



BENEFITS. **MORE DRIVEN.**

Your 2021 Benefits Guide

Goodyear is committed to providing you with a comprehensive benefits package, meaningful plan options and competitive premium pricing. Similarly, we give you the resources and tools you need to take the driver's seat.

This 2021 Benefits Guide provides an interactive overview of the benefits offered to help support your physical and financial well-being—now and in the future.

HOW TO ENROLL AND MAKE CHANGES

Whether you are enrolling during Annual Enrollment, as a newly eligible associate or due to a qualified change in status, we have made enrollment easy from the Goodyear Self-Service Portal at selfservice.goodyear.com. From the portal, you can conveniently see all your plan options, view your premium costs and plan designs and make your elections all in one place.

Can't get online? Have questions? Call the Goodyear Associate Service Center at **1-844-449-4772** to enroll.

SOME THINGS THAT CAN'T BE CHANGED:

According to IRS regulations, the benefit elections you make cannot be changed until the next Annual Enrollment period unless you experience a qualified change in status and notify the Goodyear Associate Service Center within 31 days.

A qualified change in status may include:

- Legal marriage
- Residence or work site
- Number of dependents
- Work schedule
- Employment status
- A dependent satisfying, or ceasing to satisfy, the requirements for dependents



To navigate from section to section, select the tabs at the top of each page. To go from page to page (and back), use the arrow controls at the bottom of each page.



ELIGIBILITY

You are eligible for Goodyear benefits on your 31st day of active employment (excluding eligibility for Long-Term Disability benefits, which occurs after one year of service) if you are:

- A salaried employee
- A full-time employee who is reasonably expected to average at least 30 hours of service per week

YOU ARE *NOT* ELIGIBLE TO PARTICIPATE IN GOODYEAR BENEFITS IF:

- You are a temporary, leased, intern or part-time employee who is not reasonably expected to average at least 30 hours of service per week
- You are an independent contractor, consultant or a third party, regardless of whether or not you are a common law employee of the company or its subsidiaries
- You are a union associate who is covered by a collective bargaining agreement that does not provide for your participation in benefits under this Plan
- You are an employee working outside the United States

YOUR DEPENDENT IS ELIGIBLE IF THEY ARE:

- A husband or a wife (please see other exclusions in the [Health Benefits](#) section)
- A child under the age of 26 who also is:
 - A son, stepson, daughter or stepdaughter of the employee
 - A legally adopted individual of the employee
 - An individual for whom the employee has legal custody longer than three months through an authorized placement agency or by judgment, decree or other order of any court of competent jurisdiction
- A child over age 25 who is currently claimed as a dependent of the employee for federal income tax purposes who became mentally or physically incapable of self-support prior to age 19

VERIFYING THE ELIGIBILITY OF YOUR DEPENDENTS

Goodyear reserves the right to verify the eligibility of your dependents under the Goodyear Benefit Plan. These audits ensure that Goodyear Plan benefits are reserved for eligible participants and their eligible dependents.

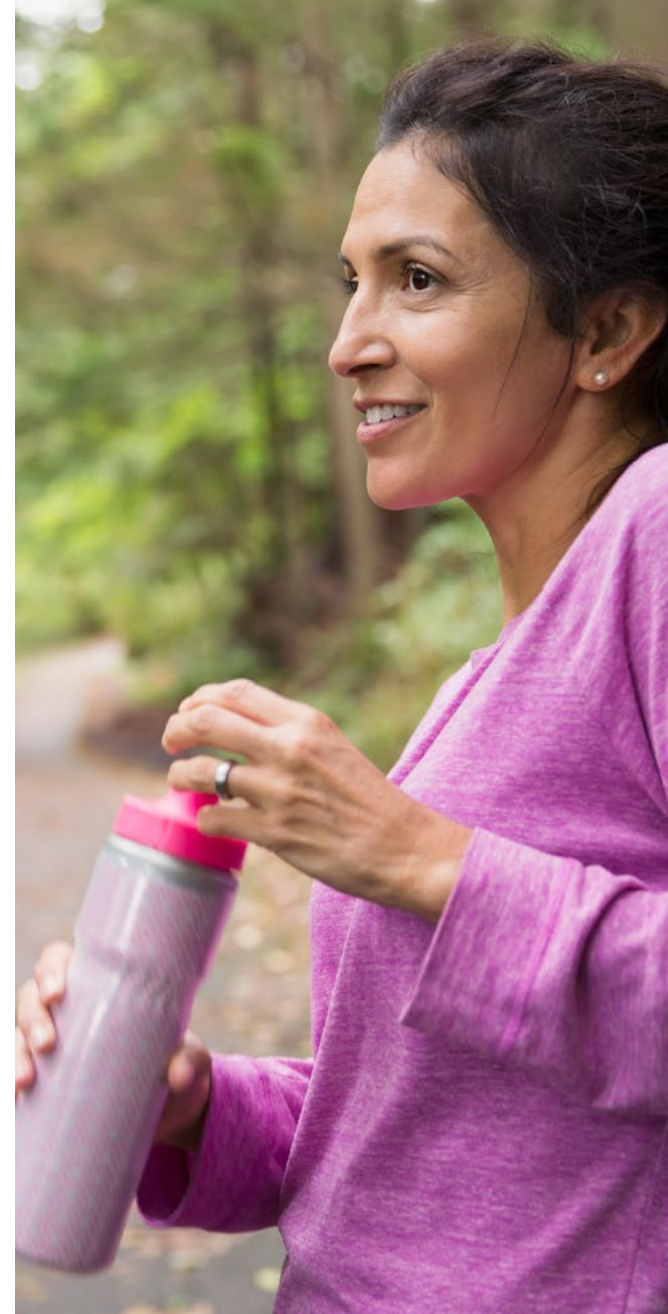
If you are selected for an audit, you will be required to provide documentation proving that your dependent is eligible to participate in the Goodyear Benefit Plan. Requested documents may include birth and marriage certificates, legal guardianship documentation, court orders or tax returns. You will receive personalized instructions at the time of the audit.

If you do not respond to the request for documents needed under the dependent verification program, or if the documents provided do not demonstrate that eligibility requirements are satisfied, ineligible dependents will be disenrolled from the Goodyear Benefit Plan. In addition, you and/or your ineligible dependent may be required to repay any benefits provided to the ineligible individual. Misrepresentations may result in disciplinary action, up to and including termination of employment.

HEALTH BENEFITS

We all have unique health and financial needs. That is why Goodyear offers different types of health benefits—so you can select coverage that is just right for you and your family. In order to manage costs as much as possible for all associates, Goodyear requires that your spouse elect his/her employer's medical coverage if he/she is employed full-time and the employer offers medical coverage benefits. Goodyear medical coverage can only be secondary. Learn more about who is eligible for Goodyear benefits in the [Eligibility](#) section.

IN THIS SECTION:



MEDICAL COVERAGE AND PLAN OPTIONS

Goodyear’s medical plan options offer you choice, comprehensive care and competitive premiums, and are coupled with savings/spending accounts to help you save tax-free on healthcare expenses. Don’t forget: In-network preventive care is always covered by Goodyear at 100%, with no cost to you.

