

Welcome

TO YOU DECIDE



YOUR VOLUNTARY BENEFITS PROGRAM

Open Enrollment January 11 - 27, 2021

Savings

FOR THE WHOLE FAMILY





As a CarMax associate you have access to a single destination platform for enrolling in voluntary insurance products that help protect you and your family.

SIGN IN to access the platform through workday [or visit YouDecide.com/CarMax](https://www.youdecide.com/CarMax)

Please note, for any payroll deduction products, your deductions will begin as soon as the enrollment is processed by the carrier.

VOLUNTARY BENEFITS

ENROLL DURING OPEN ENROLLMENT

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OPEN TO ENROLL YEAR ROUND

- 10 Auto, Home & Renters Insurance
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ACCIDENT INSURANCE

ENROLL TODAY

WHAT ARE THE ODDS?

Accidents are stressful enough on their own. Knowing that you have secured additional coverage above and beyond your medical plan makes accidental injuries less stressful. Benefits for Accident Insurance are distributed directly to you in a cash payment once you have incurred expenses related to a covered injury. This gives you the ability to choose where the money needs to be applied to cover your most urgent expenses. Payments are distributed once a claim has been submitted.

HOW DOES IT WORK?

Aflac's Accident Insurance pays cash directly to you to cover out-of-pocket expenses you may incur as a result of an accident, such as deductibles, copays, transportation to/from medical centers, childcare and more. It is insurance for daily living.

A SAMPLE OF BENEFIT PAYMENTS

Ambulance	\$200
Emergency Room & X-rays	\$125
Short Observation Period	\$25
Fractured Leg (Closed)	\$1,200
Three Follow UP Visits [\$25 a visit]	\$75
Appliances (Crutches)	\$50
Total Accident Benefit Plan Pays	\$1,675



IS THIS PROGRAM FOR ME?

- Do you have children under the age of 18?
- Is your family active?
- Do you have funds readily available to offset your medical expenses?
- If you are out of work for a period of time, will your disability payments cover your living expenses?

Available through payroll deduction.

THIS PROGRAM IS ONLY AVAILABLE DURING THE ENROLLMENT WINDOW.
NEW ENROLLMENT WILL BE EFFECTIVE STARTING MARCH 1, 2021.

DID YOU KNOW?

There were over **38 Million** Medically consulted injuries in the United States in 2017¹.

BI-WEEKLY PREMIUM RATES

Coverage	Bi-weekly Premium
Associate	\$3.06
Associate + Spouse	\$4.78
Associate + Child(ren)	\$4.96
Family	\$6.68

WHAT IS COVERED

Visit the YouDecide portal for detailed plan documents.

- Initial Doctors Office
- Emergency Room
- Follow Up Office Visit
- Physical Therapy
- X-Rays
- Initial Hospital Admission
- Daily Confinement Benefit
- Initial ICU Admission
- ICU Daily Confinement Benefit
- Inpatient Rehabilitation Benefit
- Lacerations
- Eye injury (foreign body/surgical)
- Concussion
- Emergency Dental Extraction
- Tendon & Ligament
- Ruptured Disc
- Torn Knee Cartilage
- Burns
- Prosthesis
- Dislocations & Fractures

This voluntary policy is intended to supplement (not replace) primary medical coverage. This policy does not constitute "minimum essential coverage" under the Affordable Care Act (ACA), including the ACA individual mandate.

¹<https://injuryfacts.nsc.org/home-and-community/home-and-community-overview/introduction/>



CRITICAL ILLNESS INSURANCE

ENROLLTODAY

FOCUS ON YOUR HEALTH, NOT YOUR MEDICAL EXPENSES.

Critical Illness Insurance pays a lump sum cash benefit, **up to \$15,000**, upon the diagnosis of a covered illnesses including, Cancer, Heart Attack, Stroke, Major Organ Failure, Renal Failure and Coronary Artery By-Pass Surgery. This allows you to choose where the money needs to be applied for your most urgent expenses. Associates may elect to extend coverage to eligible family members as well. Premiums are based on age and coverage tier. Spouse and Domestic Partner premium rates are the same as associate rates, and children up to the age of 26 are covered at 100% with no extra cost.



\$50.00

ANNUAL
WELLNESS
BENEFIT

WHAT IS COVERED

Visit the *YouDecide* portal for detailed plan documents.

