\$15 co-pay; benefit limit of \$25	Available every 12 months
Frames	\$120 allowance then 20% discount	\$15 co-pay; benefit limit of \$45	Available every 24 months
Contacts	See website	See website	See website
Laser Correction	20% discount	N/A	

*If you go to an out-of-network provider, you will be required to submit your expenses for reimbursement.

Vision Plans		
	FT Employee*	PT Employee*
Employee Only	\$3.86	\$3.86
Employee and Spouse	\$7.52	\$7.52
Employee and Child(ren)	\$8.10	\$8.10
Employee and Family	\$8.60	\$8.60

*FT and PT Vision Rates are the same.



LeaveProcess

PHONE: 1-800-DRV-TIME (1-800-378-8463)
FAX: 866-665-7197
EMAIL: disability@drivetime.com

Our leave of absences program is administered through the Benefits Department. We handle both Family Medical Leave Act (FMLA) and Personal Leaves of Absence (PLOA) requests.

If you believe you may be eligible for a leave or have any questions about whether you should request a leave, you can review the Employee Handbook (you can find it on the HR Wiki as a quick link on the left hand side of the homepage), or you can contact your Regional Team Manager (RTM), Benefits at 800-DRV-TIME or email Benefits at benefits@drivetime.com.

To request a leave, you will need to complete these steps:

1. Email disability@drivetime.com or call 800-DRV-TIME, Option 1 to request leave. We will need to know:
 - The **reason for the leave** (such as your own or a family member's health condition, birth of a child, etc.)
 - The **first anticipated day of absence**, or whether the request is for intermittent leave.
 - If the leave is due to work-related injury we will need to know that as well.
 - DriveTime Disability will let you know if you are eligible for FMLA and will send you the certification packet if eligible.
2. Have your doctor complete the FMLA certification packet and fax it back to DriveTime Disability at (866) 665-7197 **within 15 days** of when the packet was sent. DriveTime Disability will send you an FMLA approval/denial letter based on the certification.
3. When you need to return from leave you will need to provide a release to return to work from your doctor if the leave was due to your own health condition. This is separate from the FMLA certification and can be written on a prescription pad. The release needs to be faxed to DriveTime Disability at (866) 665-7197. **You will not be able to return to work without the release.**



In the event you are not eligible for FMLA, contact DriveTime Disability (contact info above) to inquire about whether you are eligible for Personal Leave of Absence. If you are eligible, a request will be sent to your manager/RTM for review and you will be notified of the decision.



DisabilityPlan

Lincoln | 877.843.3948

Most people seldom think about disabilities and rarely consider the financial hardship that can result. DriveTime's disability plans provide financial protection in the event you become disabled because of an extended illness or injury.

SHORT-TERM DISABILITY (STD)

The Short-Term Disability (STD) Plan provides you with partial income replacement should you become totally disabled for more than 14 calendar days. Your benefits begin on the 15th day of disability and continue for as long as you remain disabled, up to a maximum of 11 weeks. The plan pays 60% of your weekly earnings, up to a maximum weekly benefit of \$1,385.

LONG-TERM DISABILITY (LTD)

The Long-Term Disability (LTD) Plan Benefits begin after 90 days of disability and continue for as long as you remain totally disabled, up to a maximum of 5 years if age 65 or under. The Long-Term disability plan pays a monthly benefit of 60% of your base pay to a maximum monthly benefit of \$6,000.

DriveTime covers the cost of the Short-Term Disability when you enroll in Long-Term Disability! This is a package offer and can only be elected together.

STD and LTD benefits are reduced by any disability income you receive from other sources, such as benefits from other pension plans. Social Security, worker's compensation, and/or state disability plans, among others.





Life Insurance

Lincoln | 877.843.3948

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

For added peace of mind, DriveTime offers Group Life and AD&D Insurance at absolutely no cost to you. Life and AD&D benefits are each equal to approximately 1x your annual base salary up to a maximum of \$50,000. You may elect additional supplemental life policies for yourself and family.

For yourself - You may increase your total life insurance coverage up to three times your basic annual earnings, from a minimum of \$10,000 to a maximum of \$450,000. Your optional life policy has a guaranteed issue amount of \$300,000. Your combined basic and supplemental life insurance coverage amount may not exceed \$500,000.

For your Spouse - You may elect coverage for your spouse for a minimum of \$10,000 up to a maximum of \$100,00. Your spouse's optional life policy has a guaranteed issue amount of \$30,000. Your spouse's coverage may not exceed 100% of your benefit election in the supplemental life insurance program.

