

START YOUR ENGINES.

2018 – 2019 Open Enrollment
is May 7 – 18, 2018.



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 **DONLEN**
A *Hertz* Company

Open Enrollment is May 7 - 18. Get in the driver's seat.

It only comes around once a year, so get ready to choose your 2018-2019 benefits during Open Enrollment from May 7 – 18, 2018. We're making Hertz benefits a little sweeter with new options this year. Plus, we have an all-new benefits website, HertzBenefits.com, and a new enrollment tool to make choosing and using your benefits better and faster.



GET CONNECTED

Keep tabs on your benefits in the Get Connected section on HertzBenefits.com.

Health benefits. Voluntary benefits. Text messages. Emails. You choose what information you want to receive and how.

2018-2019 BENEFITS GUIDE

This year, your benefits guide is located on HertzBenefits.com so you and your dependents can access it anytime, anywhere.

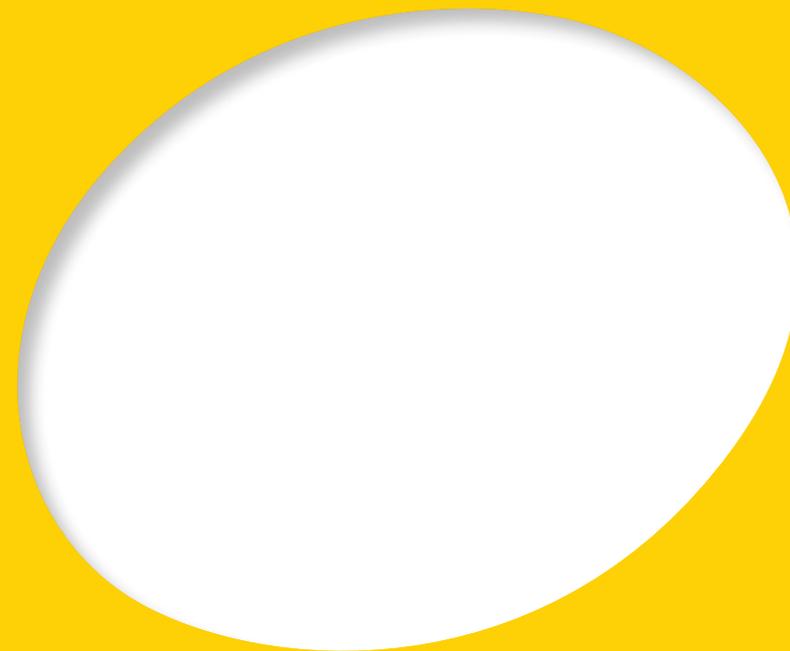


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MARK YOUR CALENDAR!

Open Enrollment is Monday, May 7 through Friday, May 18. The benefits you choose during enrollment will be effective from July 1, 2018, through June 30, 2019.





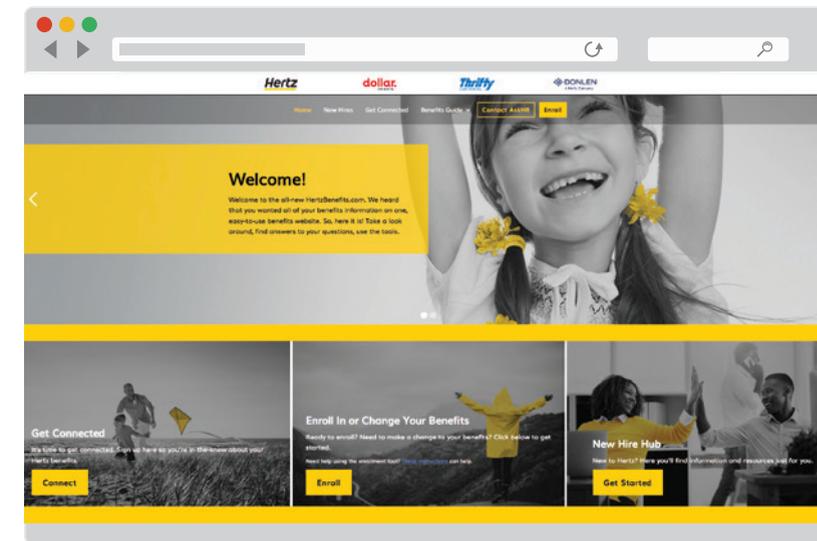
2018-2019 Benefits Resources

We heard you. It's time for better benefits tools. Use them during Open Enrollment to choose the right benefits for you and your family.

HERTZBENEFITS.COM

[HertzBenefits.com](https://www.hertzbenefits.com) is your new one-stop shop for benefits. What makes it so great?

