

Your 2021 Open Enrollment Guide

Enrollment runs from January 11 through January 27, 2021

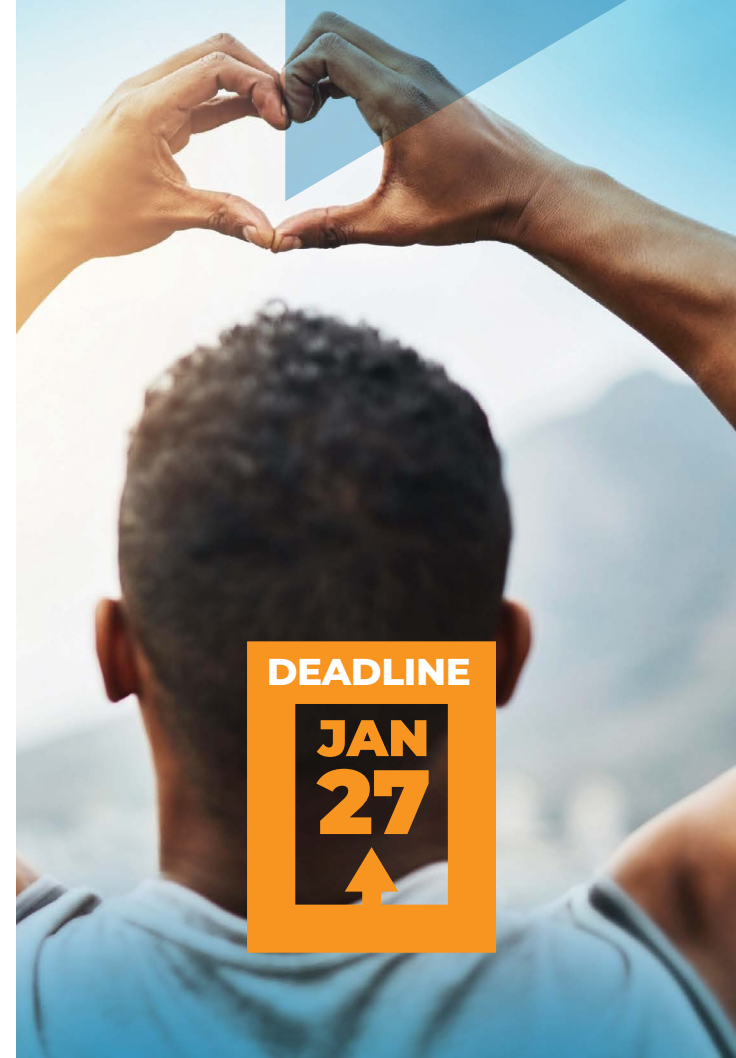
Enroll by January 27 in Workday® at mykmxhr.com. You can enroll in or change your benefits coverage for the new plan year that begins March 1, 2021. Medical, dental, and vision elections will roll over to the new plan year if you take no action. Remember, spending account elections will not carry over and you must re-enroll every year. If you wish to participate in the Health Care Flexible Spending Account (HCFSA), Limited Purpose Flexible Spending Account (LPFSA), and/or the Day Care Savings Account (DCSA) for the new plan year, you must re-enroll each year.

Be sure to check out the new enhancements to life and long-term disability election options – 2021 Benefits Open Enrollment is your one-time chance to gain or increase coverage without completing medical forms or questionnaires!

This guide has all you need to:

- Understand your 2021 benefit options and how they work.
- Help you enroll in benefits and know what happens if you don't.
- Know whom to contact if you have questions.


Your Enrollment Guide highlights changes to your CarMax benefit plans and is considered a notice of Summary Material Modifications (SMM) with respect to those changes. Please read your Enrollment Guide along with your applicable Summary Plan Description (SPD). Where this Enrollment Guide explains a change, the Enrollment Guide will control until a revised SPD is issued. *You have the right to request a paper copy. If you wish to receive a paper copy, please contact MYKMXHR Service Center at 888-695-6947.*



What's in This Guide and How to Use It



Top-line navigation options let you explore this overview topically.



