



Take a closer look at what CARFAX provides

Eligibility

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

Medical/Dental/Vision Insurance

CARFAX offers a flex benefits plan to all regular employees and their dependents. Employees receive annual “flex credit dollars” to make decisions about the benefits that are best for them.

All premiums are employer-paid.

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.

The **LTD plan** pays up to a maximum monthly non-taxable benefit of \$15,000 at the following rates: 60% of annual earning to a maximum of \$3,000 and 50% of the remainder. **This coverage is mandatory, and employee paid through payroll deductions.*

Life and Accidental Death and Dismemberment

We provide **basic life insurance** and **accidental death and dismemberment (AD&D) insurance** coverage, each equal to 2x your annual base salary.

We also offer **dependent life insurance** of \$10,000 for spouse and \$5,000 for child.

This coverage is provided at no cost to you!

Employees can also purchase supplemental life and AD&D. The cost of additional coverage is based on age and the amount of coverage elected.

Defined Contribution Pension Plan (DCPP)

Planning for retirement is important, and at CARFAX, we understand the value of investing in your future! Our DCPP plan matches contributions up to 6% of your base salary each pay period to maximize your retirement savings. **There is a mandatory 2% contribution for all employees.*

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 \$750 CAD* 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.

Consult + Virtual Health Services

With **Consult+**, eligible employees can have 24/7 access to qualified doctors, nurses, and other healthcare professional.

Teladoc Medical Experts

When a critical illness or condition is diagnosed **Teladoc Medical Experts** provides all regular employees with access to the right information, diagnosis, and treatment with work-renowned specialist and several resources.

This coverage is provided at no cost to you!

Critical Illness

Critical Illness insurance provides financial protection by paying a lump sum benefit if you are diagnosed with a covered critical illness. Costs are based on age, gender, smoking status, and the amount of coverage elected. **Coverage is optional and there is a cost to you.*

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.





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 to 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 or subpoenaed court appearances, employees are paid for normal hours missed at base pay.

GoodLife Corporate Membership

In partnership with Goodlife Fitness CARFAX is pleased to offer a Goodlife Corporate Membership Program discount to our employees.

Vacation

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

Tenure	CTO
Less than 2 years	15 days
2 years but less than 5	17 days
5 years but less than 10	20 days
10 years but less than 15	25 days
15 years or more	30 days

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

Flexible Time Off (FTO)

Employees are provided with four (4) days of Flexible Time-Off (FTO) per fiscal year for illnesses, appointments, and other reasonable absences each fiscal year. FTO is prorated your first year of employment.

Bereavement Leave

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 CARFAX will enjoy a “Four Day Summer Work Week.” From Victoria Day through Labour Day, there will be an additional 12 Fridays off in 2023.

2023 Summer Work Week Schedule **Excluding Quebec*

Day	What
Monday, May 22	Victoria Day
Friday, June 2	Summer Friday
Friday, June 9	Summer Friday
Friday, June 16	Summer Friday
Friday, June 23	Summer Friday
Friday, June 30	Summer Friday
Monday, July 3	Canada Day
Friday, July 14	Summer Friday
Friday, July 21	Summer Friday
Friday, July 28	Summer Friday
Friday, August 4	Summer Friday
Monday, August 7	Civic Holiday (4 Day Weekend)
Friday, August 18	Summer Friday
Friday, August 25	Summer Friday
Friday, September 1	Summer Friday
Monday, September 4	Labour Day (4 Day Weekend)

**This is a pilot program for 2023 and is not guaranteed to continue. If you reside in Quebec, please note that there is a Quebec specific schedule doing to provincial holiday schedules.*

2023 Holidays at CARFAX

Day	What
New Year's Day	Monday, January 2
Family Day	Monday, February 20
Good Friday	Friday, April 7
Victoria Day	Monday, May 22
Canada Day	Monday, July 3
Civic Holiday	Monday, August 7
Labour Day	Monday, September 4
Thanksgiving Day	Monday, October 9
Christmas Day	Monday, December 25
Boxing Day	Tuesday, December 26

The above listing is specific to employees based in Ontario. If you live outside of Ontario, provincial holiday listings & outlook links will be provided upon hire.

Winter Holiday

We provide all members with paid time off between Christmas and the New Year. For 2023, CARFAX will be closed between **Wednesday December 27 to Friday December 29, 2023.**