MEDICAL PLAN OPTION:	KEY FEATURES:	MAY BE RIGHT FOR YOU, IF YOU:
CONSUMER SELECT HDHP (WITH HSA)	<ul style="list-style-type: none"> • The lowest premiums of all Goodyear medical plans • Higher annual deductible and out-of-pocket maximum • Triple HSA tax advantage: <ul style="list-style-type: none"> – Make tax-free contributions – Earn interest tax-free – Pay eligible healthcare expenses tax-free 	<ul style="list-style-type: none"> • Like all the tax advantages of the HSA • Want the flexibility to use your HSA to help pay immediate out-of-pocket expenses, or to save and invest your healthcare dollars for the future
PREFERRED PROVIDER ORGANIZATION (PPO) PLAN	<ul style="list-style-type: none"> • Access to Anthem’s national provider network • Choose any provider • Deductibles and out-of-pocket maximums are higher if you go out of the network 	<ul style="list-style-type: none"> • Are willing to pay higher premiums in exchange for lower out-of-pocket costs • Prefer a plan with office visit and prescription drug copays
LOCAL EXCLUSIVE PROVIDER ORGANIZATION (EPO) PLAN	<ul style="list-style-type: none"> • Required to use in-network providers • No out-of-network benefits 	<ul style="list-style-type: none"> • Are willing to pay the highest premiums in exchange for the lowest out-of-pocket costs • Don’t mind more restrictive benefits and provider network

Medical continued on next page



A CLOSER LOOK AT YOUR MEDICAL PLAN OPTIONS

Here is a snapshot comparison of what is covered by the Anthem Consumer Select HDHP with HSA and PPO. Depending on where you live, local options may also be available. For a detailed comparison, visit the Self-Service Portal at selfservice.goodyear.com.

PLAN FEATURE	CONSUMER SELECT HDHP WITH HSA	PPO PLAN
Provider Choice	Yes	Yes
In-Network Annual Deductible	\$1,700 Individual \$3,400 Family	\$1,000 Individual \$2,000 Family
In-Network Out-of-Pocket Maximum	\$3,400 Individual \$6,800 Family	\$3,200 Individual \$6,400 Family
In-Network Preventive Care	Covered at 100%	Covered at 100%
Emergency Room	You pay 20% coinsurance after deductible is met	You pay a \$150 copay; waived if admitted
Other In-Network Covered Services	You pay 20% coinsurance after deductible is met	Depending on the service, you pay 20% coinsurance after deductible is met or a set copay per visit
In-Network Prescription Drugs	You pay 25% coinsurance after medical deductible is met	Generic \$15 copay Formulary Brand 25% coinsurance; minimum \$40/maximum \$150 Nonformulary Brand 45% coinsurance; minimum \$90/maximum \$300
HSA Available?	Yes	No
HC FSA Available?	Yes, for dental and vision expenses	Yes

Medical continued on next page



THINGS TO REMEMBER

You must make a nicotine declaration during each Annual Enrollment period. If you take no action, you will default to “tobacco user” status and incur (or be charged) a nicotine surcharge.

If your spouse is employed full-time, he/she must elect that employer’s coverage if it is offered.



Health Benefits continued

Your Next Doctor Visit Could Be Online

With LiveHealth Online, you can talk with a board-certified doctor or a licensed therapist from your smartphone, tablet or computer with a webcam.

- See a doctor 24/7 for health issues like a cold, the flu, pink eye, allergies and more—and even have a prescription sent to your pharmacy.
- Schedule a 45-minute counseling session with a therapist or psychologist—usually in four days or less.

LiveHealth Online is a convenient and low-cost way to get the care you need. Register today at www.livehealthonline.com so you're ready to use this service as soon as you need it!

WHAT DOES LIVEHEALTH ONLINE COST?

- If you are in the Consumer Select HDHP medical plan, you pay **\$59** for each LiveHealth Online visit.
- If you are in another medical plan, you pay the same amount for a LiveHealth Online visit as you would at your doctor's office.



Call a Nurse 24/7

If you or a family member has a medical question and your doctor is not available, call the no-cost, 24/7 NurseLine at **1-888-596-9473** (for Anthem members) to help you decide your course of action. If you are enrolled in an EPO, check your carrier's website for their NurseLine number.

Medical continued on next page



Making Smart Healthcare Decisions, Every Day

Goodyear’s medical plan coverage provides various resources to help support your health—and your healthcare costs.

ACTION TO TAKE	DESCRIPTION	GO TO:
Get free, in-network preventive care	Services like annual well-being exams, well-baby care, immunizations and certain age-appropriate screenings are covered by Goodyear at 100%.	Access the list of free preventive care at www.anthem.com
Compare costs	When you can, compare costs on Anthem’s website before you access care.	www.anthem.com
Use generics	Use generic medications if available and appropriate—talk to your provider about your options. You can find a list of covered generic and brand name medications and compare drug costs on Optum’s website.	www.optumrx.com
Consider ER alternatives	See a doctor from your smartphone or computer with Anthem LiveHealth Online. And nearby urgent care centers are usually open 24 hours, are generally less costly and often have minimal wait times.	www.livehealthonline.com
Enroll in an HSA or FSA	Consider enrolling in and contributing to an HSA or FSA to pay for your out-of-pocket healthcare expenses on a tax-advantaged basis.	www.healthequity.com/goodyear
Take advantage of the Employee Assistance Program (EAP): Achieve Solutions	<p>Counseling and referral services; financial resources. To make life’s challenges easier to swallow, Achieve Solutions can provide resources and information on these and other topics:</p> <ul style="list-style-type: none"> • Recovering from setbacks • Managing stress, anxiety and anger • Effective communication • Creating family and workplace harmony • Making time for yourself • Getting adequate sleep and relaxation • Your first six counseling sessions are available at no cost. 	www.achievesolutions.net/goodyear



PRESCRIPTION DRUG COVERAGE

Your prescription drug benefit is administered by OptumRx and their network of retail pharmacies and home delivery services. Here is a snapshot of what you will pay for in-network, covered prescriptions.

	CONSUMER SELECT HDHP WITH HSA	PPO PLAN
Retail		
Generic	25% coinsurance after you reach deductible	\$15 copay
Formulary Brand		25% coinsurance; minimum \$40/ maximum \$150
Non-formulary Brand		45% coinsurance; minimum \$90/ maximum \$300
Mail Order		
Generic	25% coinsurance after you reach deductible	\$30 copay
Formulary Brand		25% coinsurance; minimum \$55/ maximum \$200
Non-formulary Brand		45% coinsurance; minimum \$110/ maximum \$500

The OptumRx Walgreens90 Saver Plus program allows you to get 90-day supplies of your maintenance medications (those you take on an ongoing basis) at any of approximately 9,800 Walgreens pharmacies nationwide or through OptumRx home delivery—the choice is yours.

Your pharmacy benefit covers only a limited number of 30-day refills of a maintenance medication. After the allowed refills, you must choose to fill your prescription from OptumRx home delivery or a Walgreens pharmacy, or pay the full cost for your medication.

Cost savings

You may pay less for your maintenance medication with a 90-day supply.

Convenience

Your pharmacist is happy to answer your questions either at the pharmacy or by phone.

Choice

Choose between OptumRx home delivery or any of approximately 9,800 Walgreens pharmacies nationwide.



UNDER ALL PRESCRIPTION DRUG PLANS:

- You are required to use home delivery for maintenance prescriptions of more than 90 days.
- Specialty drugs, used by patients typically having serious medical conditions, must be obtained through Brioiva, a specialty drug program operated by OptumRx.
- Some medications require prior authorization to determine if they meet the drug plan's criteria for coverage.



For information about in-network pharmacies and preferred medications on the formulary list, contact OptumRx at www.optumrx.com or by calling **1-800-356-3477**. To learn more about your specific prescription drug plan options, go to the Self-Service Portal at selfservice.goodyear.com.



GOODLIFE (WELLNESS PROGRAM)

Goodyear is proud of our GoodLife Wellness Program, which helps associates improve their health and wellness. The GoodLife mission is to foster an atmosphere of wellness, promoting a culture of health for Goodyear associates and their families. Goodyear cares about the well-being of associates and their families, and GoodLife offers a wide variety of resources and challenges throughout the year to help them make small lifestyle changes to live a healthier life. The programs help associates make the most of their medical benefits and minimize complications that can arise from certain health conditions.