Click on items to jump to a topic.

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 - Health care benefit enhancements
 - New Anthem programs
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What's New for 2021

Health Care Benefit Enhancements

Eligible Dependents

Medical, Dental, and Vision Coverage

Associates can now enroll the biological or adopted child(ren) of their Domestic Partner and/or adopted child(ren) of their Spouse without the requirement they be the Associate's tax dependent(s) for federal income tax purposes. All other dependent child eligibility provisions remain the same.

New Anthem Programs

- **The Cleveland Clinic Cardiac Concierge program** will ensure you and your covered dependents have access to top heart doctors and will make it easy and convenient to get a second opinion. The Cleveland Clinic Cardiac Concierge program also provides travel for you and a companion to see top heart doctors for surgery and other treatments.
- **The Concierge Cancer Care program (C3)** is the first cancer support program utilizing real-time data, and it is the only concierge program in partnership with the top cancer centers in the U.S. The C3 program provides 24/7 physician guidance with travel benefits to facilities that are designated as Centers of Excellence.



No Increase to Medical Rates for Associate Only Coverage!

In order to deliver an option that provides financial relief to our Associates, CarMax is holding rates flat in the Associate Only tier of medical plan coverage.

See [page 6](#) for more information.

New Health Savings Account and Health Care FSA Limits

	Health Savings Account (HSA)	Health Care FSA (HCFS)
You can contribute funds up to the IRS annual maximum	\$3,300 Associate Only* \$6,600 Associate + Dependent(s)/Family* Additional \$1,000 contribution allowed if age 55 and over	\$2,750, or maximum IRS allowable limit

*Limits shown include CarMax's contribution to the Health Savings Account and are applied on a calendar year basis.



New Anthem Programs

Concierge Cancer Care (C3)

Being diagnosed with cancer can be a life changing experience that's difficult to navigate all on your own. However, receiving support through the C3 cancer support program can help you learn more about your condition, give you confidence in your treatment plan, and help keep you encouraged.

The C3 program is a cancer support program that provides you with 24/7 physician guidance, plus travel benefits to facilities that are designated as Centers of Excellence.

Being able to rely on data-backed support can help with the stress of your treatment process. The C3 program is the first cancer support program that utilizes real-time data, and it is the only concierge program that partners directly with the top cancer centers in the U.S. The C3 program is here to support you throughout your treatment process by enabling you to save money while providing access to Centers of Excellence and other helpful resources.

Key features of the C3 program include:

- Helping you get a second opinion and get access to Centers of Excellence for complex cancers and clinical trials.
- The latest technology to guide you, so you're aware of your condition at all times. You'll have virtual access to physicians, enabling you to stay connected with your providers. You'll also have access to Tytocare technology that allows you to keep up to date with your health information by providing 24/7 real-time remote diagnosis and triage by doctors, checking patients for dehydration and fever, and listening to heart, lungs and obtaining vital signs.
- Access to two board-certified oncologists to review and oversee your care plan, as well as access to a registered nurse certified in oncology.

For more information, contact Anthem at **833-290-2480**.



The C3 program is here to support you by providing travel benefits that cover airfare, hotel and local transportation, helping you save money on expenses!



