

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 30+ hours a week. Benefits begin on the first of the month following or coinciding with date of hire unless otherwise specified.

Health/Dental/Prescription/Vision Insurance

Employees are eligible to choose between three traditional and one 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 for 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.

Life/Accidental Death and Dismemberment Insurance

Basic life and accidental death/dismemberment insurance is an employer paid for benefit and is based on two times the employee's salary not to exceed \$1,000,000.

- Voluntary employee life coverage is available in \$10,000 increments From \$10,000 to \$800,000, up to \$500,000 without Evidence of Insurance (EOI).
- Voluntary spousal coverage is 50% of employee's voluntary life and employer paid life election combined in \$5,000 increments. (\$50,000 without EOI).
- Voluntary dependent life is available up to \$10,000 for each dependent.

Employee Retirement Savings Plan - 401k

Employees may contribute any percent of salary they wish up to \$19,000 annually. Employees aged 50+ can contribute an additional amount of up to \$6,000 annually. CARFAX matches 50% of up to the first 6% of employee contributions.

CARFAX provides short term and long term disability coverage to employees at no cost to employees.

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 Virginia area and there are thousands of ATMs located throughout the U.S.

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 1-800-854-1446.

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. As a CARFAX employee, you'll receive a 5% group discount on your policy.

Flexible Spending Account (FSA)

Employees can choose to defer pre-tax earnings to pay for qualified medical and dependent care expenses per IRS guidelines. Direct deposit of claims, on-line access and a "Benny" debit card are now available for added convenience.

- Medical flexible spending contribution limit is \$2,650 per plan year
- Dependent care contribution limits is up to \$5,000 per plan year

Liberty Mutual Insurance

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

Health Savings Account (HSA)

Employees in enrolled in a High Deductible Health Plan can choose to defer pre-tax earnings. The savings account earns interest, withdrawals for qualified medical expenses are tax free, and it's your money – no use it or lose it.

- Individual contribution limit is \$3,500 and Family contribution limit is \$7,000 per plan year.
- Catch up for over age 55 is \$1,000
- CARFAX contributes \$500 for Individual and \$1,000 family if elected

CARFAX has you covered

Employee Fitness Reimbursement Program

At CARFAX we believe wellness programs are an important part of overall healthcare. Through payroll subsidy, CARFAX will reimburse employees for one of the following:

Health club initiation fee & 50% of your monthly membership fee at Lifetime Fitness Center
OR

Health club initiation fee & 50% of your monthly membership fees (up to \$70) of a fitness center convenient to your residence if a Lifetime Fitness Center is not easily accessible

Computer Loan

Employees are eligible for an interest-free loan of up to \$2,000 for the purpose of purchasing a computer for personal use at home after 6 months of employment. Reimbursement occurs through payroll deductions.

Automotive Supplier Discount Program, Corporate Sales Program

Purchase or lease up to two vehicles per year at Ford Motor Company X-plan prices. 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.

Washingtonian Magazine
GREAT PLACE TO WORK
for the 8th consecutive time!

2016 Top of the Town winner in **Columbia, MO**

Washington Post
Top Places to Work
5 years in a row!

Vacations

Combined Time Off (CTO)

Regular full-time employees are granted paid time off to use for vacation, sick days and personal days. CTO is considered “earned” using a standard accrual calculation. The amount of CTO is dependent upon employee tenure and is prorated for new hires. If you work any time during the month, you receive CTO for that entire month. Employees can carry over a max. of 40 hours of CTO per calendar year.

0-1 year = 120 hours (3 weeks)
2-4 years = 160 hours (4 weeks)
5-11 years = 200 hours (5 weeks)
12+ years = 240 hours (6 weeks)

Other Leave Programs

Military Leave

Employees are eligible to receive compensation for up to 10 working days per year for training commitments with the Military Reserves or National Guard. Compensation will be base salary plus any government pay.

Parental Leave

Paid leave to care for or bond with a child after birth, adoption, or foster-care placement. Primary Care Givers are eligible for 12 weeks of paid leave and Non-Primary Care Givers are eligible for 2 weeks of paid leave.

Bereavement Leave

Employees may be granted up to five days of leave with base pay when there is a death in the employee’s or spouse’s immediate family. “Immediate Family” includes a spouse, parent (including in-laws), grandparent (including in-laws), child/grandchild, sibling, or a person in a committed relationship who has shared a residence with the employee for at least a year.

Paid Jury Duty

Employees will be granted full base pay for up to one week of jury duty, provided the employee brings the summons notice to their supervisor

Paid Holidays 2019

01/01 - New Year's Day
01/21 - Martin Luther King Day
02/18 - President's Day
05/27 - Memorial Day
07/04 - Independence Day
09/02 - Labor Day
11/27 - Thanksgiving Eve (1/2 Day)
11/28 - Thanksgiving Day
11/29 - Thanksgiving Friday
12/24 - Holiday Break
12/25 - Holiday Break
12/26 - Holiday Break
12/27 - Holiday Break
12/30 - Holiday Break
12/31 - Holiday Break

