

Important Notice from DriveTime About Creditable Prescription Drug Coverage and Medicare

The purpose of this notice is to advise you that the prescription drug coverage listed below under the DriveTime medical plan is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2012. This is known as “creditable coverage.”

Why this is important. If you or your covered dependent(s) are enrolled in any prescription drug coverage during 2012 listed in this notice and are or become covered by Medicare, you may decide to enroll in a Medicare prescription drug plan later and not be subject to a late enrollment penalty – as long as you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment. You should keep this notice with your important records.

If you or your family members aren't currently covered by Medicare and won't become covered by Medicare in the next 12 months, this notice doesn't apply to you.

Notice of Creditable Coverage

Please read this notice carefully. It has information about prescription drug coverage with DriveTime and prescription drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

You may have heard about Medicare's prescription drug coverage (called Part D), and wondered how it would affect you. Prescription drug coverage is available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans also offer more coverage for a higher monthly premium.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible, and each year from October 15 through December 7. Individuals leaving employer/union coverage may be eligible for a Medicare Special Enrollment Period.

If you are covered by DriveTime's Traditional Choice Plus or Liberty High Deductible Health Plan prescription drug plans, you'll be interested to know that coverage is, on average, at least as good as standard Medicare prescription drug coverage for 2012. This is called creditable coverage. Coverage under one of these plans will help you avoid a late Part D enrollment penalty if you are or become eligible for Medicare and later decide to enroll in a Medicare prescription drug plan.

If you decide to enroll in a Medicare prescription drug plan and you are an active employee or family member of an active employee, you may also continue your employer coverage. In this case, the employer plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. If you waive or drop DriveTime's coverage, Medicare will be your only payer. You can re-enroll in the employer plan at annual enrollment or if you have a special enrollment event for DriveTime's plan.

You should know that if you waive or leave coverage with DriveTime and you go 63 days or longer without creditable prescription drug coverage (once your applicable Medicare enrollment period ends), your monthly Part D premium will go up at least 1% per month for every month that you did not have creditable coverage. For example, if you go 19 months without coverage, your Medicare prescription drug plan premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll in Part D.

You may receive this notice at other times in the future – such as before the next period you can enroll in Medicare prescription drug coverage, if this DriveTime coverage changes, or upon your request.

For more information about your options under Medicare prescription drug coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the *Medicare & You* handbook. Medicare participants will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. Here's how to get more information about Medicare prescription drug plans:

- Visit www.medicare.gov for personalized help.
- Call your State Health Insurance Assistance Program (see a copy of the *Medicare & You* handbook for the telephone number).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov or call 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in a Medicare prescription drug plan after your applicable Medicare enrollment period ends, you may need to provide a copy of this notice when you join a Part D plan to show that you are not required to pay a higher Part D premium amount.

HIPAA Special Enrollment Notice

As you know, if you have declined enrollment in DriveTime's health plan for you or your dependents (including your spouse) because of other health insurance coverage, you or your dependents may be able to enroll in some coverages under this plan without waiting for the next open enrollment period, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your eligible dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

DriveTime will also allow a special enrollment opportunity if you or your eligible dependents either:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days – instead of 30 – from the date of the Medicaid/CHIP eligibility change to request enrollment in the DriveTime group health plan. Note that this new 60-day extension doesn't apply to enrollment opportunities other than due to the Medicaid/CHIP eligibility change.

HIPAA Privacy Notice Reminder

The privacy rules under the Health Insurance Portability and Accountability Act (HIPAA) require the DriveTime employee benefit plan (the "Plan") to periodically send a reminder to participants about the availability of the Plan's Privacy Notice and how to obtain that notice. The Privacy Notice explains participants' rights and the Plan's legal duties with respect to protected health information (PHI) and how the Plan may use and disclose PHI. To obtain a copy of the Privacy Notice contact the office at the bottom of this notice.

Newborns' and Mothers' Health Protection Act (NMHPA)

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal

law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Women's Health and Cancer Rights Act

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator for more information.