New Anthem Programs

Cleveland Clinic Cardiac Concierge

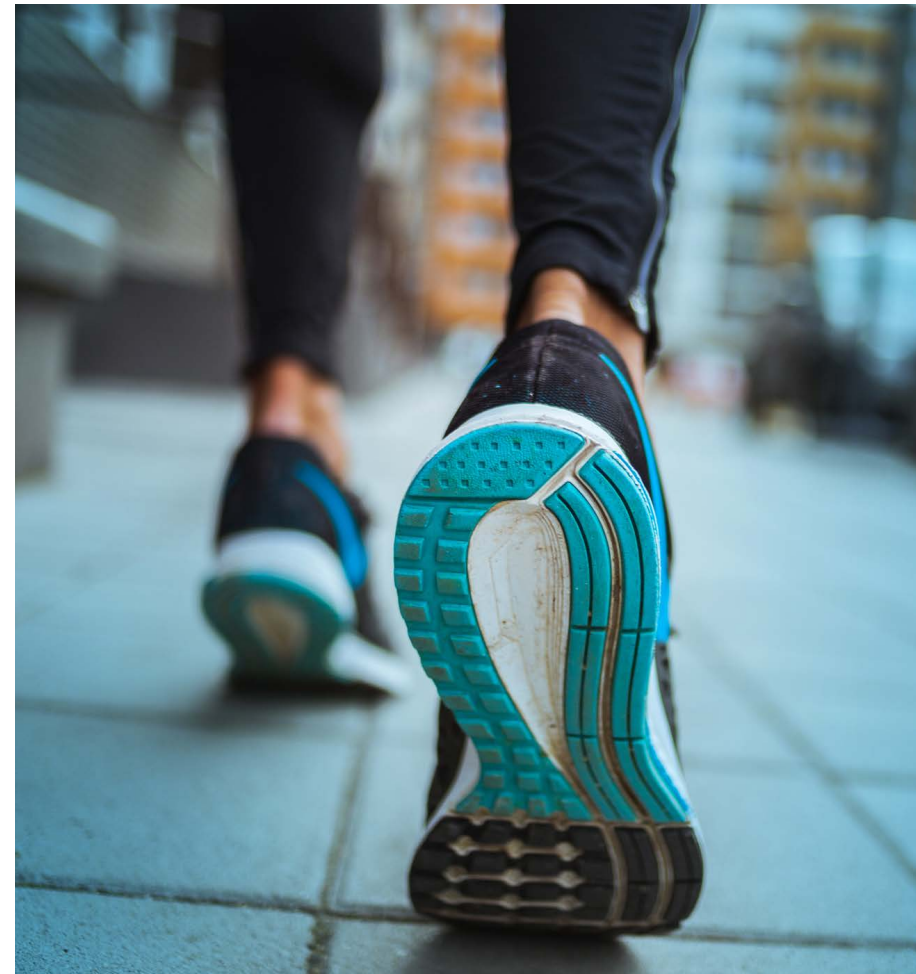
Getting a second opinion can help you feel confident in your diagnosis, understand the pros and cons of treatment options, and make informed decisions.

The Cleveland Clinic Cardiac Concierge program is here to support you and your covered dependents – by ensuring you have access to top heart doctors, helping you learn about treatments that may be available to you only at Cleveland Clinic, and providing travel for you and a companion to see top heart doctors for surgery and other treatments.

Key features of the Cleveland Clinic Cardiac Concierge program include:

- The peace of mind of getting care from the best heart experts in the country!
- Concierge-level service from a dedicated Anthem care coordinator and Cleveland Clinic program manager. They'll help make appointments, coordinate travel, schedule follow-up care, and more.
- An expert review of your medical records — at no extra cost to you. This second opinion helps confirm that the procedure is the best treatment for your condition.
- Access to the expert surgeons at the Cleveland Clinic Heart and Vascular Institute, if you choose to have your procedure done there.
- Plus, it's easy and convenient!

For more information, contact Anthem at **833-290-2480**.



Through the Cleveland Clinic Cardiac Concierge program, the expert review is all done remotely, so you don't even need to leave home! But, if you end up traveling to Cleveland Clinic for your care, the Cardiac Concierge program will be with you each step of the way.



Medical Plan Rates

2021 Medical Plan Bi-Weekly Rates

	HRA Plan		HSA Plan		PPO Plan	
	Before Incentive	After Incentive ¹	Before Incentive	After Incentive ¹	Before Incentive	After Incentive ¹
Associate Only	\$45.17	\$22.09	\$86.74	\$63.66	\$112.00	\$88.92
Associate + Child	\$129.80	\$106.72	\$140.53	\$117.45	\$195.10	\$172.02
Associate + Children	\$174.28	\$151.20	\$186.43	\$163.36	\$272.83	\$249.75
Associate + Spouse/Domestic Partner	\$184.64	\$138.48	\$196.47	\$150.32	\$255.76	\$209.61
Associate + Family	\$262.42	\$216.26	\$276.39	\$230.24	\$360.45	\$314.30

¹You and your covered spouse/domestic partner can offset your medical plan per-paycheck costs with CarMax Medical Plan Credits when you complete the health assessment through Anthem Engage Wellbeing! See [page 19](#).