Easily Earn \$420 (or \$840) With the Healthy Choice Incentive

Complete your biometric screening before the November 30 deadline each year to earn the Healthy Choice Incentive for the next year: The incentive amounts are \$420 for associates and an extra \$420 when the associate's covered spouse completes the screening requirement.

HOW IT WORKS:

1. Complete an At-home Screening

For a no-contact option, go to my.questforhealth.com or call 1-855-623-9355 to register and request a home test kit for you, and your spouse if applicable.

2. Go to Your Physician's Office.¹

Go to my.questforhealth.com and print a personalized physician form. This preventive care visit is likely free. Check with your health plan beforehand.

3. Visit a Quest Diagnostics Patient Service Center.

Register by phone at 1-855-623-9355 or online at my.questforhealth.com. If you register online:

- Enter your registration key: **goodyear** and accept the Terms and Conditions.
- Confirm your eligibility by entering your unique ID: Goodyear user ID or GOPASS. Your spouse's unique ID is your Goodyear user ID plus the letter "S" (added to the end).
- Create your user name and password, and set up your appointment.

4. Visit a Goodyear Location.

Schedule an appointment at the GoodLife Health Center or contact your local HR about on-site events.

View your Healthy Choice Incentive status at selfservice.goodyear.com. Select the **Healthy Choice Incentive Completion** tile. It may take up to 60 days from your biometric screening for your completion status to appear online.

GOODLIFE UNIVERSITY COURSES

Health Essentials—Learn the essentials of a healthy lifestyle.

Heart Health—Learn the importance of maintaining the health of your heart.

Preventing Diabetes—Learn about diabetes prevention.

GoodLife on the Road 101: How to make good choices on the road Part 1.

GoodLife on the Road 102: How to make good decisions on the road Part 2.

¹ The physician must be in an office setting where general wellness exams are typically performed:

- Primary Care Physician, Family Physician, General Practitioner, Internal Medicine, OB/GYN
- Certain specialists who oversee primary care (e.g., cardiology, pulmonary)
- **Tip:** Find a doctor on your medical plan's website.

REGISTER FOR GOODLIFE

1. Go to www.goodlife.goodyear.com and click **Register**.
2. On the next page, read and accept the Terms and Conditions and certify you meet the age requirement.
3. Enter "wingfoot" as the Access Code.
4. Under Member Type select **Employee**. (After you're done, you can register your spouse as well.)
5. Enter your Employee ID (A#) for you or your spouse.
6. Enter your first name and last name that were formally submitted to Goodyear, and click **Continue**.
7. On the next page, enter your email and confirm.
8. Create your user name (try your first initial and last name or your email address).
9. Enter your preferred display name (seen on leaderboards if you are competing with others).
10. Enter a password that is easy for you to remember.
11. Choose a security question and answer, and click **Continue**.
12. Follow the same process to register your spouse.

Questions?

Call Portal Support at 1-888-339-4131, Monday through Friday, 9 am – 6 pm ET. You can also email your questions to support@PropelWellness.Zendesk.com.

OTHER WELL-BEING RESOURCES:

WELL-BEING IS PHYSICAL, EMOTIONAL AND FINANCIAL

Be Well and Minimize the Cost of Your Healthcare:	Resources
Quit tobacco use	<p>If you're a tobacco user, join the free Quit For Life® program. It provides powerful tools and support to help you quit—for good. When you and/or a qualifying spouse successfully complete the Quit For Life program, Goodyear will reimburse you for all the nicotine surcharges you paid in the calendar year.</p> <ul style="list-style-type: none">• www.quitnow.net• 1-866-QUIT-4-LIFE (1-866-784-8454)
Get preventive care and maintain a relationship with your PCP	<p>A primary care provider (PCP) can help you keep up on your preventive care, get you well and even lower your healthcare costs.</p> <ul style="list-style-type: none">• Enter the name of your (and your covered dependents') PCP during enrollment.• If you do not have one, you will be able to search for and select a provider.
Eat right, exercise and stay active	<p>Visit the GoodLife Site and use the resources available to you.</p> <ul style="list-style-type: none">• selfservice.goodyear.com > GoodLife Site tile.
Build an HSA to help cover your current and future medical expenses—even when you retire	<p>Consider the Consumer Select HDHP and contribute what you save in premiums to your HSA. Learn more about how HSAs work at healthequity.com/ed/chp.</p>
Reduce stress and get emotional and financial support	<p>Use the resources available through the Achieve Solutions Employee Assistance Program</p> <ul style="list-style-type: none">• www.achievesolutions.net/goodyear• 1-877-606-1129
Have a healthy baby	<p>Learn about the healthy pregnancy program available to you through your health plan. These programs include a toll-free number for a nurse coach 24/7, and useful tools to help expecting moms make healthy choices.</p> <ul style="list-style-type: none">• Anthem 1-800-828-5891• Summa 1-855-303-2229• UHC 1-877-201-5328



HSAs AND FSAs

Enroll in a Health Savings Account (HSA) or Flexible Spending Account (FSA) to help save for eligible healthcare and dependent care costs. You generally do not pay taxes on these contributions, leaving more money in your paycheck.

HSA vs. FSA: What Is the Difference?

See below for a quick comparison of HSAs and FSAs. Contribution limits apply for calendar year 2021.

	HSA	Health Care FSA*
Maximum annual contribution	\$3,600 individual healthcare; \$7,200 family healthcare	\$2,750 individual healthcare
Balance carries over each year?	Yes	You will be able to roll over up to \$500 of your balance into the following year. Any additional balance is forfeited.
Offer “catch-up” contributions?	Yes, for 55 and older (\$1,000 maximum)	No

*To be eligible for reimbursement, **healthcare and dependent care FSA** eligible expenses **must** be incurred by December 31, 2021, with claims postmarked by March 31, 2022.



Go to www.healthequity.com/goodyear to learn more.



HSA ESSENTIALS

A Health Savings Account (HSA) administered by HealthEquity comes with the Consumer Select HDHP and is like a 401(k) savings account, but for healthcare.

Here are the highlights of an HSA:

- Goodyear contributes money to this account on your behalf if you earn your Healthy Choice Incentive. You should consider making pre-tax contributions too!
- Any unused dollars carry over each year.
- You own it. The money is yours to keep, even if you leave the company or retire.
- You can use the money to help pay your eligible healthcare expenses now.
- If you do not need your HSA money right away, you can save it. You can invest it, watch it grow tax-free and use it for future healthcare expenses.
- The money can be used to pay eligible medical, dental and vision expenses.

The Triple Tax Advantage of HSAs

An HSA helps you avoid paying taxes on money spent on healthcare.

1. Your money comes out of your paycheck and goes into the HSA tax-free.
2. Your HSA money grows interest tax-free.
3. Your HSA money is used to pay for eligible healthcare expenses tax-free.



MANAGING YOUR HSA

You can check your HSA balance, reimbursement status and more at www.healthequity.com/goodyear. If you have questions, call HealthEquity at **1-866-346-5800**.



FLEXIBLE SPENDING ACCOUNTS (FSAs)

Goodyear offers two types of Healthcare FSAs, depending on which medical plan option you choose, to help you save and pay for expenses during the year with pre-tax money.

TYPE OF FSA	HOW IT WORKS	WHO IS ELIGIBLE?
HEALTHCARE FSA	Helps you pay for eligible healthcare expenses not paid by medical, dental or vision plans.	<ul style="list-style-type: none">• PPO enrollees: yes• LOCAL EPO enrollees: yes• Consumer Select HDHP enrollees: no
LIMITED PURPOSE HEALTHCARE FSA	Helps you pay for eligible healthcare expenses not paid by dental or vision plans. Generally, you can only submit claims for eligible dental and vision expenses.	<ul style="list-style-type: none">• PPO enrollees: no• LOCAL EPO enrollees: no• Consumer Select HDHP enrollees: yes (but you contribute to an HSA too)



A full list of eligible expenses for each type of account can be found on the Self-Service Portal at selfservice.goodyear.com.