**Medicaid and the Children’s Health Insurance Program (CHIP)
Offer Free Or Low-Cost Health Coverage To Children And Families**

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

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

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

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer’s health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer’s plan. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of January 31, 2011. You should contact your State for further information on eligibility –

ALABAMA – Medicaid	CALIFORNIA – Medicaid
Website: http://www.medicaid.alabama.gov Phone: 1-800-362-1504	Website: http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx Phone: 1-866-298-8443
ALASKA – Medicaid	COLORADO – Medicaid and CHIP
Website: http://health.hss.state.ak.us/dpa/programs/medicaid/ Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	Medicaid Website: http://www.colorado.gov/ Medicaid Phone (In state): 1-800-866-3513 Medicaid Phone (Out of state): 1-800-221-3943 CHIP Website: http:// www.CHPplus.org CHIP Phone: 303-866-3243
ARIZONA – CHIP	
Website: http://www.azahcccs.gov/applicants/default.aspx Phone (Outside of Maricopa County): 1-877-764-5437 Phone (Maricopa County): 602-417-5437	

ARKANSAS – CHIP	FLORIDA – Medicaid
<p>Website: http://www.arkidsfirst.com/</p> <p>Phone: 1-888-474-8275</p>	<p>Website: http://www.fdhc.state.fl.us/Medicaid/index.shtml</p> <p>Phone: 1-877-357-3268</p>
GEORGIA – Medicaid	MISSOURI – Medicaid
<p>Website: http://dch.georgia.gov/</p> <p>Click on Programs, then Medicaid</p> <p>Phone: 1-800-869-1150</p>	<p>Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</p> <p>Phone: 573-751-2005</p>
IDAHO – Medicaid and CHIP	MONTANA – Medicaid
<p>Medicaid Website: www.accesstohealthinsurance.idaho.gov</p> <p>Medicaid Phone: 1-800-926-2588</p> <p>CHIP Website: www.medicaid.idaho.gov</p> <p>CHIP Phone: 1-800-926-2588</p>	<p>Website: http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml</p> <p>Phone: 1-800-694-3084</p>
INDIANA – Medicaid	NEBRASKA – Medicaid
<p>Website: http://www.in.gov/fssa</p> <p>Phone: 1-800-889-9948</p>	<p>Website: http://www.dhhs.ne.gov/med/medindex.htm</p> <p>Phone: 1-877-255-3092</p>
IOWA – Medicaid	NEVADA – Medicaid and CHIP
<p>Website: www.dhs.state.ia.us/hipp/</p> <p>Phone: 1-888-346-9562</p>	<p>Medicaid Website: http://dwss.nv.gov/</p> <p>Medicaid Phone: 1-800-992-0900</p> <p>CHIP Website: http://www.nevadacheckup.nv.org/</p> <p>CHIP Phone: 1-877-543-7669</p>
KANSAS – Medicaid	
<p>Website: https://www.khpa.ks.gov</p> <p>Phone: 1-800-792-4884</p>	
KENTUCKY – Medicaid	NEW HAMPSHIRE – Medicaid
<p>Website: http://chfs.ky.gov/dms/default.htm</p> <p>Phone: 1-800-635-2570</p>	<p>Website: www.dhhs.nh.gov/ombp/index.htm</p> <p>Phone: 603-271-4238</p>
LOUISIANA – Medicaid	NEW JERSEY – Medicaid and CHIP
<p>Website: http://www.lahipp.dhh.louisiana.gov</p> <p>Phone: 1-888-342-6207</p>	<p>Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</p> <p>Medicaid Phone: 1-800-356-1561</p> <p>CHIP Website: http://www.njfamilycare.org/index.html</p> <p>CHIP Phone: 1-800-701-0710</p>