Note: If you elect to cover your non-tax dependent child under the Plan, the portion of the cost attributable to coverage for your non-tax dependent child will be deducted on a post-tax basis.



No Increase to Medical Rates for Associate Only Coverage!

It's important for CarMax to find ways to provide some sort of financial relief during these uncertain times. As a result, rates for the Associate Only tier of medical plan coverage did not increase.



Life and Long-Term Disability

Benefit Enhancements

Eligible Dependents

Life Insurance Coverage

Your dependent children can be covered under our Child Life policy up to age 26, and they are still eligible even if they are married. All other child life eligibility rules remain the same.

NO Health Questions to Answer for Supplemental Life, Spousal Life, and Long-Term Disability

A one-time enrollment window during the 2021 Open Enrollment will allow you to either enroll in up to 1x or increase one level of coverage without completing an Evidence of Insurability (EOI) medical form. This is your chance to gain or increase coverage without completing medical forms or questionnaires! Outside of this special window or initial eligibility, you must complete EOI forms in order to gain or increase these coverages.

Supplemental Life Changes

- The benefit maximum amount will increase from 3x to 8x Annual Benefits Base Rate (ABBR).
- The maximum benefit amount will increase from \$600,000 to \$1,200,000.
- The Guarantee Issue (GI) amount will now be the lesser of 3x ABBR or \$600,000.
- For a Qualified Life Event (QLE), you will now be allowed to increase to GI, with no EOI.

Dependent Life Changes

- You will now be able to elect Spouse or Domestic Partner Life without having to elect Supplemental Life coverage for yourself.
- Spouse or Domestic Partner Life will still be subject to the guarantee issue maximum of \$75,000, if no EOI is completed.

Child Life Insurance Rate Changes: Effective March 1, 2021

Please note that effective March 1, 2021, Child Life rates will be \$0.66 per paycheck, which is an increase over current rates.



Life and Long-Term Disability

Benefits Overview

Basic Life Insurance

CarMax provides you with Basic Life Insurance coverage through Prudential, equal to 2x Annual Benefits Base Rate (ABBR), up to a maximum benefit amount of \$400,000 if you are a full-time salaried or hourly associate. If you are a part-time associate, you receive a flat coverage of \$5,000.

Supplemental Life Insurance

You also have the option to purchase Supplemental Life Insurance coverage for yourself, up to the maximum benefit amount of \$1,200,000 or 8x ABBR.

Dependent Life Insurance

- **Child Life Insurance coverage** – You can enroll dependent children up to age 26 in Child Life Insurance coverage equal to \$10,000 if you are a full-time salaried or hourly associate, or \$5,000 if you are a part-time associate.
- **Spouse or Domestic Partner Life Insurance coverage** – All associates can elect 1x-2x ABBR. If you are a full-time salaried or hourly associate, the maximum coverage is \$400,000. If you are a part-time associate, the maximum coverage is \$10,000.
 - You have the option to enroll your spouse/domestic partner in Spouse or Domestic Partner Life Insurance coverage, without having to elect Supplemental Life coverage for yourself.
 - Spouse or Domestic Partner Life will be subject to the guarantee issue maximum of \$75,000, if no EOI is completed.

Long-Term Disability

You also have access to Long-Term Disability coverage, provided by Absence One.