MANAGING YOUR FSA

You can check your balance, reimbursement status and more at www.healthequity.com/goodyear.com. If you have questions, call HealthEquity at **1-866-346-5800**.



DENTAL

You can enroll in dental coverage through a Dental Provider Organization (PPO), offered through Delta Dental. A dental PPO works much like a medical PPO—you have access to a network of dental providers and can choose to visit a dentist in or out of the network. Visiting an in-network dentist provides a higher level of benefit coverage.

Here is a snapshot of your in-network coverage:

Plan Feature	Dental PPO
Annual Benefit Maximum (per person)	\$1,500
Preventive Services	Covered at 100% Includes oral exams and cleanings twice per year
Basic Services	Fillings: Covered at 80% Routine extractions, root canals, periodontics: Covered at 85%
Major Services	Oral surgery, TMD treatment: Covered at 85% Crowns, implants: Covered at 50%
Orthodontia (for children up to age 19)	Covered at 50% Lifetime benefit maximum, per eligible individual: \$1,500



To learn more about specific dental plan options, go to the Self-Service Portal at selfservice.goodyear.com. You can also visit the Delta Dental website at www.deltadentaloh.com to locate network dentists and learn more about your coverage.



VISION

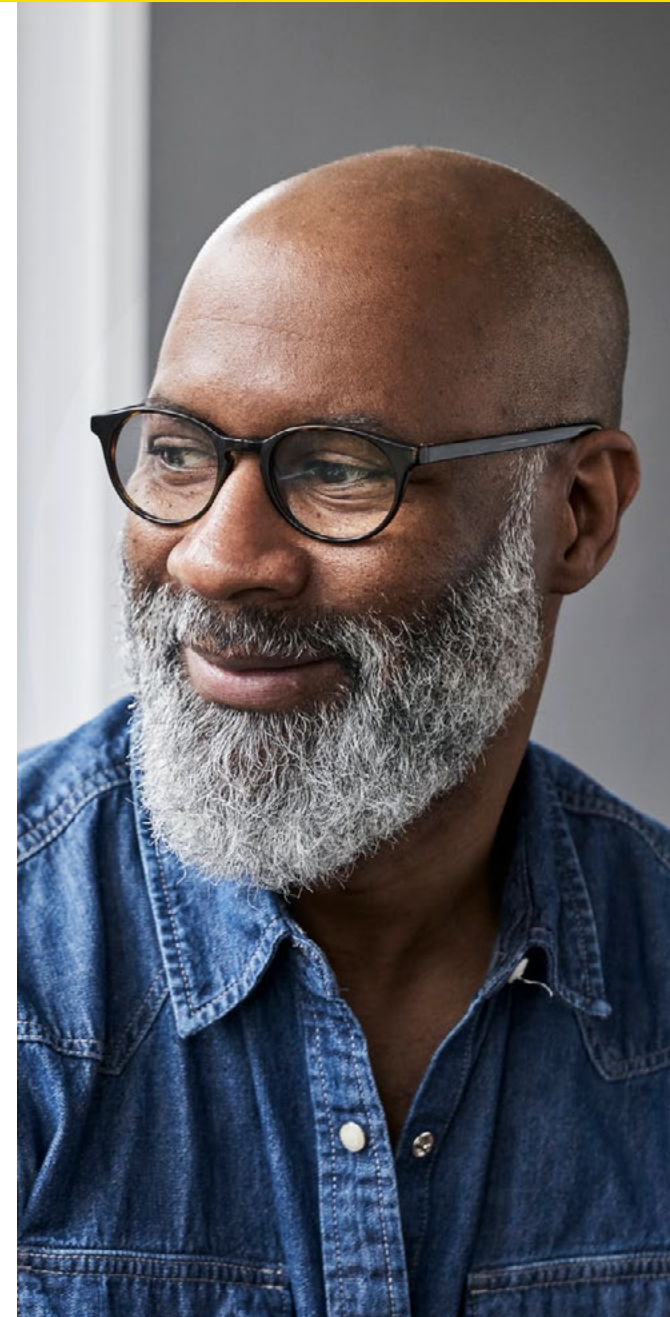
Vision coverage is administered through EyeMed. Generally, you will pay less when you see a provider who is part of the EyeMed Access Network.

Here's a snapshot of your in-network coverage:

Plan Feature	Vision PPO – You Pay
Routine Vision Exams	\$0 Covered once every 12 months
Laser Eye Surgery	15% off the provider's retail price or 5% off promotional pricing
Lenses and Frames	Single Vision, Bifocal, Trifocal, Lenticular: \$0 Progressive: \$65 Covered once every 12 months Frames: \$110 allowance Covered once every 24 months
Medically Necessary Contact Lenses	\$110 allowance Covered once every 12 months



To learn more about specific vision plan options, go to the Self-Service Portal at selfservice.goodyear.com. You can also visit the EyeMed website at www.eyemed.com or call **1-866-723-0596** to locate network providers and learn more about your coverage.



INCOME PROTECTION BENEFITS

To protect you from the unexpected moments in life, such as sickness or an accident, Goodyear offers supplemental benefits to help you avoid added stress and costs.

LIFE AND AD&D INSURANCE

BASIC LIFE INSURANCE

The amount of your company-provided basic life insurance is one times your annual base pay, up to a maximum of \$2 million.

BASIC AD&D INSURANCE

AD&D insurance provides benefits if you die or are dismembered in an accident, whether or not it is related to your job. The amount of your company-provided basic AD&D insurance is one times your annual base pay up to \$50,000.

OPTIONAL LIFE AND AD&D INSURANCE

Optional Life Insurance

- You can purchase additional life insurance coverage up to a maximum of \$3 million.

Optional Life Insurance—Group Universal Life

You can purchase optional contributory life insurance (Group Universal Life – GUL) underwritten by MetLife. You may elect or discontinue coverage or change your coverage amount at any time. Evidence of good health may be required. To change your coverage amount or if you have questions about your life insurance coverage, contact MetLife at **1-888-343-6897** or at www.metlife.com/mybenefits.

Optional AD&D Insurance

- You can also purchase optional AD&D for yourself, your spouse and your children. If you select Family coverage, you, your spouse and your dependent child(ren) up to the age of 26 are automatically covered. Your spouse will be covered for 50% of your insurance, and each of your eligible children will be covered for 10% of your insurance.

Business Travel Accident

Protection for injuries due to an accident while traveling on company business

Personal Excess Liability Insurance

Used after primary personal liability coverage limits are exhausted

DISABILITY COVERAGE

Short-Term Disability (STD) and Long-Term Disability (LTD) coverage provides income replacement if you are unable to work because of an illness or injury.

- You automatically receive STD coverage, which replaces all or a percentage of your pay for up to 52 weeks (benefits based on date of hire).
- After 52 weeks of disability, you receive LTD coverage of 50% of pay without inflation protection. Additional optional LTD coverage is available.

STD WITH FULL PAY

If you are off work on an authorized, non-occupational medical absence, you will receive your full base pay according to the chart below. If you are receiving fully paid STD benefits and you pass a service date that makes you eligible for additional fully paid days, you will move up to the next higher maximum.

Continuous Service	Maximum Number of Days (Increases Effective on the Your Anniversary Date)
0 to 90 days	0
90 days to 1 year	11
1 year to 5 years	22
5 years to 10 years	33
10 years and over	44

“Continuous service” is the period of time from your date of hire moved forward to adjust for any absences from service which are deductible in computing continuous service.

STD WITH PARTIAL PAY

When you use all your available fully paid STD benefits, or if you are not yet eligible for fully paid STD benefits, partial STD benefits will be paid according to the following schedule. Benefits generally continue until the end of the 52nd week after your absence began, or until the date of your recovery, or until you draw a pension benefit from the company—whichever happens first.