- Cancer (Internal or Invasive)
- Heart Attack
- Major Organ Transplant
- Kidney Failure (End-Stage Renal Failure)
- Stroke
- Bone Marrow Transplant (Stem Cell Transplant)
- Sudden Cardiac Arrest
- Non-Invasive Cancer
- Coronary Artery Bypass Surgery
- Coma**
- Burns*
- Paralysis**
- Loss of Sight**
- Loss of Hearing
- Loss of Speech**
- Skin Cancer
- Benign Brain Tumor
- Advanced Alzheimer's Disease
- Advanced Parkinson's Disease
- Amyotrophic Lateral Sclerosis (ALS)
- Multiple Sclerosis

Available through payroll deduction.

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BI-WEEKLY PREMIUM RATE

Aflac Critical Illness Premium Rates for \$15,000

Attained Age	Associate	Associate + Spouse
18 - 24	\$2.03	\$4.06
25 - 29	\$2.44	\$4.88
30 - 34	\$3.15	\$6.30
35 - 39	\$4.53	\$9.06
40 - 44	\$6.27	\$12.54
45 - 49	\$8.32	\$16.64
50 - 54	\$13.12	\$26.24
55 - 59	\$16.89	\$33.78
60 - 64	\$25.27	\$50.54
65 - 69	\$45.76	\$91.52
70 +	\$45.76	\$91.52

*This voluntary policy is intended to supplement (not replace) primary medical coverage. This policy does not constitute "minimum essential coverage" under the Affordable Care Act (ACA), including the ACA individual mandate. *This benefit is only payable for burns due to, caused by, and attributed to, a covered accident.*

***These benefits are payable for loss due to a covered underlying disease or a covered accident.*

DID YOU KNOW?

Someone in the United States has a **stroke** every 40 seconds¹.

Approximately 39% of men, and 38% of women will develop **cancer** in their lifetime².

About 735,000 American suffer from a **heart attack each** year³.



IS THIS PROGRAM FOR ME?`

- Do you have family history for cancer, heart disease or other critical conditions?
- Do you have funds readily available to offset your medical expenses?
- If you became disabled from a covered critical illness, would you need to dip into savings to pay for your day-to-day living expenses (rent, mortgage, car payments, insurance, child care)?



PAY OUT OPTIONS:

1. Initial Benefit: An Initial Benefit is payable when an insured is diagnosed for the first time for a covered condition after the effective date.

2. Recurrence Benefit: A Recurrence Benefit is payable when an insured is diagnosed with the same covered condition more than one time.

3. Second Occurrence Benefit: A Second Occurrence Benefit is payable when an insured is diagnosed with a separate covered condition under the Critical Illness plan.

1 <https://www.cdc.gov/stroke/facts.htm>

2 <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2019/cancer-facts-and-figures-2019.pdf>

3 <https://www.cdc.gov/heartdisease/facts.htmw>



HOSPITAL INSURANCE

ENROLL TODAY

PEACE OF MIND AND REAL CASH BENEFITS

Aflac's Hospital Insurance is designed to pay you cash benefits when you or a covered family member are admitted to the hospital due to a planned or unplanned event. There are no pre-existing condition limitations. For example, if you are currently pregnant and enroll in this plan, you will be eligible for payments for giving birth in a hospital after the 3/1/21 effective date.

IS THIS PROGRAM FOR ME?

- Do you have planned inpatient surgeries?
- Is your family expecting in the next calendar year?
- Can you afford your medical insurance deductible should you have an unexpected hospital stay?



Available through payroll deduction.

THIS PROGRAM IS ONLY AVAILABLE DURING THE ENROLLMENT WINDOW.
NEW ENROLLMENT WILL BE EFFECTIVE STARTING MARCH 1, 2021.

BI-WEEKLY PREMIUM RATES

Coverage	Bi-Weekly Premium
Associate	\$8.20
Associate + Spouse	\$16.68
Associate + Child(ren)	\$13.02
Family	\$21.50

WHAT IS COVERED? *Visit the YouDecide portal for detailed plan documents.*

This plan pays an initial admission benefit of \$1,000 and a daily confinement benefit of \$150 for every day you, or a covered member, are hospitalized. Each hospital confinement will pay up to 31 days. This program complements your medical plan to help pay for out-of-pocket costs incurred during a hospital stay. You can use the cash amount to pay for your general living expenses, such as gas, food, or everyday bills.