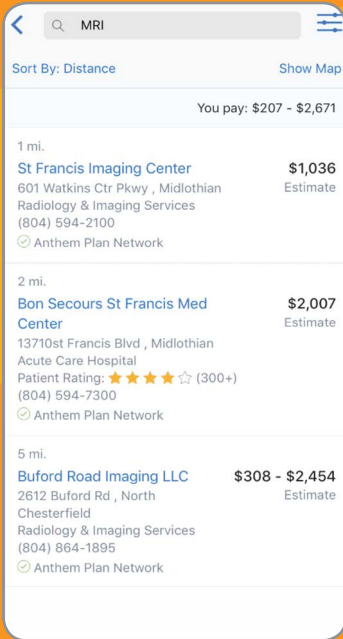
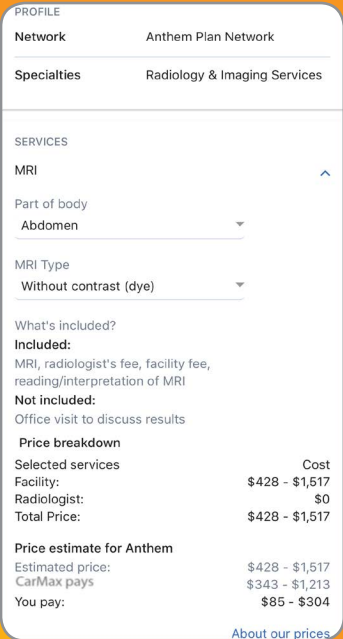
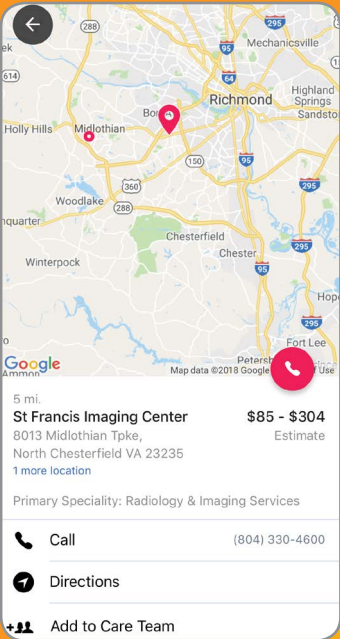
Return of Rewards with Anthem Engage Wellbeing

You and your covered spouse/domestic partner can each earn up to \$300 in gift cards to use at popular retailers for completing simple, health-focused steps like:

- Using the Engage Wellbeing app;
- Working with a digital coach;
- Tracking activity;
- And more!



Find an in-network provider, while comparing cost and quality – all on-the-go!



Enrollment

Your Enrollment Checklist

Actions to take during Open Enrollment (January 11 - January 27, 2021)

- ✓ Complete Open Enrollment Training in Workday®.
- ✓ Check out the [ALEX](#) decision tool for help making smart choices at [benefits.carmax.com](#).
- ✓ Review other benefit programs at [benefits.carmax.com](#).
- ✓ Verify your life insurance beneficiary and add your election choices. Be sure to check out the **one-time special enrollment window** for life and long-term disability election options.
- ✓ Make your elections in Workday® at [mykmxhr.com](#) by January 27, 2021. While you're there, be sure to verify your home address information.

Disclaimers:

- My completion of online enrollment at [mykmxhr.com](#), MYKMXHR Service Center, or automatic re-enrollment due to failure to change prior elections indicates my understanding and acceptance of the Plan's Terms and Conditions, which can be found at [benefits.carmax.com](#).
- The Electronic Disclosure of important documents regarding your benefits is available at [benefits.carmax.com](#).



Enroll from January 11 to January 27, 2021

You can enroll in or change your benefits coverage. Medical, dental, and vision elections will roll over to the new plan year if you take no action. Remember, spending account elections will not carry over and you must re-enroll every year. You must re-enroll each year to participate in the Health Care Flexible Spending Account (HCFSAs), Limited Purpose Flexible Spending Account (LPFSA), and/or the Day Care Savings Account (DCSA).

Enroll in Workday® at [mykmxhr.com](#).



Medical

Compare Medical Plans

There are three medical plan options with Anthem.

- **HRA Plan** with a Health Reimbursement Account
Lowest per-paycheck costs, with the highest out-of-pocket costs.
- **HSA Plan** with a Health Savings Account
Moderate per-paycheck costs, with moderate out-of-pocket costs.
- **PPO Plan**, a Preferred Provider Option
Highest per-paycheck costs, with the lower out-of-pocket costs.



Remember, out-of-network benefits are not covered under any plan!

