



## Take a closer look at what CARFAX provides

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 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 (that's up to 6% contribution from CARFAX). Participants are immediately vested in the plan.

### Calm Premium

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

### Wellness Program

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 is a taxable benefit.*

### Employee Assistance Program (TELUS Health)

TELUS Health is a total wellbeing solution committed to connecting mental, physical, and financial wellbeing services, so you can easily access a broad range of support from a single point of entry at any point in your wellbeing journey. Through our EAP, employees can also access free virtual fitness and mindful moments.

### Hinge Health

Hinge Health combines expert clinical care and advanced technology to go beyond traditional physical therapy.

### Reproductive Wellness

Employees have access to a variety of reproductive wellness benefits and resources, including Maven Parental Support, Progyny Fertility, and FertilityIQ.

### Career Coaching

Employees at all levels have access to confidential career coaching to provide customized support to see the possibilities.

### 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.





**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.

**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.

**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.

**Identity Theft Protection (Allstate)**

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

**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.

**Bereavement**

Employees may take up to five (5) days of paid leave per year for the loss of a loved one, including pets.

**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.

**Four Day Summer Work Week (2024 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 2024.

Day	What
<b>Monday, May 27, 2024</b>	<b>Memorial Day</b>
Friday, June 7, 2024	Summer Friday
Friday, June 14, 2024	Summer Friday
<b>Wednesday, June 19, 2024</b>	<b>Juneteenth</b>
Friday, June 28, 2024	Summer Friday
<b>Thursday, July 4, 2024</b>	<b>Fourth of July</b>
Friday, July 12, 2024	Summer Friday
Friday, July 19, 2024	Summer Friday
Friday, July 26, 2024	Summer Friday
Friday, August 2, 2024	Summer Friday
Friday, August 9, 2024	Summer Friday
Friday, August 16, 2024	Summer Friday
Friday, August 23, 2024	Summer Friday
Friday, August 30, 2024	Summer Friday
<b>Monday, September 2, 2024</b>	<b>Labor Day (4 Day Weekend)</b>

**2024 Holidays at CARFAX**

Day	What
Monday, January 1, 2024	New Year’s Day
Monday, January 15, 2024	Martin Luther King Day
Monday, February 19, 2024	Presidents Day
Monday, May 27, 2024	Memorial Day
Wednesday, June 19, 2024	Juneteenth
Thursday, July 4, 2024	Independence Day
Monday, September 2, 2024	Labor Day
Monday, November 11, 2024	Veteran’s Day
Thursday, November 28, 2024	Thanksgiving Day
Friday, November 29, 2024	Day after Thanksgiving
Tuesday, December 24, 2024	Christmas Eve
Wednesday, December 25, 2024	Christmas Day

**Winter Holiday**

We provide all members with paid time off between Christmas and the New Year. For 2024, in addition to regular holidays, CARFAX will be closed between **Thursday, December 26<sup>th</sup> to Tuesday, December 31<sup>st</sup>.**

*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.*