MAINE – Medicaid	
<p>Website: http://www.maine.gov/dhhs/OIAS/public-assistance/index.html</p> <p>Phone: 1-800-321-5557</p>	
MASSACHUSETTS – Medicaid and CHIP	NEW MEXICO – Medicaid and CHIP
<p>Medicaid & CHIP Website: http://www.mass.gov/MassHealth</p> <p>Medicaid & CHIP Phone: 1-800-462-1120</p>	<p>Medicaid Website: http://www.hsd.state.nm.us/mad/index.html</p> <p>Medicaid Phone: 1-888-997-2583</p> <p>CHIP Website: http://www.hsd.state.nm.us/mad/index.html Click on Insure New Mexico</p> <p>CHIP Phone: 1-888-997-2583</p>
MINNESOTA – Medicaid	
<p>Website: http://www.dhs.state.mn.us/</p> <p>Click on Health Care, then Medical Assistance</p> <p>Phone (Outside of Twin City area): 800-657-3739</p> <p>Phone (Twin City area): 651-431-2670</p>	
NEW YORK – Medicaid	TEXAS – Medicaid
<p>Website: http://www.nyhealth.gov/health_care/medicaid/</p> <p>Phone: 1-800-541-2831</p>	<p>Website: https://www.gethipptexas.com/</p> <p>Phone: 1-800-440-0493</p>
NORTH CAROLINA – Medicaid	UTAH – Medicaid
<p>Website: http://www.nc.gov</p> <p>Phone: 919-855-4100</p>	<p>Website: http://health.utah.gov/upp</p> <p>Phone: 1-866-435-7414</p>
NORTH DAKOTA – Medicaid	VERMONT – Medicaid
<p>Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/</p> <p>Phone: 1-800-755-2604</p>	<p>Website: http://www.greenmountaincare.org/</p> <p>Phone: 1-800-250-8427</p>
OKLAHOMA – Medicaid	VIRGINIA – Medicaid and CHIP
<p>Website: http://www.insureoklahoma.org</p> <p>Phone: 1-888-365-3742</p>	<p>Medicaid Website: http://www.dmas.virginia.gov/rcp-HIPP.htm</p> <p>Medicaid Phone: 1-800-432-5924</p> <p>CHIP Website: http://www.famis.org/</p> <p>CHIP Phone: 1-866-873-2647</p>

OREGON – Medicaid and CHIP	WASHINGTON – Medicaid
<p>Medicaid & CHIP Website: http://www.oregonhealthykids.gov</p> <p>Medicaid & CHIP Phone: 1-877-314-5678</p>	<p>Website: http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm</p> <p>Phone: 1-800-562-3022 ext. 15473</p>
PENNSYLVANIA – Medicaid	WEST VIRGINIA – Medicaid
<p>Website: http://www.dpw.state.pa.us/partnersproviders/medicallassistance/doingbusiness/003670053.htm</p> <p>Phone: 1-800-644-7730</p>	<p>Website: http://www.wvrecovery.com/hipp.htm</p> <p>Phone: 304-342-1604</p>
RHODE ISLAND – Medicaid	WISCONSIN – Medicaid
<p>Website: www.dhs.ri.gov</p> <p>Phone: 401-462-5300</p>	<p>Website: http://www.badgercareplus.org/pubs/p-10095.htm</p> <p>Phone: 1-800-362-3002</p>
SOUTH CAROLINA – Medicaid	WYOMING – Medicaid
<p>Website: http://www.scdhhs.gov</p> <p>Phone: 1-888-549-0820</p>	<p>Website: http://www.health.wyo.gov/healthcarefin/index.html</p> <p>Phone: 307-777-7531</p>

To see if any more States have added a premium assistance program since January 31, 2011, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565

OMB Control Number 1210-0137 (expires 09/30/2013)

For more information about these notices contact:

DriveTime
4020 E. Indian School Road
Phoenix, Arizona, 85018
(602) 852-6600

SUMMARY ANNUAL REPORT
FOR DRIVETIME WELFARE BENEFIT PLAN

This is a summary of the annual report of the Drivetime Welfare Benefit Plan, EIN 86-0721358, Plan No. 501, for period January 1, 2010 through December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Drivetime Automotive has committed itself to pay medical, dental and vision claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with The Lincoln National Life Insurance Company, Vision Service Plan, United Behavioral Health and Metropolitan Life Insurance Company to pay life, medical, dental, vision, temporary disability and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2010 were \$1,915,926.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2010, the premiums paid under such "experience-rated" contracts were \$212,841 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$190,567.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call Drivetime Automotive, 4020 East Indian School Road, Phoenix, AZ 85018-5220, (602) 667-2418.

You also have the legally protected right to examine the annual report at the main office of the plan (Drivetime Automotive, 4020 East Indian School Road, Phoenix, AZ 85018-5220) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.