You can use Engage Wellbeing to find an in-network provider. See [page 9](#) for more details.

IN-NETWORK BENEFITS	HRA Plan	HSA Plan	PPO Plan
Company contribution to the Health Reimbursement Account and the Health Savings Account	Associate Only: \$300 Associate + Dependent(s): \$600	Associate Only: \$300 Associate + Dependent(s): \$600	N/A
Deductible*			
Associate Only	\$2,500	\$1,750	\$1,000
Associate + Dependent(s)	\$5,000	\$3,500	\$2,000
Out-of-Pocket Maximum			
Associate Only	\$6,550	\$6,550	\$6,550
Associate + Dependent(s)	\$13,100	\$13,100	\$13,100

*Family deductibles are calculated differently for each plan option. See [page 15](#) to learn more.

Note: These plans are in-network only. Out-of-network providers are not covered.



HOW THE MEDICAL PLANS WORK

MEDICAL PLAN CREDITS

IN-NETWORK BENEFITS	HRA Plan	HSA Plan	PPO Plan
Doctor's Office Visit Preventive Care Primary Care Physician (PCP) ¹ Specialist Non-Preventive Lab/X-rays with Office Visits	\$0, no deductible 40%, after deductible 40%, after deductible 40%, after deductible	\$0, no deductible 30%, after deductible 30%, after deductible 30%, after deductible	\$0, no deductible \$30 copay \$60 copay 20%, after deductible
LiveHealth Online Virtual Visit	\$0, no deductible	100% coverage, after deductible, and applicable copay ²	\$0, no deductible
Emergency Room	40%, after deductible	30%, after deductible	\$250 ³ + 20%, after deductible
Urgent Care	40%, after deductible	30%, after deductible	\$60 copay
Mental Health Inpatient Care Outpatient Individual Therapy Visits Outpatient Group Therapy Visits	40%, after deductible 40%, after deductible 40%, after deductible	30%, after deductible 30%, after deductible 30%, after deductible	20%, after deductible \$30 copay/visit \$30 copay/visit
Substance Abuse Inpatient Detoxification Outpatient Individual Therapy Visits Outpatient Group Therapy Visits	40%, after deductible 40%, after deductible 40%, after deductible	30%, after deductible 30%, after deductible 30%, after deductible	20%, after deductible \$30 copay/visit \$30 copay/visit
Copays/Coinsurance For most covered services (In/Out Patient Hospital, Other Outpatient)	40%, after deductible	30%, after deductible	20%, after deductible

¹Including Mental Health office visits.²Effective for a limited period of time, through plan year March 2022, the plan may provide 100% coverage for Virtual Doctor Visits under the HSA.³Copay is waived if admitted to the hospital.

HOW THE MEDICAL PLANS WORK

MEDICAL PLAN CREDITS

PRESCRIPTION DRUGS	HRA Plan	HSA Plan ¹	PPO Plan
Retail: 30-day supply		After deductible:	
Generic	\$10	\$10	\$10
Formulary ² (Preferred)	30% (\$40 min, \$100 max)	30% (\$40 min, \$100 max)	30% (\$40 min, \$100 max)
Non-Formulary (Non-Preferred)	30% (\$60 min, \$150 max)	30% (\$60 min, \$150 max)	30% (\$60 min, \$150 max)
Mail Order: 90-day supply		After deductible:	
Generic	\$20	\$20	\$20
Formulary ² (Preferred)	30% (\$80 min, \$200 max)	30% (\$80 min, \$200 max)	30% (\$80 min, \$200 max)
Non-Formulary (Non-Preferred)	30% (\$120 min, \$300 max)	30% (\$120 min, \$300 max)	30% (\$120 min, \$300 max)

¹Note, under the HSA Plan, your deductible applies to medical and prescription drug expenses, and you must pay the full cost of your medical and prescription drug expenses until you meet your deductible. However, certain prescriptions on the preventive drug list are not subject to the deductible (see [page 17](#) to learn more). Also note that in the HSA plan, some eligible preventive care prescription drugs are available at no cost. See the Preventive Drug List on the CVS Caremark website. Note, the list is subject to change at any time.

