

## Take a closer look at what CARFAX provides

### Benefit Eligibility

To be eligible for CARFAX benefits, you must be a regular full-time or regular part-time employee scheduled to work 20+ hours a week. Benefits begin on the first of the month following date of hire. Benefits are subject to annual review and changes.

### Health/Dental/Prescription/Vision Insurance

Employees are eligible to choose between one traditional and two High Deductible health insurance plans (prescription coverage included), as well as dental and vision benefits.

### Short Term Disability/Long Term Disability

Short Term Disability insurance provides 100% of the weekly salary after a 7-day elimination period, from week 2 through week 13, then provides 60% of the weekly salary from week 14 through week 26.

Long Term Disability insurance provides 50% of the monthly salary from day 181 to the end of the disability, not to exceed \$15,000 per month. Both are provided at no cost to employees.

### Life/Accidental Death and Dismemberment Insurance

Employees are provided with Basic Term Life and Accidental Death and Dismemberment coverage at no cost and enrollment is automatic.

Basic Term Life: The benefit is equal to 2x your base annual earnings to a maximum of \$1,000,000, or you may choose a flat \$50,000

Accidental Death and Dismemberment: If you are seriously injured or lose your life in an accident, you will be eligible for a benefit equal to your Basic Term Life coverage.

You can also purchase Supplemental Life Insurance coverage in addition to the company paid benefit.

### Employee Retirement Savings Plan- 401k

CARFAX matches 100% of the first 3% of pay contributed to the Plan, and an additional 50% on the next 3% for a maximum match of 4.5%. Participants are immediately vested in the plan.

### Pet Insurance

Nationwide Pet Insurance is a voluntary pet insurance program that provides healthcare coverage for your pet. With coverage, your pets are protected if they are injured or become ill.

### Apple Federal Credit Union

Through our corporate membership with Apple One Federal Credit Union, employees and their family members can have access to competitive Auto/Home Loan rates, financial services, savings and checking accounts. Branches are located throughout the northern VA area and there are thousands of ATMs located throughout the US.

### Employee Assistance Program (EAP)

Employee assistance program is free to all CARFAX employees. EAP offers confidential assistance on a wide variety of health, personal, family or work-related issues including workplace concerns, financial counseling, legal issues, stress management, and grief/loss. Simply call 855-327-4447 or [www.guidancere-sources.com](http://www.guidancere-sources.com).

### Flexible Spending Account (FSA)

Flexible Spending Accounts (FSAs) enable you to put aside money for important expenses and help you reduce your income taxes at the same time. We offer a Health Care FSA and a Dependent Care FSA. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care or dependent care expenses.

### Health Savings Account (HSA)

Health Savings Account (HAS) is a tax-favored individual savings account available to those who are enrolled in a High Deductible health insurance plan. You can contribute to and use this account to pay for eligible health expenses tax-free. CARFAX will match your contribution up to an annual maximum.

### Liberty Mutual Insurance

Through our Group Savings Plus program, Liberty Mutual offers CARFAX employees a group discount of up to 10% off rates on auto and home insurance.



### Critical Illness

Critical Illness Insurance is designed to protect your income and personal assets when your out-of-pocket expenses increase as a result of an illness. Critical illness insurance pays a lump sum benefit that can be used any way you choose and benefits are paid in addition to any other insurance coverage you choose.

### Accident Insurance

Accident insurance pays a lump sum directly to you if you suffer a range of covered injuries such as a fracture, burn, ligament damage or major concussion. Benefits are paid even if you have other coverage. The plan covers a wide variety of injuries and accident-related expenses.

### Hospital Indemnity Insurance

Voluntary hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

### Legal Insurance

Legal Insurance provides access to a network of participating attorneys for help with a wide range of legal matters.

### Identity Theft Protection

Identity Theft Protection helps protect you and your family by stopping fraud at its earliest sign. PrivacyArmor from InfoArmor will protect you from identity theft concerns like lost wallet protection, social media account takeover, credit score tracking, and more.

### Commuter Benefit Plan

Use pre-tax dollars to pay for qualified work-related commuting and/or parking expenses. You can contribute up to \$265 per month for parking and up to \$265 per month for transit.

### Automotive Supplier Discount Program

Purchase or lease up to two vehicles per year at Ford Motor Company X-plan process. Supplier Partner Recognition pricing is available on most Ford, Lincoln, Mercury, Mazda, Volvo and Land Rover vehicles. There are also discounts on GM vehicles through participating dealers.

### Employee Fitness

CARFAX has a partnership with Gympass. Get access to a network of gyms and studios with one monthly membership fee.

### Jury Duty

CARFAX supports civic responsibility in the community. While on jury duty, employees are paid for normal hours missed at base pay.

### Volunteer Time Off

Employees are encouraged to participate in volunteer activities by providing paid time off for volunteering. Employees may use up to three days for contributing their time and talents to recognized charities, causes and not-for-profit organizations.

### Parental Leave

Paid leave to care for or bond with a child after birth, adoption, or foster-care placement. Primary caregivers are eligible for 26 weeks of paid leave and Non-Primary Care Givers are eligible for 2 weeks.

### Flexible Time Off

Flexible Time Off allows you to use your vacation for vacation. FTO can be used for sick days, personal emergencies, school closures, and home repairs. Employees are granted 5 Flexible Time Off (FTO) days per fiscal year.

### Vacation

Time away from the job is healthy and necessary. Full-time and part-time employees receive paid vacation in accordance with your length of service. Accruals for part-time employees are pro-rated, based on scheduled work hours.

Less than 2 years = 15 days (120 hours)  
2 years but less than 5 = 17 days (136 hours)  
5 years but less than 10 = 20 days (160 hours)  
10 years but less than 15 = 25 days (200 hours)  
15 years or more = 30 days (240 hours)

### 2021 Holidays

<b>New Year's Day</b>	Friday, January 1
<b>Martin Luther King Day</b>	Monday, January 18
<b>Presidents Day</b>	Monday, February 15
<b>Good Friday</b>	Friday, April 2
<b>Memorial Day</b>	Monday, May 31
<b>Independence Day</b>	Monday, July 5
<b>Labor Day</b>	Monday, September 6
<b>Thanksgiving Day</b>	Thursday, November 25
<b>Day after Thanksgiving</b>	Friday, November 26
<b>Winter Holiday (4 FTO days)</b>	December 27, 28, 29, 30
<b>New Year's Eve</b>	Friday, December 31