For your dependents - Children from age 6 months to age 19 (25 if full-time student) are eligible for optional life insurance coverage. Your children are eligible to be covered for \$5,000 or \$10,000 each.



Don't forget a Beneficiary. It's a good idea to check your beneficiary information at least once a year and update it as necessary. You may fill out a new form at any time. The form is located on the Benefits website at www.drivetimebenefits.com or on the HR Wiki under Benefits.



Retirement Savings 401-K Plan

Fidelity | 800.890.4015 | www.401k.com

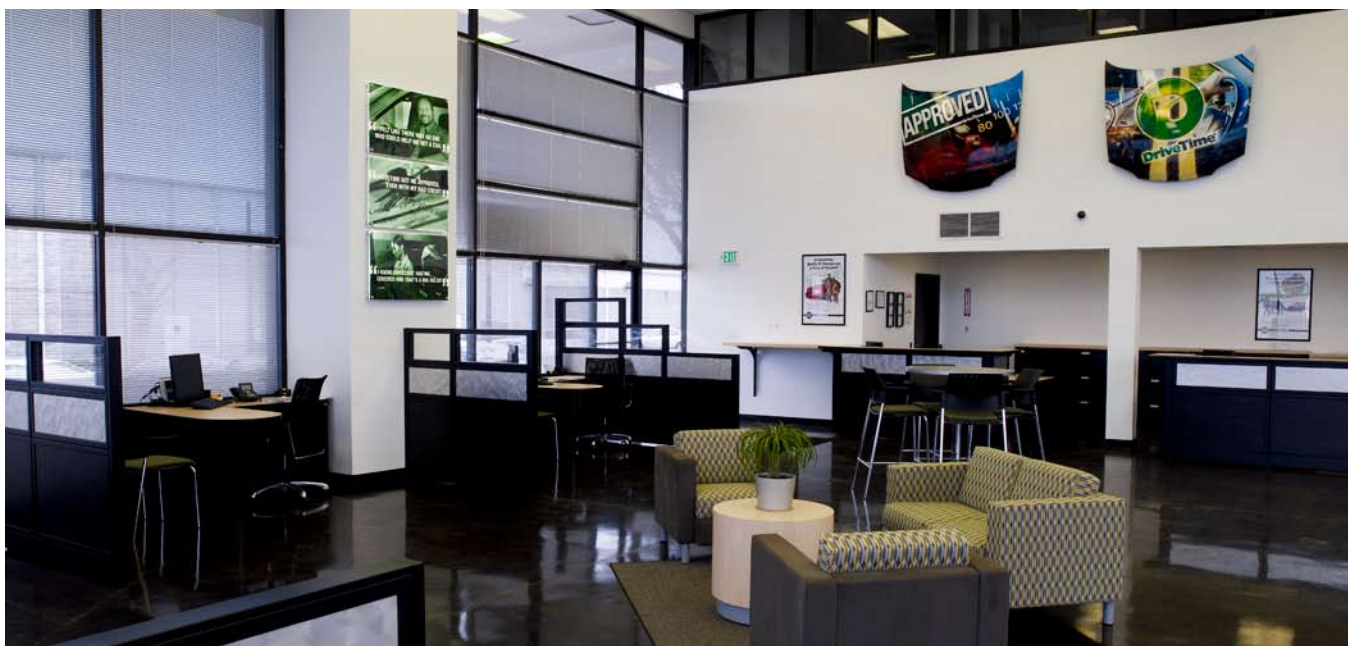
Financial security at retirement is not something that just happens. It takes years of planning to build a foundation that allows you to enjoy a good life during retirement. It also takes a commitment to saving money now during your active working years. DriveTime offers a 401(k) retirement savings plan. Your contributions are deposited into your account before you pay taxes, saving you money.

- DriveTime will match 40 cents on every dollar for the first 6% of your salary you contribute
- You may increase, decrease, or stop your contributions via the 401k plan administrator's website
- You always have complete ownership of your contributions and investment earnings. If you leave DriveTime your contributions and interest go with you as well as your vested employer match

DOES DRIVETIME CONTRIBUTE TO MY 401(K)?

Yes, DriveTime will contribute 40 cents on every dollar for the first 6% of your salary. Our vesting schedule is at 20% per year so you are fully vested after 5 years of service.

Years of service	Percentage vested
Less than 1 year	0%
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 or more years	100%





PersonalTime

DriveTime knows you work hard at your job. This is why we offer some benefits that help enrich your life and enjoy your time outside of work.