Continuous Service	Pay Replaced (Increases Effective on the Your Anniversary Date)
31 days to 1 year	50% of base pay
1 year to 20 years	70% of base pay
20 years and over	80% of base pay

OCCUPATIONAL AND NON-OCCUPATIONAL ACCIDENTS OR ILLNESSES

If you pass a service date while you are on STD with partial pay, you will continue to receive the benefit amount in effect when your disability began for the duration of your STD benefit period.

If your absence is due to an occupational cause, your pay replacement percentage will be 80% of your base pay—regardless of your length of service.

If your disability is due to an occupational accident or illness, partial-pay STD benefits are payable immediately after full-pay STD is exhausted.

If your disability period is due to a non-occupational accident or illness, partial-pay benefits are paid when:

- You use all your available fully paid STD or reach the eighth day of disability—whichever is later; or
- After you use all your fully paid STD, or on the first day of your hospital stay if you are admitted before the eighth day of disability, whichever is later.

[Review the Goodyear Short-Term Disability Policy](#)

PAID FMLA BENEFITS

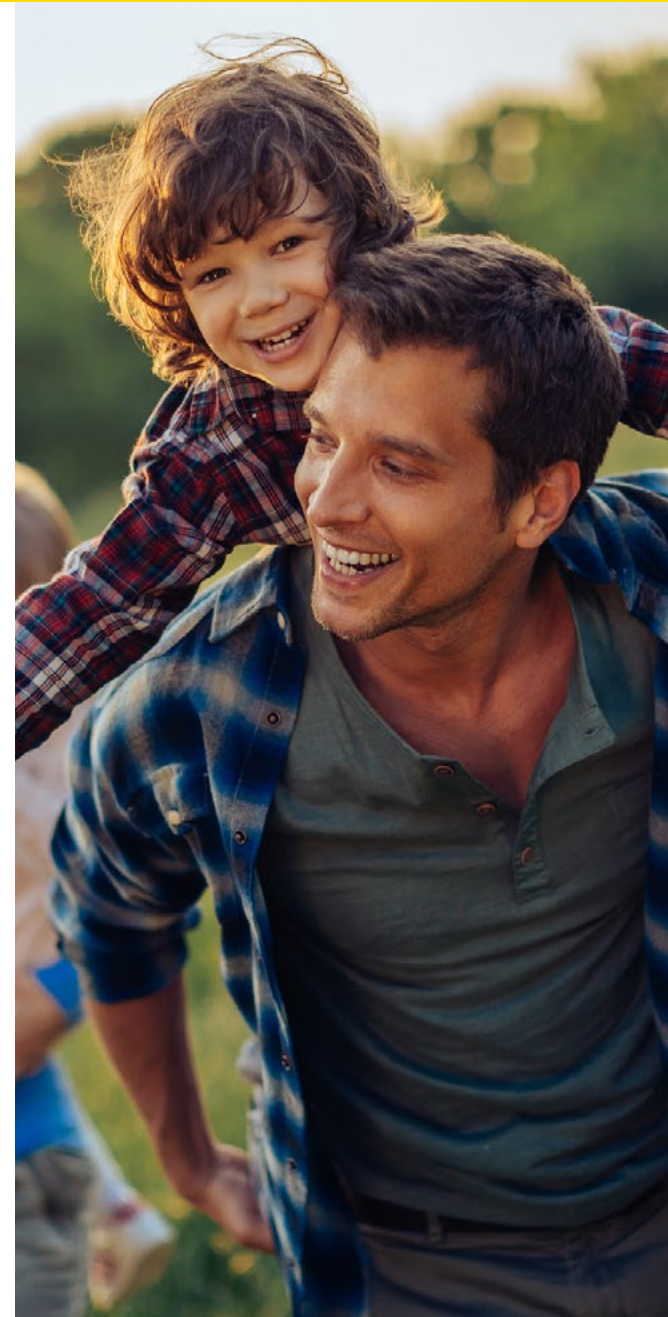
If you are approved to take FMLA leave to care for an immediate family member, or for the birth and care, adoption or foster placement of a child, you will receive paid leave for the first five days of any FMLA leave within a rolling 12-month period.

For the birth, adoption or placement of a child, you may take the five paid FMLA days at any time within 12 months after the birth or placement of your child.

After you have used your five paid FMLA days, FMLA leave is generally unpaid. You can substitute paid time-off benefits as appropriate (STD, workers' compensation, up to a week of vacation) for unpaid FMLA leave. Paid time-off benefits and FMLA leave are concurrent. Your paid time-off benefits are counted against your FMLA time available.

The five paid FMLA days benefit does not apply to FMLA leave for your own serious health condition.

[Review the Goodyear FMLA Policy](#)



TIME AWAY FROM WORK

Spend time with family, take care of personal matters, go on a weekend trip or just relax and recharge.

GOODYEAR VACATION ACCRUAL

You receive your annual vacation allotment, determined by your years of service, on the first day of each calendar year. Part-time associates will receive a prorated amount of annual vacation based on hours worked.

All vacation is available for use on the first day of the current calendar year. You can borrow up to 40 hours of vacation from the next calendar year, but generally you may not carry over unused vacation unless required by law in your state.

If you are a new hire, you will receive vacation for the current year as follows:

- If your start date is prior to July 1, you will be awarded your full annual vacation allotment.
- If your start date is on or after July 1, you will be awarded one-half of your annual vacation allotment.

GOODYEAR HOLIDAYS

Please contact your local HR department for your holiday schedule.

[Review the Goodyear Vacation Policy](#)

IF YOU WERE HIRED BEFORE JANUARY 1, 2004

# Years of Service	Maximum Annual Vacation Allotment (Hours)
0-4	80
5-9	120
10-19	160
20-24	200
25+	240

IF YOU WERE HIRED AFTER JANUARY 1, 2004

# Years of Service	Maximum Annual Vacation Allotment (Hours)
0-4	80
5-9	120
10+	160

RETIREMENT BENEFITS

Goodyear offers a 401(k) Savings Plan to help you prepare for the future. Newly hired associates are automatically enrolled in Roth 401(k) contributions at 4% of your pay after 90 days of continuous service.

ADD IT UP	
3%	Goodyear's automatic annual contributions
+4%	Your pre-tax contributions
+2%	Goodyear's match (50% of the first 4% of pay you save)
=9%	Your total saved per year*

*Plus save more in your 401(k): up to 50% of pay, up to \$19,500 in 2021 (or up to \$26,000 if age 50 or older), in pre-tax, Roth or after-tax options.

YOU VEST IN—AND FULLY OWN—GOODYEAR'S CONTRIBUTIONS AFTER TWO YEARS OF SERVICE.

Maximize Your 401(k) Savings Plan

Make sure you are taking advantage of Goodyear's contribution match and saving what you need for the future. You can change your 401(k) contribution at any time at selfservice.goodyear.com > **Other Benefits > Looking For Your 401(k) Plan?** You can also visit www.savingtoretire.com or call **1-844-465-4455** if you have questions.

OTHER BENEFITS

Goodyear offers a variety of benefits to meet your needs.

IN THIS SECTION:



Other Benefits continued

YOUR AFLAC SUPPLEMENTAL BENEFITS

Aflac is our partner to help provide you protection against the unexpected through the following supplemental, voluntary benefits: Aflac Group Accident, Group Critical Illness or Group Hospital Indemnity Insurance. Additionally, if you enroll in these voluntary benefits, you have access to extra benefits on top of what is provided by your medical plan.

