

Frequently Asked Benefit Questions

Life Event	Now What?	Documentation Needed (Upload Electronic Copies into Workday)	Important to Note
For the events below, the employee will have an action item in their Workday inbox to complete:			
Full Time Hire / Promotion	The employee MUST log into Workday within 31 days to complete the benefit event in their inbox. Benefit coverage will begin after a 90 day waiting period, in most cases.	To enroll any dependents: - Marriage certificate for spouse coverage - Birth certificate(s) for child(ren) coverage - Social security cards for all dependents	Enrollment in Basic Life, Short-Term Disability and Long-Term Disability is STRONGLY encouraged. Please talk with your employee about the importance of electing these benefits. The employee must complete this event even if they have insurance elsewhere.
Minimum Essential Coverage (MEC) Eligibility	Employee must have averaged 30 hours a week over a 12 month period to qualify for Minimum Essential Coverage (MEC). Once a year for Open Enrollment or when the employee reaches 12 months of service, they will receive an inbox action item to complete if they qualify.	To enroll any dependents: - Marriage certificate for spouse coverage - Birth certificate(s) for child(ren) coverage - Social security cards for all dependents	MEC is different from Full Time coverage and is NOT comprehensive full medical insurance.
For the events below, employees have 31 days from the event date to log into Workday and type in the search box <i>Change Benefits</i> :			
Marriage	Benefits for the new spouse and any children / step children are effective the date of marriage.	To enroll any dependents: - Marriage certificate for spouse coverage - Birth certificate(s) for child(ren) coverage - Social security cards for all dependents	A Spouse legal name change in Workday can be completed after a copy of the new social security card is sent to HR at benefits@discounttire.com
Birth / Adoption / Legal Guardianship	Benefits are effective the date of birth / adoption / legal guardianship.	Verification of Birth or Birth Certificate - Do NOT wait for birth certificate and/or social security card to make the benefit change in Workday - A verification of birth document MUST contain the baby's name, date of birth, both parent's names, hospital name - Adoption / Legal Guardianship agreement	Once the new baby's social security card is received, please send a copy to HR at benefits@discounttire.com .
Divorce	Benefit changes are effective the date of divorce. Former spouse/step-children MUST be removed within 31 days from the divorce as they are no longer eligible dependents.	Divorce Decree	A COBRA packet to extend Full Time benefits to the former spouse/step children will be sent to the mailing address on file.

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Loss / Gain of Coverage	Benefits will begin or end on the date of other coverage.	<p>A document showing proof of other coverage or loss of coverage including effective date, benefits elected and covered individuals</p> <p>To enroll any dependents:</p> <ul style="list-style-type: none"> - Marriage certificate for spouse coverage - Birth certificate(s) for child(ren) coverage - Social security cards for all dependents 	Loss of coverage includes an employee who turns age 26 and loses coverage under a parent's benefits.
There is no action needed from the employee with the following events:			
Demotion to PT	Full Time benefits will end at midnight on the last day of Full Time status.		A COBRA packet to extend Full Time benefits will be sent to the mailing address on file.
Resignation	Benefits will end at midnight on the last day of employment.		A COBRA packet to extend benefits will be sent to the mailing address on file.
Dependent Eligibility	Benefits will end for the dependent at midnight on the last day of the month of their 26th birthday.		The Benefits Team will complete this event for the employee and notify them via email on file.
Miscellaneous Topics			
New Insurance Cards	Find a list of Benefit Contacts here or search for Benefit Contact List on www.discounttirefamily.com to contact the vendors directly and request new cards.		
401k Eligibility	<p>Employees age 21 or older are automatically enrolled in the plan at a pretax contribution rate of 5% after completing 1,000 hours of service.</p> <p>The employee can expect a welcome packet in the mail from Empower Retirement when they are eligible.</p> <p>Changes to 401K contributions are made directly with Empower Retirement.</p>		<p>By deferring 6% of their eligible compensation, the employee will maximize the company match.</p> <p>Once a year, Empower Retirement will automatically increase any contributions under 5%.</p>
Open Enrollment	<p>Full Time Open Enrollment occurs annually each October.</p> <p>Part Time Open Enrollment occurs annually each November for those who qualify for MEC.</p>	<p>To enroll any dependents:</p> <ul style="list-style-type: none"> - Marriage certificate for spouse coverage - Birth certificate(s) for child(ren) coverage - Social security cards for all dependents 	All open enrollment elections go into effect on January 1st of the following year.
Update Address / Phone Number / Email	Addresses can be changed by searching for Change My Contact Information in Workday.		To prevent any missed mailings and to ensure information is always up to date, we encourage employees to make changes as soon as possible after their move.
Benefit Contact List	Find a list of Benefit Contacts here or search for Benefit Contact List on www.discounttirefamily.com .		