Initial Hospital Admission	\$1,000
Daily Hospital Confinement Benefit [up to 31 days]	\$150 / day
Daily Intensive Care Unit Benefit [up to 10 days]	\$150 / day
ICU Step Down Unit [up to 10 days]	\$62.50 / day
Newborns (covered for the first 60 days from date of birth)	



AUTO, HOME & RENTERS INSURANCE

ACCIDENTS HAPPEN - ARE YOU COVERED?

Having access to top-rated auto and home insurance for lower rates is a great perk! It's easier than ever today to find an insurance carrier, but how do you know if you are getting the best value? Buying auto and home insurance through your employer provides you access to group rates that are not available in the market, as well as the ability to compare costs among leading carriers. Some carriers also provide additional discounts based on your tenure with the company. Participating in your group auto and home insurance plan gives you the ability to select the coverage you need for the best value and manage it through your payroll deductions.

Available through payroll deduction & direct bill.



[REQUEST A QUOTE TODAY](#)

THIS PROGRAM IS AVAILABLE ALL YEAR FOR ENROLLMENT.





STUDENT LOAN REFINANCING

PAY OFF YOUR STUDENT LOANS FASTER!

YouDecide has partnered with GradFin and SoFi to provide you with financial education tools and if necessary, loan refinancing to help you manage your outstanding loans and meet your financial goals. If you are considering refinancing, please work closely with your selected vendor to ensure that it is an appropriate choice for you.

LEARN MORE





Available through direct bill.

THIS PROGRAM IS AVAILABLE ALL YEAR FOR ENROLLMENT.

PROTECT THE FURRY MEMBERS OF YOUR FAMILY TOO!

Nationwide Pet insurance helps to offset the cost of illnesses, injuries, and routine wellness care for your furry family members. Get up to 90% cash back on eligible vet bills with My Pet ProtectionSM from Nationwide®, now with options for every budget. A \$250 annual deductible and \$7,500 maximum annual benefit apply to both plans. Plans cover one pet per plan. The My Pet Protection® suite of pet insurance plans is composed of the only plans specifically designed for employees and gives you superior protection at an unbeatable price, featuring:

Available through payroll deduction & direct bill.

		
Accidents, including poisonings and allergic reactions	✓	✓
Injuries, including cuts, sprains and broken bones	✓	✓
Common illnesses, including ear infections, vomiting and diarrhea	✓	✓
Serious/chronic illnesses, including cancer and diabetes	✓	✓
Hereditary and congenital conditions	✓	✓
Surgeries and hospitalization	✓	✓
X-rays, MRIs and CT scans	✓	✓
Prescription medications and therapeutic diets	✓	✓
Wellness exams	✓	
Vaccinations	✓	
Spay/neuter	✓	
Flea and tick prevention	✓	
Heartworm testing and prevention	✓	
Routine blood tests	✓	

Both plans feature a \$250 annual deductible and have a maximum annual benefit of \$7,500.

Pre-existing conditions are not covered. Any illness or injury a pet had prior to start of policy will be considered pre-existing.*

ENROLL TODAY





PET DISCOUNT PROGRAM

GIVING YOUR PETS THE CARE THEY DESERVE — AT A PRICE YOU CAN AFFORD!

Pet Assure & PETplus offer associates significant savings on out-of-pocket pet care expenses — making life with your furry friends better! These plans are available for enrollment as individual plans or together for more coverage.

Available through payroll deduction & direct bill.



ENROLL TODAY

Pet Assure

25% off all in-house medical services each and every time you visit a participating veterinarian. Pet Assure is not insurance so there are NO exclusions. Every pet in your household is covered under one plan, regardless of age, breed, or any pre-existing/ hereditary conditions.

\$8 per month for a single pet
\$11 per month for unlimited pets

via payroll deduction

HOW IT WORKS:

There are Pet Assure practices in all 50 states and Puerto Rico. Simply present your ID card to the vet and they'll give you the discount right at the time of veterinary services. There are no hassles like claim forms, waiting for reimbursements, or deductibles. Everything is included: from well visits and dental care to surgeries and emergencies.