ACCIDENT INSURANCE	CRITICAL ILLNESS INSURANCE	HOSPITAL INDEMNITY INSURANCE
<ul style="list-style-type: none">• Ambulance• Appliances such as wheelchairs• Emergency room• Surgery and anesthesia• Dislocations and fractures	<ul style="list-style-type: none">• Cancer, heart attack, stroke• \$50 Health Screening Benefit	<ul style="list-style-type: none">• Admission• Intensive care• Pregnancy



To learn more about these benefits or to file a claim, call Aflac toll-free at **1-800-433-3036**, or visit www.aflacgroupinsurance.com.



AFLAC HEALTH SCREENING BENEFIT

As part of your Aflac Critical Illness Insurance benefits, you can receive \$50 for getting one covered preventive health screening test per calendar year. Examples of covered screenings include:

- Your Healthy Choice Incentive annual biometric screening
- Mammography
- Colonoscopy
- Pap smear
- Breast ultrasound
- Chest X-ray
- PSA (blood test for prostate cancer)
- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Serum cholesterol test
- Triglycerides



Other Benefits continued

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Achieve Solutions EAP provides you and your dependents a variety of resources, including confidential counseling for stress, depression, substance abuse and more. Your first six counseling sessions are available at no cost.

Call the Achieve Solutions program for assistance with:

- Recovering from setbacks
- Managing stress, anxiety and anger
- Relationship and family concerns
- Child or elder care issues
- Effective communication
- Creating family and workplace harmony
- Making time for yourself
- Adequate sleep and relaxation
- Planning for retirement

ADOPTION ASSISTANCE

If you are planning an addition to your family, you can get up to \$4,000 (for each eligible child) for covered expenses for court-approved adoptions.

See the **Adoption Assistance Policy** for eligibility requirements.



TUITION REIMBURSEMENT

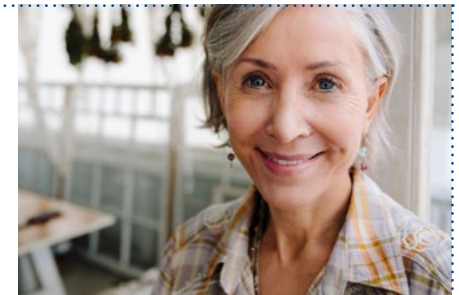
Going back to school? Goodyear can help with financial assistance to help you pursue an undergraduate or graduate degree (\$5,250 for graduate and \$3,000 for undergraduate).

See the **Tuition Reimbursement Policy** for eligibility requirements.



LIFELOCK IDENTITY THEFT PROTECTION

Protect your personal information with proprietary technology that detects and alerts you to potential identity theft threats.



Learn more by visiting www.achievesolutions.net/goodyear or calling 1-877-606-1129.

Other Benefits continued

ASSOCIATE DISCOUNTS

You have access to many discounts and perks just for being a Goodyear associate—from cell phones to new vehicles and more. To find them, visit the Self-Service Portal at selfservice.goodyear.com. Just click the **Discounts** tile to start saving.

SOME DISCOUNTS TO KNOW ABOUT:



Cell Phone Plans

You are eligible for discounts from AT&T, T-Mobile and Verizon. In most cases, it is an additional percentage off the best retail prices in stores or online. Just mention Goodyear to learn more about the discounts.



New Vehicle Purchase Discounts

Goodyear has partnered with a wide range of automakers to help you save money on your new vehicle purchase.



Keep Your Eyes Healthy and Save

If you are enrolled in the Goodyear Vision Plan, [EyeMed](#) offers special members-only discounts and savings on vision-related products and services.



Tire Discounts

- Don't forget about your associate tire discount—get up to 35% off tires at goodyear.com.
- If you buy a new vehicle with non-Goodyear tires, you can change your tires to Goodyear within the first 500 miles at low associate pricing.



PURCHASING POWER

Purchasing Power helps you buy the items you need today and pay for them over time—directly from your paycheck. Choose from products like furniture, laptops and tablets, outdoor grills, appliances and more.

To participate, you must:

- Be at least 18 years old;
- Be an active Goodyear associate for at least 12 months;
- Earn at least \$16,000 a year; and
- Have a bank account or credit card (if payments cannot be made by payroll deduction).

Go to Goodyear.PurchasingPower.com, or call **1-866-670-3479**. You will need your Goodyear user ID (the same numeric ID you used for Annual Enrollment). If you do not have your Goodyear ID, contact the Goodyear Associate Service Center at **1-844-449-4772**.

BENEFITS ON THE GO

Looking for an answer to a benefits question? Need to update your personal information? Just go to selfservice.godyear.com from your smartphone's browser. You can:

- Change your coverage if you move, get married or have a baby
- Update your personal information and designate beneficiaries
- Search for a healthcare provider
- Get help when you have pay, benefits and HR questions



CONTACTS

Goodyear offers associates and their families many health and wellness and financial resources.

Benefit Support: Goodyear Associate Service Center	1-844-449-4772	selfservice.goodyear.com
Dental: Delta Dental	1-800-521-2651	www.deltadental.com
Disability and Life Insurance: Unum	1-866-779-1054	www.unum.com
Employee Assistance Program: Achieve Solutions	1-877-606-1129	www.achievesolutions.net/goodyear
Goodyear Global Security	1-330-796-3250	
Group Universal Life (GUL): MetLife	1-888-343-6897	www.metlife.com/mybenefits
Gym Discounts: Global Fit	1-800-294-1500	www.globalfit.com
Health Savings Account (HSA) and Flexible Spending Accounts (FSAs): HealthEquity	1-866-346-5800	www.healthequity.com/goodyear
Identity Theft Protection: LifeLock	1-800-543-3562	www.lifelock.com
Integrity Hotline	1-888-494-6854	
International Assistance: International SOS	1-215-942-8226	www.internationalsos.com
Medical Insurance: Anthem Blue Cross/Blue Shield	1-800-792-7484	www.anthem.com
Pregnancy Support: Healthy Pregnancy Program	Call the phone number on the back of your medical insurance card	selfservice.goodyear.com > GoodLife Site > search for “Healthy Pregnancy Program”
Prescription Drug: OptumRx	1-800-356-3477	www.optumrx.com
Smoking Cessation: Quit For Life	1-866-784-8454	www.quitnow.net
Supplemental Critical Illness, Accident, and Hospital Indemnity Insurance: Aflac	1-800-433-3036	www.aflacgroupinsurance.com
Tire Discounts: Goodyear		innercircle.goodyear.com
Vision: EyeMed	1-866-939-3633	www.eyemed.com
401(k) Savings Plan: Empower Retirement	1-844-465-4455	www.savingtoretire.com



LEGAL

- This guide provides brief highlights of benefits offered to Goodyear associates.
- Benefit plan provisions are outlined in the plan documents. Should there be a discrepancy between this presentation or other communication materials and the plan documents, the plan documents will prevail.
- The Company, through its authorized representatives, reserves the right to modify or terminate any or all of the Plans at any time.

POLICIES

SHORT-TERM DISABILITY INCOME REPLACEMENT

The Short-Term Disability (“STD”) benefit is not a part of FlexChoice, but is provided as a payroll practice out of the general assets of the Company.

Sick Leave With Full Pay

If you are off work on an authorized medical absence, and not engaging in alternate employment or other activities that are inconsistent with the documented reason for being off work, you will receive your full base pay according to a formula. The formula takes your continuous service and sick days already recorded into consideration. For purposes of the Short-Term Disability benefit, “continuous service” is defined as the period of time from your date of hire moved forward to adjust for any absences from service which are deductible in computing continuous service. Here is the formula:

The maximum scheduled workdays you are eligible to receive (based on service)

MINUS

The number of days you have received fully paid sick leave in the previous 12 months.

To find out the maximum days you are eligible to receive, find your continuous service in the left-hand column and the corresponding days in the right.

Continuous Service	Maximum Number of Days
0 to 90 days	0
90 days to 1 year	11
1 year to 5 years	22
5 years to 10 years	33
10 years and over	44

If you are receiving fully paid sick leave benefits and you pass a service date that makes you eligible for additional days of coverage, you will receive credit for the days to bring you to your new maximum.