Holidays

DriveTime will grant holiday time off or holiday pay to all eligible employee on the holidays listed below. DriveTime holidays are: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

Paid Time Off (PTO)

DriveTime recognizes that employees need time away from work to relax, recover, or re-energize without the added stress of unpaid leave. As such, we provide a competitive PTO program, designed with your well-being in mind.

PTO can be used for vacation, illness, injury, and/or personal business. You will begin to accrue PTO upon your date of hire. PTO may be taken as soon as it is accrued, subject to approval of your supervisor. When taking time off, you must use available PTO time before taking time off without pay.

The PTO accrual rate for an employee is based on the length of employment with the rates being adjusted on the anniversary of the employee’s date of hire.

TUITION REIMBURSEMENT

We encourage you to improve your performance and profession growth. All regular full- and part-time employees who have completed 60 days of continuous service are eligible for assistance with tuition costs.

The maximum reimbursement of tuition and registration fees will be up to \$5,250 per calendar year for a full-time employee and \$3,150 for a part-time employee according to the following schedule:

- A = 100% reimbursement
- B = 80% reimbursement
- C = 70% reimbursement
- D or F = 0%
- Pass (for pass/fail classes only) = 100% reimbursement

Forms can be found on the benefits website at: www.drivetimebenefits.com

NON-CALIFORNIA EMPLOYEES

Length of service	Classification	Paid Days Per Year
Less than 1 year	Hourly/Retail Sales	11
Less than 1 year	Salaried	16
1 year, but less than 3 years	All employees	17
3 years, but less than 5 years	All employees	20
5 or more years	All employees	24
*For an hourly PTO breakdown, please see the New Hire Packet		

CALIFORNIA EMPLOYEES

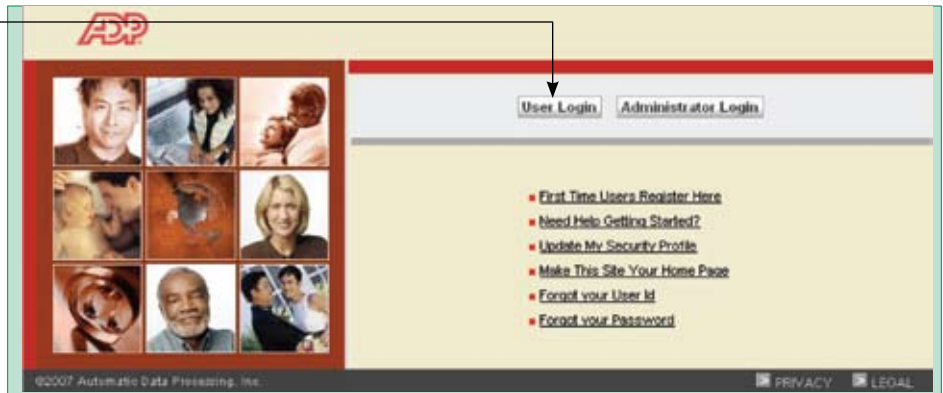
Length of service	Classification	Sick Hours	Vacation Hours Per Year
Less than 1 year	Hourly/Sales Advisor	44	44
Less than 1 year	Salaried	44	84
1 year, but less than 3 years	All employees	44	92
3 years, but less than 5 years	All employees	44	116
5 or more years	All employees	44	148
*For an hourly PTO breakdown, please see the New Hire Packet			



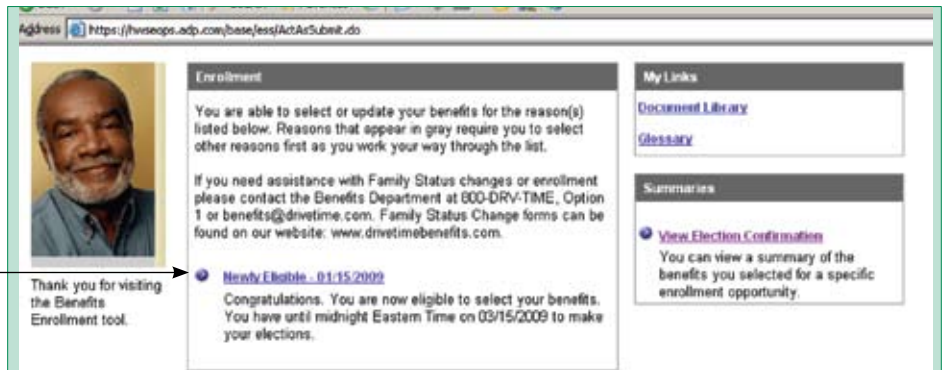
ENROLLING IN YOUR BENEFITS

Welcome! Now that you have registered and have your User ID and Password, you are ready to enroll in benefits. To begin, select "User Login" and then enter your User ID and Password, as shown below.