²A list of formulary drugs can be found at [caremark.com](https://www.caremark.com).

Specialty Drugs — Medications for Complex Conditions

Specialty drugs are provided exclusively by CVS Specialty™ Pharmacy. Visit cvsspecialty.com or download the CVS Specialty app from the Apple App Store® or Android Google Play™ Store to manage your prescription.



How the Medical Plans Work

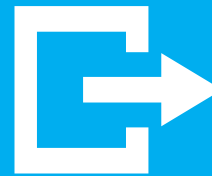
How the Medical Plans are Alike

- Preventive care is covered at 100%.
- Out-of-network coverage is not provided. If you see an out-of-network provider, you will not get any reimbursement from the plan.

How the Medical Plans are Different

Key differences between the plans include:

- Your per-paycheck contributions.
- The deductibles and coinsurance amounts.
- How the family deductible works.
- The type of accounts you use to pay for healthcare expenses:
 - The HRA Plan has a Health Reimbursement Account that helps pay for eligible medical, prescription drug, dental, and vision expenses. Only CarMax may contribute money to this account.
 - The HSA Plan includes a Health Savings Account with a contribution from CarMax that you can use to pay for eligible medical, prescription drug, dental, and vision expenses. You can also contribute to the account, up to annual IRS limits.
 - The PPO Plan allows you the option to elect to participate in the Health Care Flexible Spending Account (HCFSAs). CarMax does not contribute to FSAs.



Learn more about
tax-advantaged accounts
on page 24.

How the Family Deductible Works

If you enroll in the HSA Plan*

You, your spouse/domestic partner, children, or your entire family, must meet the family deductible as a group for the plan's coinsurance to kick in. Either one family member must meet the family deductible, or covered services for all family members combined must meet the family deductible before the plan's coinsurance kicks in and begins to cover expenses for any individual.

If you enroll in the PPO or HRA Plans*

Each covered person has a maximum individual deductible that must be met (up to the family deductible), before the plan's coinsurance kicks in.

See SPD for more detail.

*An Individual Out-of-Pocket Maximum applies separately to each participant, each Plan Year, unless the Family Plan Year Out-of-Pocket Maximum is satisfied.



Teladoc Expert Medical Opinion (EMO)

One of the most stressful moments in life can be receiving a diagnosis for a new health condition. It could be hard to know what to do or where to turn for more information. If you're enrolled in one of our medical plans, Teladoc offers Expert Medical Opinion (EMO) services to you and your family members, providing you access to second opinion services with the nation's leading providers – without having to travel or go see a doctor! EMO is a powerful tool that can help support you and your family through complex or stressful health conditions, at no cost to you!

Key features of the Teladoc Expert Medical Opinion program include:

- **Advice from the nation's leading experts** — brought to you at no cost to confirm your diagnosis and treatment plan.
- **Physician experts** — to answer any questions you have lingering about your circumstances.
- **A physician case manager** — to serve as your dedicated point of contact and advocate. Your physician case manager will personally review your detailed report of the experts' opinions with you and help you digest any new information you may receive, as well as guide you to the best next steps in your health journey.
- **Critical case support** — if you've been admitted to the hospital.



When You Need a Prescription

With all CarMax medical plans, you will have prescription drug coverage through CVS Caremark™. You can choose to get your prescription from a network retail location or from the CVS Caremark Mail Order Program. Find a network pharmacy or learn how to get started with the Mail Order program at [caremark.com](https://www.caremark.com).

Remember, there is no out-of-network prescription drug benefit in any of the medical plans. If you get your prescription filled at an out-of-network pharmacy, you will not be reimbursed by the plan.

1 What you pay for preventive prescriptions

In all the Anthem plans, prescriptions approved for preventive care may be covered with a copay, even before meeting your deductible. Some eligible preventive care prescription drugs are available at no cost. A list of these prescription drugs can be found on [caremark.com](https://www.caremark.com).