PETplus

A wholesale pricing club which includes Caremark® pharmacy pick-up or free shipping on your cat or dog's prescriptions, preventatives, and brand name health products, including:

\$3.75 per month for a single pet
\$7.50 per month for unlimited pets

- Prescription Medications
- Flea & Tick Products
- Vitamins & Supplements
- Heartworm Preventatives
- Specialty Rx Food
- PETplus also includes a 24/7 Ask-a-Vet helpline.

Don't miss this opportunity to save on your pets care! Enroll now through YouDecide.com/CarMax. You may participate in both plans or enroll in just one.



IDENTITY THEFT PROTECTION

ENROLL TODAY

PROTECT YOURSELF AND YOUR FAMILY FROM THE POTENTIAL REPUTATIONAL AND FINANCIAL LOSSES THAT RESULTS FROM IDENTITY THEFT

Cyber hacking and identity theft are one of the fastest growing crimes in the world. Understanding your risk for exposure and the effects it can have on your life are hard to understand for most people. Identity Theft Protection plans protect more than just your identity, they monitor your credit records, bank information, social media accounts, and more. In the event of a breach, this program manages the time-consuming activity of identity restoration, protecting you from expenses, time loss, and liability of a compromised identity.



DETECT & ALERT

InfoArmor tracks and detects a wide range of threats and will alert you of any suspicious activity.



RESTORE

If you become a victim of identity theft while you are a member, InfoArmor will work with you from start to finish to help fix the issue.



REIMBURSE

InfoArmor will reimburse your out-of-pocket costs as a result of Identity Theft, up to \$1,000,000.

BI-WEEKLY PLAN RATES

Associate	\$4.59
Family	\$8.28

The family plan covers all family members under one roof or under one wallet with no age caps.

Available through payroll deduction.



A small blue icon of a house with a chimney.

DISASTER MORTGAGE

COULD YOU PAY YOUR MORTGAGE IN THE EVENT OF A DISASTER?

Homeowners insurance may not cover your monthly mortgage payment even when your home becomes uninhabitable due to fire, flood, windstorm, earthquake, mudslide, gas leak or any similar event. Disaster insurance helps you protect one of your most valuable assets - your home.

ENROLL TODAY

Available through direct bill.

THIS PROGRAM IS AVAILABLE ALL YEAR FOR ENROLLMENT.

HEALTHY LIFESTYLE DEALS

ON GYM MEMBERSHIPS & HOME MEAL PREPARATIONS

LOGIN TO TAKE ADVANTAGE

Discount program only. Vendor collects payments directly.



LIVEKICK



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CONTACT US

ACCOUNT

SIGN OUT

Voluntary Benefits

Powered by YouDecide



Your Life.
Your Decision.
Your Savings.



Aflac

Hospital Insurance



LOGIN &
Save



Your Life.
Your Decision.
Your Savings.

YOUR VOLUNTARY BENEFITS PROGRAM

gives you access to group insurance programs & a great selection on discounted healthy lifestyle programs and services. Login today to take advantage of all these great offers!

WE ARE HERE TO HELP

For additional questions or enrollment support, please reach out to a YouDecide Advisor.



1-800-598-0254



advisor@youdecide.com



CLICK HERE to access the platform
through workday

or visit www.YouDecide.com/CarMax

Please note: The Group Auto, Home, Renters insurances, Disaster Mortgage insurance, Identity Theft protection, Student Loan Refinancing, Pet insurance, and Healthy Lifestyle services described here are not endorsed, offered or sponsored by CarMax. These programs are entirely voluntary. If you choose to enroll in one or more of these voluntary programs or otherwise purchase the vendor's product, all terms and conditions, including discounts, are between you and the insurance company or discount provider. Participation is completely voluntary. No contributions are made by CarMax and CarMax has not engaged these providers. Instead, CarMax has partnered with YouDecide to provide you with access to these programs and discounts. All questions regarding the terms and conditions of these programs should be directed to the insurance or discount provider and not to CarMax. All premiums and fees for programs in which you choose to enroll are due from you, but CarMax will permit applicable premiums to be paid through payroll deduction on an after-tax basis. YouDecide is permitted to publicize the programs to you. CarMax does not receive any consideration in the form of cash or otherwise in connection with these insurance programs and discounts.