Click here. If you have forgotten your User ID or Password, use the links below this button.

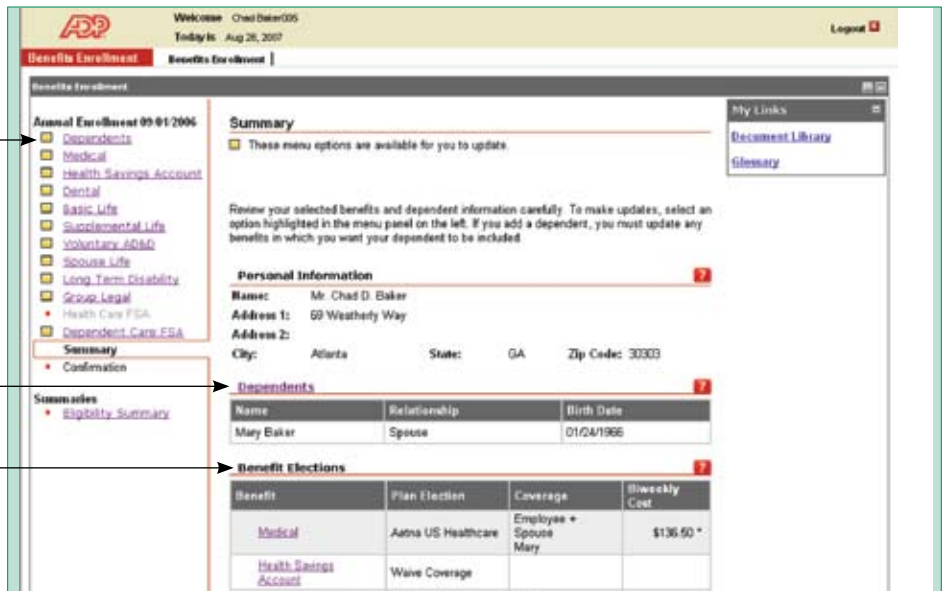


Once within the Employee Self Service for Benefits Enrollment, your screen will look similar to this, You will need to click on Newly Eligible to get started on your Benefit elections.



Step 1

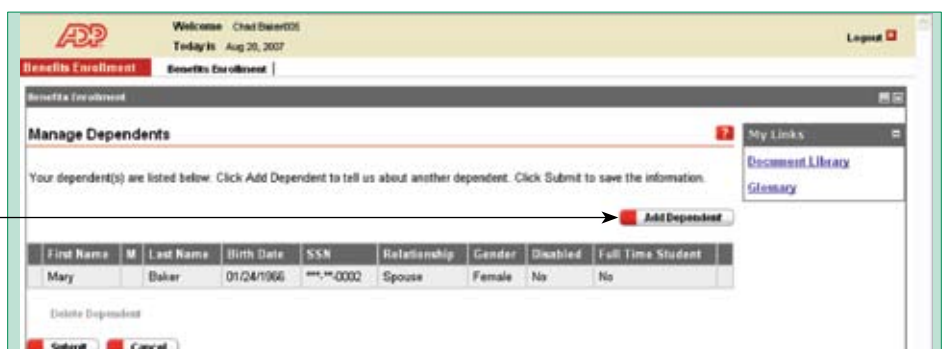
Click on "Dependents" to add a dependent, remove a dependent, or update your dependent information. **You must add each dependent you wish to cover.**



To change an election or the dependents covered on a particular benefit, select the benefit from the left navigation pane or the "Benefit Elections" table.

Step 2

Select the action you wish to take, for example, "Add Dependent."



NOTE: AS A NEW HIRE, YOU HAVE 60 DAYS FROM YOUR DATE OF HIRE TO ENROLL IN YOUR BENEFITS. BENEFITS ARE EFFECTIVE ON YOUR 61ST DAY OF EMPLOYMENT.

PLEASE NOTE THAT THE BENEFIT ELECTION EXAMPLES USED ARE FOR DEMONSTRATION ONLY.