If you have an occupational disability, your maximum number of sick days for non-occupational causes is not reduced. So, your full allowance will be available should you incur a non-occupational absence.



Sick Leave With Partial Pay

When you use all your available sick leave with full pay, or are not yet eligible for sick leave with full pay, partial sick leave benefits will be paid according to the following schedule. Benefits generally continue until the end of the 52nd week in which your absence began, or until the date of your recovery, or until you draw a pension benefit from the Company—whichever happens first.

Continuous Service	Pay Replaced
31 days to 1 year	50% of base pay
1 year to 20 years	70% of base pay
20 years and over	80% of base pay

If your absence is due to an occupational cause, your pay replacement percentage will be 80% of your base pay—regardless of your length of service.

If you pass a service date while you are on sick leave with partial pay, your pay replacement percentage does not increase, nor are you entitled to additional days of fully paid sick leave during the current absence. In other words, you will continue to receive the benefit amount in effect when your disability began for the duration of the period STD benefits are paid.

If your disability is due to an occupational accident or illness, partial-pay sick leave benefits are payable immediately after full-pay sick leave is exhausted.

If any new disability period is not due to an occupational accident or illness, partial-pay benefits are paid when:

- You use all your available sick leave at full pay or reach the eighth day of disability—whichever is later; or
- After you use all your available sick leave at full pay, or on the first day of your hospital confinement if you are confined before the eighth day of disability, whichever is later.

If you are employed on a schedule that is less than your normal work week, your benefit will be prorated based upon your normal work schedule.

Periods of Disability

If you are receiving STD partial-pay benefits, return to work, and then become disabled again, the following rules apply:

- Periods of disability due to the same cause will be considered the same period of disability unless you return to work full time for at least 90 days.
- Periods of disability due to different causes will be considered different periods of disability if you return to work full time for any period of time.

If you return to full-time work after receiving, or becoming eligible to receive, LTD benefits, and again become disabled due to the same or a related cause within six months from your date of return to work, you will revert directly to LTD benefits rather than being covered under STD benefits.

Associates in U.S. Locations — Exempt & Non-Exempt Associates (including hourly associates who receive salaried benefits in Lawton, Beaumont, Bayport & Kingman). **Excluding** associates working in a Retail, CTSC or COWD location, Mileage Sales associates & associates covered under collective bargaining agreements.



FAMILY AND MEDICAL LEAVE ACT (FMLA)

1. Introduction. The Family and Medical Leave Act (FMLA) is a United States law that provides certain associates with up to 12 workweeks of unpaid, job-protected leave a year, and requires group health benefits to be maintained during the leave as if associates continued to work instead of taking leave.

This Policy summarizes certain FMLA provisions and regulations. It is intended as a summary and cannot cover all of the complexities of the FMLA. Questions regarding FMLA or to determine if your work location has more specific guidelines on FMLA should be referred to your HR professional. Some states have their own laws that provide family/medical leave rights that supplement those under the federal FMLA. Please contact your HR professional about any state-law family/medical leave rights you may have.

2. Associate Eligibility. To be eligible for FMLA benefits, an associate must (a) have worked for Goodyear for a total of 12 months and (b) have worked at least 1,250 hours in the preceding 12 months.

3. Leave Entitlement. FMLA leave may be taken for one or more of the following reasons:

- For the birth and care of the newborn child of the associate;
- For placement with the associate of a son or daughter for adoption or foster care;
- To care for an immediate family member (spouse, child, or parent) with a serious health condition; or
- To take medical leave when the associate is unable to work because of a serious health condition.

The FMLA allows eligible associates to take up to 12 workweeks of leave per rolling 12-month period, which is measured backward from the date an associate intends on using any FMLA leave. Married couples who are both employed by Goodyear are jointly entitled to a combined total of 12 workweeks of family leave for the birth and care of the newborn child, for placement of a child for adoption or foster care, and to care for a parent who has serious health condition.

Leave to care for a newborn child or for a newly placed child must conclude within 12 months after the birth or placement.

4. Notice of FMLA Need. Associates must give notice of their need for FMLA leave to their manager or a member of the HR staff. Associates seeking to use FMLA leave are required to provide 30-day advance notice of the need to take FMLA leave when the need is foreseeable and such notice is practicable. If 30 days' notice is not practicable due to a change in circumstances, a medical emergency, or similar situation, notice must be given as soon as practicable, which ordinarily means within one or two business days of when the need for leave becomes known to the associate.

5. Serious Health Condition. Serious health condition means an illness, injury, impairment, or physical or mental condition that involves:

- Any period of incapacity or treatment connected with inpatient care (i.e., an overnight stay) in a hospital, hospice, or residential medical care facility; or
- A period of incapacity requiring absence of more than 3 calendar days from work, school, or other regular daily activities that also involves continuing treatment by (or under the supervision of) a health care provider; or
- Any period of incapacity due to pregnancy, or for prenatal care; or
- Any period of incapacity (or treatment therefore) due to a chronic serious health condition (e.g., asthma, diabetes, epilepsy); or
- A period of incapacity that is permanent or long-term due to a condition for which treatment may not be effective (e.g., Alzheimer's, stroke, terminal diseases); or
- Any absences to receive multiple treatments (including any period of recovery therefrom) by, or on referral by, a health care provider for a condition that likely would result in incapacity of more than 3 consecutive days if left untreated (e.g., chemotherapy, physical therapy, dialysis)

6. Certification. Goodyear may require associates seeking FMLA leave to provide:

- Medical certification supporting the need for leave due to a serious health condition affecting the associate or an immediate family member;
- Documentation supporting the associate's need for leave related to the birth, adoption or foster placement of a child;
- Second or third medical opinions (at Goodyear's expense) and periodic recertification; and
- Periodic reports during FMLA leave regarding the associate's status and intent to return to work.

7. Intermittent/Reduced Schedule Leave. Under some circumstances, associates may take FMLA leave on an intermittent basis or to work a reduced schedule. FMLA leave may be taken on an intermittent/reduced schedule basis to care for a seriously ill family member, or because the associate is seriously ill and unable to work, where the certification states that such leave is medically necessary. When intermittent/reduced schedule leave is for planned medical treatment, the associate must try to schedule treatment so as not to unduly disrupt Goodyear's operations.

For birth and care or placement for adoption or foster care, FMLA leave may be taken on an intermittent/reduced schedule basis only if Goodyear agrees to allow it.

8. Substitution of Paid Leave. Generally, FMLA leave is unpaid. Goodyear requires associates to substitute paid time-off benefits for FMLA leave, as appropriate, prior to the associate using unpaid FMLA leave. These paid time-off benefits include accident/sickness (including, paid time under Goodyear's Short-Term Disability Income Replacement Policy), workers' compensation, up to one week of vacation, and the five (5) paid FMLA days (which is equivalent to 40 hours) described below. Paid time-off benefits and FMLA leave shall run concurrently, which means the paid time-off benefit will be counted against the associate's FMLA entitlement.

Goodyear will pay associates who have been approved to take FMLA leave to care for an immediate family member for the first five (5) days (which is equivalent to 40 hours) of any such covered unpaid FMLA leave within a rolling 12-month period. After the use of the five (5) paid days, the associate must substitute up to one week

of vacation for any further unpaid FMLA absence. This benefit is also extended to associates who take approved FMLA leave under Policy 375: FMLA — Family and Caregiver Military Leave. Associates must notify a member of the HR staff of the intent to use the paid time provided under this policy.