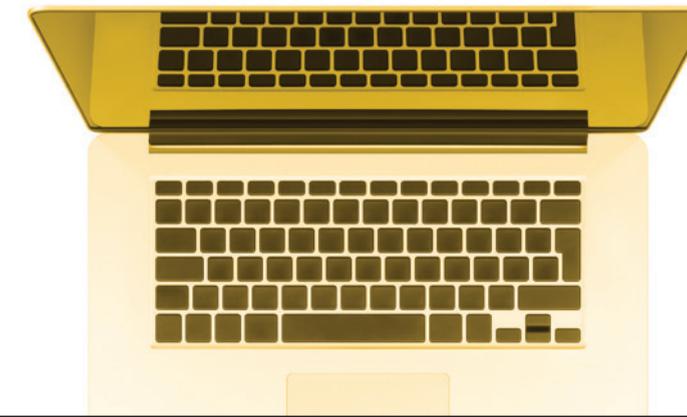
- You don't need a password to access the website (until you're ready to enroll), so your spouse/domestic partner can check it out too.
- It's accessible from anywhere, at any time, and from any device.
- The electronic benefits guide makes learning about your benefits easier than ever.



How to Enroll

We've added a new and improved enrollment tool, so things will look and work a little differently this Open Enrollment. Here's how to enroll from May 7 - 18:

1. Go to [HertzBenefits.com](https://www.hertzbenefits.com). (We recommend using Chrome or Firefox for best results.)
2. Click on the *Enroll* button – it's on the top of the home page.
3. If it's your first time logging in, click *Register* under *First time here?* You'll need to enter the company key, "Hertz", your employee ID number, and your date of birth. Once you've registered, you can create your own username, password, and security questions.
4. Then select *Start Here* in the main banner.
5. Click *Select* on the plans you'd like to enroll in.
6. When you're finished, review your personal information, elections, dependents, and beneficiaries.
7. If you're ready to move on, click *Approve* in the lower right-hand corner.
8. Finally, select *I Agree* to confirm your elections. You'll know you've confirmed your elections when you see a confirmation number.



IF YOU DON'T ENROLL

If you don't make your elections by Friday, May 18, you'll have the same benefits you have today with the same coverage levels you have today, except for Flexible Spending Account contributions. If you want to contribute to a Flexible Spending Account, you have to make an election every year, per IRS rules. And, unless you experience a qualified life event (like having a baby or getting married), your next opportunity to enroll in benefits will be next year during Open Enrollment.

HERTZ BENEFITS SPECIALISTS

Our Hertz Benefits Specialists are available to help you not only during Open Enrollment, but also year-round. They can help you understand your benefits, guide you through the new enrollment tool, and more. Give them a call at 1-800-654-3373, Monday through Friday from 7 a.m. to 7 p.m. CT.

REMEMBER!

If you enroll a new dependent(s), you may be asked to provide documentation to verify dependent eligibility. If you're randomly selected to provide documentation, it will be after Open Enrollment.

Please note that falsifying information can lead to cancellation of dependent coverage and disciplinary action up to and including termination of employment.

What's New for 2018-2019?

Take a look at the changes to your 2018-2019 benefits. All of the changes are designed to help you and your family get more from your Hertz benefits.

MEDICAL PLANS

- There are no plan design changes to the existing medical plans.
- Though healthcare costs in the U.S. continue to rise, Hertz's goal is to make paying for care reasonable for you. In 2018-2019, the Company will continue to cover the majority of medical plan premiums but there will be an increase to your medical premiums. The 2018-2019 medical rates will be available beginning May 7 in the enrollment tool on HertzBenefits.com.

DENTAL PLANS

- Hawaii Dental Plans 1 and 2 will experience a modest premium increase. Find 2018-2019 dental rates beginning May 7 in the enrollment tool on HertzBenefits.com.



CAUTION!

If you plan to enroll in an FSA for the 2018-2019 plan year, your new ID card will be sent to you in a plain white envelope. Don't mistake it for junk mail!



FLEXIBLE SPENDING ACCOUNT (FSA)

- We're changing our FSA administration platform to UMR, a UnitedHealthcare company.
- If you re/enroll in an FSA, you'll receive a new debit card. You'll receive more information in June.