Step 3

Complete the next page for your new or updated dependent information. You must enter each dependent you wish to cover. **SSN is a Required Field.**

Select	Plan Option	Employee Only	Employee + Spouse	Employee + Child (run)	Family
<input type="radio"/>	No Coverage				
<input checked="" type="radio"/>	Aetna US Healthcare	\$68.50	\$136.50	\$182.50	\$209.50
<input type="radio"/>	Blue Cross Blue Shield PPO	\$70.50	\$141.50	\$174.50	\$215.50
<input type="radio"/>	Harvard Pilgrim Health Care	\$124.50	\$249.50	\$326.50	\$377.50
<input type="radio"/>	Oxford Health Plan	\$115.08	\$230.21	\$298.67	\$368.29

Cover	Name	Relationship
<input type="checkbox"/>	Chad D. Baker	Employee
<input checked="" type="checkbox"/>	Mary Baker	Spouse

Step 4

1. View your cost in terms of per pay period, monthly, or annually here.
2. Change your plan options election here.
3. Cover your dependents here.
4. Click "Done" when finished and then "OK" on the pop-up.

You are navigated back to the summary. Review your changes and click "Confirm Elections" when done.

Medical	Blue Cross Blue Shield PPO	Employee + Spouse Mary	\$141.50 *
Health Savings Account	Waive Coverage		
Dental	Enhanced Dental Plan	Employee + Spouse Mary	\$33.12 *
Basic Life	Basic Life 1.5 x Pay		--
Supplemental Life	2 x Salary		\$12.25 **
Voluntary AD&D	\$150,000.00	Employee Only	\$6.00 *
Spouse Life	No Coverage		
Long Term Disability	40% of Salary		\$0.69 *
Group Legal	No Coverage		
Health Care FSA	\$1,000.00		\$111.11 *
Dependent Care FSA	Waive Participation		
			* Total Before Tax Cost: \$292.42
			** Total After Tax Cost: \$12.25
			Total Cost: \$304.67

Once your enrollment session is complete, you will be taken to a confirmation page that contains a confirmation number. **Print a copy of your confirmation. This is the only opportunity to print your confirmation number.**

Congratulations! You have just successfully used Employee Self Service for enrollment in your Health and Welfare Benefits!

SPECIAL SERVICES FOR DRIVETIME MEDICAL PLAN PARTICIPANTS

NURSE LINE - 877.365.7950

Now you have someone to turn to for FREE, 24 hours a day, to assist you in evaluating a medical situation or health condition.

DISEASE MANAGEMENT - 800.842.5658

United Health Care (UHC) Personal Health Support with Disease Management helps with the complex health care needs associated with living with a chronic condition. Specialized Treatment Decision Support Nurses are also available to help select the treatment that best meets your needs.

HEALTHY PREGNANCY PROGRAM - 800.411.7984

The Healthy Pregnancy Program provides health assessments, customized educational materials, and maternity nurse support throughout your pregnancy.

CANCER RESOURCE CENTER - 800.842.5658

Nurses that specialize in cancer treatment help you understand your cancer diagnosis, available treatment options, and where you can seek treatment for your specific cancer.

PRESCRIPTION DRUG - 877.842.6048

Prescription drug coverage is included with the DriveTime medical plan. This program, administered by Medco, is highlighted in the table above. Medco has a mail order pharmacy that will fill a 90 day supply of your prescription for the price of a 60 day supply! For more information log onto www.medco.com.

DIABETES PREVENTION

Contact the Benefits Department for more information.

NEW HIRE FAQ'S

Am I able to access the Benefits website from outside the office?

Yes, you can access the Benefits website at www.drivetimebenefits.com at any time from any computer (office or home).

When will I receive my medical, dental, and vision insurance cards?

You will **only** receive a medical card, which also includes our pharmacy information. There are no cards for dental and vision programs. Use the following numbers to access your Dental and Vision plan.

Please see contact numbers:

Dental: MetLife 800.942.0854

Vision: VSP 800.877.7195

Who should I contact if I have not received my medical insurance card?

You may contact United Healthcare at 800.842.5658 to request another medical card. It will take 1-2 weeks to receive.

When can I enroll in the 401K? Can I roll-over other 401K plans I may have?

You can enroll in our 401K plan at any time after your 61st day of employment. To enroll, you can go online at www.401K.com or call Fidelity at 800.890.4015. You may roll-over other 401K plans by contacting Fidelity.

What is Self-Service used for?

Self-Service provides a wealth of information for you as a new hire. You can access:

- Changing your address
- Federal and state tax enrollment/changes
- Direct deposit enrollment/changes
- Logging into FASTLANE, our Learning Management System
- Checking PTO balances

Is there a difference between the Value Low and Classic High dental plan options?

