



Take a closer look at what CARFAX provides

Eligibility

To be eligible for CARFAX benefits, you must be a regular full-time (FT) or part-time (PT) employee who works 20+ hours a week. Benefits begin on date of hire. *Benefits are subject to annual review and changes.*

Health/Dental/Prescription/Vision Insurance

You can choose between 3 health plans, 2 HSA and one standard POS (prescription coverage included). We also offer dental (2 options for most) and vision benefits.

Spending Accounts (HSAs and FSAs)

We offer an HSA, Health Care, and Dependent Care FSA, as well as Limited Purpose FSA. With one administrator for all accounts.

If you elect an **HSA** eligible plan, CARFAX will contribute regardless of your contribution (\$750 for employee only and \$1,500 for employee + dependent).

CARFAX will match contributions dollar for dollar (max of \$1,000) to a **Dependent Care FSA** for an employee with a total annual base salary is less than \$85,000.

Short-Term Disability and Long-Term Disability

The **STD plan** includes benefits for salary continuation that will pay 100% of base salary when away from work due to a covered disability for up to 26 weeks.

Basic LTD coverage provides 50% of basic monthly earnings, up to \$10,000 a month. Supplemental LTD benefits* are available. **You must enroll and there is a cost to you.*

You are automatically enrolled at no cost to you!

Life and Accidental Death and Dismemberment

Employees are provided with **Basic Life Insurance**. The benefit is equal to 2x your base annual earnings to a maximum of \$500,000, or you may choose a flat \$50,000. Employees can also purchase supplemental life.

AD&D is optional at an additional cost.

Employee Retirement Savings Plan: 401k

For eligible employees, CARFAX matches 100% up to the first 4% of eligible compensation. We also contribute 2% each pay. Participants are immediately vested in the plan.

Wellness Reimbursement

We know how important it is to take care of yourself. That's why CARFAX will reimburse you 100% for eligible expenses, up to \$500* annually. **This amount is reviewed annually.*

Employee Assistance Program (LifeWorks)

Our EAP is free to all of Team CARFAX and provides confidential support anytime, anywhere via mobile or web. This program covers everything from family, health, life, money, and work! Through LifeWorks, employees can also access free virtual fitness and mindful moments.

Calm App

Employees and up to four of their dependents have access to a fully paid Calm Premium membership.

Supplemental Insurances

Aetna **Accident Plan** pays cash benefits when you get treatment for a covered accidental injury.

Aetna **Critical Illness Plan** pays cash benefits when you are diagnosed with a serious covered condition, such as heart attack, and stroke, or cancer.

Aetna **Hospital Indemnity Plan** pays cash benefits when you have a covered hospital stay.

Pet Insurance (Nationwide or ASPCA)

We offer voluntary pet insurance to provide healthcare coverage for your pet. With coverage, your pets are protected if they are injured or become ill. You can choose between two providers. Payments are made directly to the insurer.





Legal Insurance (MetLife)

This is a voluntary plan that provides you and your family access to a national network of over 10,000 attorneys for help with a wide range of legal matters.

Identity Theft Protection (Allstate)

This voluntary benefit provides restoration services and will help you to understand your digital footprint and monitor ID theft risk.

Business Travel Insurance

To keep you safe and healthy while traveling for CARFAX business, we have partnered with AIG and International SOS to help provide employees piece of mind.

Commuter Benefits

You can save money on work-related commuting costs by using pre-tax dollars to pay for mass transit and parking expenses.

Volunteer Time Off

CARFAX encourages employees to give back to their local community! We offer 3 paid days off to contribute your time and talents.

Parental Leave

CARFAX is proud of offer up to 26 weeks of paid leave to any parent to care for and bond with a child after birth, adoption, or foster-care placement.

Jury Duty

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

Combined Time Off (CTO)

Time off work is important! Both FT and PT employees receive paid CTO tied to length of service:

Tenure	CTO
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)

CTO is pro-rated based on start date for first your first year. Accruals for PT employees are pro-rated based on work hours.

Bereavement

Employees may take up to five (5) days of paid leave per year for the loss of an immediate family member.

Four Day Summer Work Week (2023 Pilot Program)

This year Team CARFAX will enjoy a “Four Day Summer Work Week.” From Memorial Day through Labor Day, there will be an additional 11 Fridays off in 2023.

2023 Summer Work Week Schedule

Day	What
Monday, May 29 Friday, June 9 Friday, June 16	Memorial Day Summer Friday Summer Friday
Monday, June 19 Friday, June 30	Juneteenth (4-day wknd) Summer Friday
Tuesday, July 4 Friday, July 14 Friday, July 21 Friday, July 28 Friday, August 4 Friday, August 11 Friday, August 18 Friday, August 25 Friday, September 1	Independence Day Summer Friday Summer Friday Summer Friday Summer Friday Summer Friday Summer Friday Summer Friday Summer Friday Summer Friday
Monday, September 4	Labor Day (4-day wknd)

**This is a pilot program for 2023 and is not guaranteed to continue.*

2023 Holidays at CARFAX

Day	What
Monday, January 2	New Year's Day
Monday, January 16	Martin Luther King Day
Monday, February 20	Presidents Day
Monday, May 29	Memorial Day
Monday, June 19	Juneteenth
Tuesday, July 4	Independence Day
Monday, September 4	Labor Day
Friday, November 10	Veteran's Day
Thursday, November 23	Thanksgiving Day
Friday, November 24	Day after Thanksgiving
Monday, December 25	Christmas Day

Winter Holiday

We provide all members with paid time off between Christmas and the New Year. For 2023, in addition to regular holidays, CARFAX will be closed between **Tuesday December 26 to Friday December 29, 2023.**

This summary document is for informational purposes only. In each case, the official plan document and underlying contract governs the terms and conditions of each plan. In event of discrepancy between this document and official plan documents, the plan document and contract will govern.