VOLUNTARY BENEFIT CHANGES

- Our newest voluntary benefit is Asurion's Device Protection. Asurion will replace unlimited covered devices if they're damaged, lost, or stolen. You'll have two coverage options to choose from. There is an annual claims limit.
- Leaves of Absence and Long-term Disability insurance will be administered by MetLife as of July 1. (If you are on a leave of absence on July 1, you will receive additional communication about how this change will impact you.)
- The vendor for Critical Illness, Accident, and Hospital Indemnity coverages will change to Allstate Benefits* as of July 1. With this change, the monthly premiums will either stay the same or may be reduced, based on the coverage elected. You'll see the rates when you enroll. Look to the right on this page to learn more about Voluntary Benefits.

*Allstate Benefits is the marketing name for American Heritage Life Insurance Company, the underwriter and a subsidiary of The Allstate Corporation.

VOLUNTARY BENEFITS 101

Take a quick minute to refresh yourself with these Voluntary Benefits through Allstate Benefits as of July 1, 2018. These are great benefits to learn more about during enrollment. And some cost just pennies per week.

- **Critical Illness Insurance**

What would happen if you had a serious health event, like a heart attack, a stroke, cancer, or other illness? Critical Illness Insurance supplements your existing health insurance by paying you cash to help you pay for bills and expenses that aren't covered by your medical plan.

- **Accident Insurance**

Accident Insurance pays you a cash benefit if you're injured during an on- or off-the-job covered accident. The money can help you pay for out-of-pocket expenses, like hospital stays, ambulance bills, and more, that aren't covered under your medical plan.

- **Hospital Indemnity**

The average hospital stay is about 5 days, so make sure you and your family are covered when you get sick or injured. Hospital Indemnity Insurance pays a cash benefit to supplement what your medical plan pays. You can use the money to pay for hospital-related expenses or other personal expenses you may incur while you're in the hospital.

Change to 401(k) Waiting Period – Effective August 2018

- Currently, Hertz has a one-year waiting period for our 401(k) Plan. Effective August 2018, the waiting period is changing. New hires will be eligible to make 401(k) contributions on the first of the month after 60 days of employment. The Company match also starts at the same time.
- If you joined Hertz in the past year, you'll be eligible to begin contributing to the 401(k) and receive the Company match in August. You'll receive more information soon.
- Hertz matches 100% on the first 3% employees contribute, and 50% on the next 2% contributed.



TAKE TWO

As you prepare for Open Enrollment, take two minutes to review your information in the enrollment tool. You can do this before Open Enrollment or when you enroll.

- First, confirm that your information transferred over correctly when we transitioned to our new enrollment tool in early April.
- Next, make sure you have your current email address and cell phone number in your profile.
- Finally, double check your dependent and beneficiary information and make any updates, or call a Benefits Specialist at 1-800-654-3373 (press "3").



MYCHOICE TOOL

Use the MyChoice tool through [HertzBenefits.com](https://www.hertzbenefits.com) to make choosing your benefits easier.

Coming Soon!

We're still on the road. Check out what's coming later in 2018 as we continue making improvements to your Hertz benefits.

June	July	August
New FSA debit cards sent to participants	2018-2019 plan year begins	New 401(k) contributions begin if eligible – more information coming soon



HAVE QUESTIONS? NEED HELP?

Call 1-800-654-3373. AskHR is available 8:00 a.m. to 5:30 p.m. CT, Monday through Friday. Hertz Benefits Specialists are available from 7:00 a.m. to 7:00 p.m. CT, Monday through Friday. Press "3" to speak to a Hertz Benefits Specialist.

The Fine Print – Summary Health Information and Important Legal Notices

Hertz provides key summaries of its benefits, as well as related legal notices, online. To review or download them, go to [HertzBenefits.com](https://www.hertzbenefits.com). (You can also call a Hertz Benefits Specialist by pressing "3" after you dial **1-800-654-3373** to request a paper copy.) Here's what's available:

- Summaries of Benefits and Coverage (SBCs): Overviews of each medical plan
- Summary Plan Description (SPD): A detailed look at The Hertz Custom Benefit Program
- Health Insurance Marketplace Coverage Notice
- The Women's Health and Cancer Rights Act notice, HIPAA privacy notice, Medicare Part D creditable coverage notice, Notice of Special Enrollment Rights, and more





This brochure contains highlights of the Hertz benefit plans for the 2018–2019 plan year and constitutes a Summary of Material Modifications (SMM) to your Summary Plan Description (SPD). Keep this brochure with your SPD for future reference. If there is any discrepancy between the information provided in this brochure and the official plan documents, the official plan documents, as interpreted by the plan administrator, will govern. The Hertz Corporation reserves the right and discretion to interpret the terms of its benefit plans and to amend or terminate the plans at any time.

IT'S ALMOST TIME TO ENROLL.

Important benefits information enclosed!



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Presorted
First-Class Mail
U.S. Postage
PAID
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Permit #777