Yes, the coverage is exactly the same for both the low and high plans, meaning you will be covered to the same amount of service. However, there is a greater number of providers (meaning more dentists) in the Classic High plan.

How do I apply for Tuition Reimbursement?

Tuition reimbursement forms can be found on the benefits website.

What is the best way to reach the Benefits department?

You may contact benefits by calling 1-800-DRV-TIME, option 1 or by sending an email to Benefit Service Request (in Outlook).

If I get married in 6 months or my spouse loses their job, can I add to my benefits?

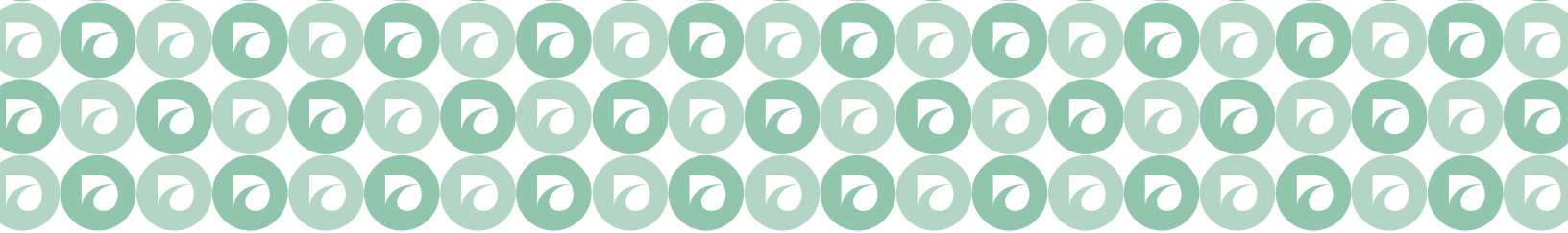
Yes, please see section on page 2 outlining benefit changes made throughout the year.

BENEFITS WELLNESS 2.0 CALENDAR

January	February	March	April
New Year, New You	Heart Health	ALS (Lou Gehrig's) Awareness	Physical Activity & Walk-A-Thon Training
May	<div style="text-align: center;"> <h2>2011</h2> <p>The Benefits Department and DriveTime are excited to bring you the Wellness Calendar. We understand you are our greatest asset and our goal is to present new topics with up to date health information to you each month.</p>  </div>	June	
DT Walk-A-Thon May 1st Hydration Education		Bone Health	
July		August	
Pay It Forward		Living Green	
September	October	November	December
Illness Prevention	Breast Cancer Awareness	Financial Health	Sleep Appreciation

Be Healthy - Be Fit - Be Well

DriveTime Benefits | ph: 800-378-8463 | fx: 888-505-7130 | www.drivetimebenefits.com



DRIVETIME BENEFITS

CONTACT INFORMATION

Contact	Contact Information	Website
General Information: DriveTime Benefits Department	(800) DRV-TIME, Option 1 (800) 378-8463, Option 1 Email: benefits@drivetime.com	www.drivetimebenefits.com
Medical Plans: United Healthcare Group Number: 709715	Traditional Plan: (800) 842-5658 Nurse Line: (877) 365-7950 Disease Management: (800) 847-5658	www.myuhc.com
Prescriptions: Medco	(877) 842-6048	www.medco.com
Dental Plans: MetLife Group Number: 102860	(800) 942-0854	www.metlife.com/dental
Vision: Vision Service Plan (VSP) Group Number: 12139952	(800) 877-7195	www.vsp.com
Life Insurance: Lincoln Financial Group	(800) 423-2765	www.lfg.com
Retirement Savings: Fidelity Group Number: 83096	(800) 890-4015 Spanish (800) 587-5282	www.401k.com
Disability Plan: Lincoln Financial Group Short-Term Disability Group Number: 01-0069501 Long-Term Disability Group Number: 01-0069506	(877) 843-3948	www.lfg.com
Flexible Spending Accounts: Discovery Benefits	(866) 451-3399	www.discoverybenefits.com
Wellness Program: United Healthcare	(800) 478-1057	www.myuhc.com
Employee Assistance Program (EAP): Administered by: United Behavioral Health	(800) 788-5614	www.liveandworkwell.com Access Code: 5026
Leave: (FMLA, PLOA) DriveTime Benefits Department	(800) DRV-TIME, Option 1 Email: disability@drivetime.com Fax: (866) 665-7197	www.drivetimebenefits.com