Goodyear will pay five (5) days (which is equivalent to 40 hours) to associates who have been approved to take FMLA leave related to the birth and care, adoption or foster placement of a child. Associates may elect to take the five (5) paid days at any time within 12 months after the birth or placement provided they have FMLA leave remaining. Associates who do not elect to use the five (5) paid days at the start of an unpaid FMLA leave for birth and care, adoption or foster placement of a child are required to substitute up to one week of vacation for any period of such unpaid FMLA leave. Associates must notify a member of the HR staff of the intent to use the paid time provided under this policy.

Associates are only entitled to a total of five (5) paid days (which is equivalent to 40 hours) within a rolling 12-month period. The five (5) paid days benefit does not apply to FMLA leave for an associate's own serious health condition. The five (5) paid days benefit will not be paid out upon termination of employment.

9. Maintenance of Health Benefits. While on FMLA leave, group health insurance coverage will remain in effect for the associate. If paid leave is substituted, the associate's portion of the premium will be paid by payroll deduction. Otherwise, associates are required to continue paying their share of monthly premium amounts to maintain health care coverage while on FMLA leave. Associates are responsible for making appropriate arrangements to make these payments. In some instances, Goodyear may recover premiums it paid to maintain health coverage for an associate who fails to return to work from FMLA leave for less than two weeks.

10. Job Restoration. Upon return from FMLA leave, the associate shall be restored to the associate's original job, or to an equivalent job with equivalent pay, benefits, and other terms and conditions of employment. Associates returning from FMLA leave due to their own serious health condition will be required to comply with normal return-to-work procedures in terms of medical clearance.

An associate's use of FMLA leave cannot result in the loss of any employment benefit that the associate earned or was entitled to before using FMLA leave, nor be counted against the associate for disciplinary purposes.

11. No Retaliation. Goodyear will not interfere with an associate's FMLA rights or retaliate against someone for using or trying to use FMLA leave, opposing any practice made unlawful by the FMLA, or being involved in any proceeding under or related to the FMLA.

12. Parental Leave Beyond FMLA. Goodyear will provide associates who have exhausted FMLA leave related to the birth and care, adoption or foster placement of a child with additional unpaid parental leave of up to eight (8) weeks of leave within 12 months after the birth or placement. The parental leave may be taken on an intermittent/reduced schedule basis at manager's discretion but must be taken in full day increments. No work is to be performed on days taken for parental leave. While on parental leave, group health insurance coverage will remain in effect for the associate. If paid leave is substituted, the associate's portion of the premium will be paid by payroll deduction. Otherwise, associates are required to continue paying their share of monthly premium amounts to maintain health care coverage while on parental leave. Associates are responsible for making appropriate arrangements to make these payments. In some instances, Goodyear may recover premiums it paid to maintain health coverage for an associate who fails to return to work from parental leave for less than two weeks. Upon return from parental leave, the associate shall be restored to the associate's original job, or to an equivalent job with equivalent pay, benefits, and other terms and conditions of employment.

This policy covers the following audience: U.S. Locations — Exempt & Non-Exempt Associates (including hourly associates who receive salaried benefits — Lawton, Beaumont, Bayport & Kingman). Excluding associates working in a Retail, CTSC or COWD location, Mileage Sales associates & associates covered under collective bargaining agreements

Goodyear recognizes the importance of associates' having the opportunity to enjoy leisure time and attend to non-work matters. To that end, Goodyear provides its associates with and encourages them to use paid vacation to take time for rest and recuperation.



ANNUAL VACATION ALLOTMENT

All eligible U.S. associates covered by this policy as defined by the audience above will receive an annual vacation allotment according to the schedule below.

The vacation year is from January 1 through December 31. Eligible associates receive their annual vacation allotment on the first day of each calendar year. An associate's annual vacation allotment is determined by his or her years of service. An associate may be given credit for prior work-related experience at the Company's discretion. All vacation is available for use on the first day of the current calendar year. Associates may borrow up to a maximum of 40 hours of vacation from the subsequent calendar year. Associates who wish to borrow vacation must have prior approval of their managers and agree that any negative balance will be withheld from their final pay, in the event they separate from the Company and have a negative vacation balance.

Unless required by applicable state law, any amount of an associate's annual vacation allotment not used during the current calendar year will be forfeited; associates may not carry over unused vacation (except for vacation banks as described below). Unless required by applicable state law, an associate will not be paid upon resignation or termination for unused vacation hours remaining in their annual vacation allotment.

The amount of vacation an associate receives annually will be based on the following schedule:

New hires receive vacation according to the schedule below:

If the associate's start date occurs prior to July 1, he or she will be awarded his or her full annual vacation allotment.

If the associate's start date occurs on or after July 1, he or she will be awarded one-half of his or her annual vacation allotment.

IF YOU WERE HIRED BEFORE JANUARY 1, 2004

# Years of Service	Maximum Annual Vacation Allotment (Hours)
0-4	80
5-9	120
10-19	160
20-24	200
25+	240

IF YOU WERE HIRED AFTER JANUARY 1, 2004

# Years of Service	Maximum Annual Vacation Allotment (Hours)
0-4	80
5-9	120
10+	160

Vacation Banks

Employees hired prior to December 31, 2016, may have banks of unused vacation days that have rolled over from prior years. The amount of vacation hours in the vacation bank will be frozen as of December 31, 2016 and the ability to bank unused vacation hours will cease as of December 31, 2016. Vacation hours will not be added to an associate's vacation bank, but the vacation bank will be used if an associate exceeds his or her annual vacation allotment in a single calendar year. An associate must use his or her vacation bank prior to borrowing vacation from the subsequent calendar year. Upon separation from the Company, an associate will be paid for any unused vacation hours that remain in his or her vacation bank.

Reinstatement of Vacation Privileges

For purposes of vacation eligibility, associates who return to work from layoff, sick leave, military leave or other approved leave of absence, or are rehired following a military exit with credit for previous service, will receive credit for the time on leave in an amount up to their respective annual vacation allotment maximum when they are reinstated.

State Law Requirements

This policy does not apply to those few states, such as California, that have implemented laws about paid vacation that are in conflict with this policy. Goodyear will fully comply with any applicable state law requirements relative to paid vacation that are different than those expressed in this policy. Associates should contact Human Resources or their manager with questions about vacation.



TERMS TO KNOW

Premium

Your premium is the amount you contribute each pay period for your share of the total cost of coverage.

Copayment

Your copay, or copayment, is a flat dollar amount you pay your healthcare provider for a covered service. For example, you may have to pay a \$30 copayment for each covered visit to a primary care doctor, and \$15 for each generic prescription filled.

Deductible

Your deductible is the amount you must pay for covered services before your medical plan begins to pay. Deductibles can significantly affect the price of your insurance premium. Typically, plans with lower deductibles offer more comprehensive coverage but have higher premium costs.

Coinsurance

Coinsurance is the percentage of charges for covered services that you are required to pay. For example, your medical plan may cover 80% of the charges for a covered service, leaving you responsible for 20%. You usually start paying the coinsurance for covered services after your deductible is met.

Annual Out-of-Pocket Maximum

An out-of-pocket maximum is the maximum amount of money you will pay for covered services during a benefit period (for example, over the course of a year). The out-of-pocket maximum does not include your premium or expenses for non-covered services.

HSA-Eligible Plans

HSA-eligible plans, such as the Goodyear Consumer Select HDHP, are PPO plans with higher deductibles, designed specifically for use with Health Savings Accounts(HSAs). An HSA is a tax-favored savings account that is used in conjunction with a high-deductible health plan to pay for qualifying medical expenses.

An HSA-compatible health plan may help you save money. Generally, the premium is less than the premium for a lower-deductible plan. The contributions to an HSA may be made pre-tax, up to certain limits set by the IRS. Unused funds in an HSA account roll over year to year and accrue interest, tax-free.

An HSA may be a good option for you and your family if you:

- Want to have greater control over when, how, what and how much for care
- Seek the balance of higher deductibles versus greater control
- Would like to save money tax-free for current and future medical expenses