2 What you pay for non-preventive prescriptions

With the HSA Plan:

If your prescription is included in the CVS Caremark Preventive Drug List, your prescription will be subject to the standard copay or coinsurance (including minimums and maximums), even if you have not yet met your deductible. Some eligible preventive care prescription drugs are available at no cost.

See the Preventive Drug List on the CVS Caremark website. Note, the list is subject to change at any time.

PLAN	Your costs
HSA Plan	Your deductible applies to prescription drug expenses, and you must pay the full cost of your prescriptions until you meet your deductible – except for generic prescriptions on the CVS Caremark Preventive Drug List.
HRA and PPO Plans	You will have a copay or coinsurance even if you have not met your deductible.



3

Maintenance prescriptions

Medications taken for ongoing, chronic conditions like high blood pressure or diabetes

ALL maintenance prescriptions must be purchased through the CVS Caremark Maintenance Choice program. Choose to get your prescription by mail or at your local CVS pharmacy. Information about Maintenance Choice can be found at [caremark.com](https://www.caremark.com).

4

Specialty drugs

Medications for complex conditions

Specialty drugs are provided exclusively by CVS Specialty™ Pharmacy. Visit cvsspecialty.com or download the CVS Specialty app from the Apple App Store® or Android Google Play™ Store to manage your prescription.

5

Save money on your prescriptions!

- **Go for generics first.** If the brand name drug you are prescribed has a generic equivalent or generic exact alternative, the plan may only cover the generic alternative, unless you or your doctor obtain pre-authorization.
- **Pay for prescriptions with a tax-advantaged account.** You can use your Health Savings Account or HCFSA to save and budget for your prescriptions. If you enroll in the HRA Plan, your Health Reimbursement Account will be automatically charged for eligible medical expenses, and you'll receive a debit card to pay for eligible prescription drug, dental, and vision expenses.



Medical Plan Credits

CarMax is committed to helping you be as healthy as possible, and all associates are encouraged to make a commitment to take positive steps toward improving it. Associates enrolled in an Anthem medical plan and their covered spouse/domestic partner are both eligible for a Medical Plan Credit for completing healthy actions through Anthem Engage Wellbeing.

You and your spouse/domestic partner will need to complete the online Health Assessment, which is a confidential questionnaire that reveals health risks based on your answers to questions about lifestyle habits, such as how you eat and how active you are.

Participation is completely voluntary, and your results are confidential. If needed, we will accommodate the recommendations of your doctor. Please see the Commitment to Health Policy and the Notice Regarding Employer Wellness Program documents available at benefits.carmax.com.

IF YOU COMPLETE THE HEALTH ASSESSMENT	Savings per paycheck	Savings for entire plan year
Associate Only	\$23.08	\$600
Associate + Spouse/Domestic Partner	\$46.16	\$1,200



Dental Plan

Our dental plan is a PPO plan administered by Aetna. It covers preventive care, as well as some basic and major services. The plan also offers out-of-network benefits, but you'll save money when you see an in-network dental provider. Visit the Dental page on benefits.carmax.com for more details. To find an in-network dental provider, call **866-498-5004** or visit aetna.com.

COVERAGE

In-Network Benefits

Preventive Care

- Office Visit for Oral Examination
- Bite-Wing X-rays (twice per year)
- Prophylaxis, including scaling and polishing
- Fluoride, for children under age 19
- Sealants, for children under age 15

The plan pays 100% of the costs

Plan Year Deductible

\$50 per person, \$100 maximum per family

Annual Benefit Maximum (per covered individual, excludes Orthodontic benefits)

\$2,000

Basic Restorative Care

- Non-Preventive Dental Office Visit
- Amalgam and Composite Fillings
- Diagnostic X-rays
- Stainless Steel Crowns
- Endodontic Services
- Basic Periodontics Services
- Basic Oral Surgery
- Restorative Dentistry
- General Anesthesia

You pay 20%, after deductible

Major Restorative Care

- Full and Partial Dentures
- Inlays, Onlays, and Crowns (other than Stainless Steel)
- Major Periodontics Services
- Major Oral Surgery

You pay 50%, after deductible

Orthodontic Care

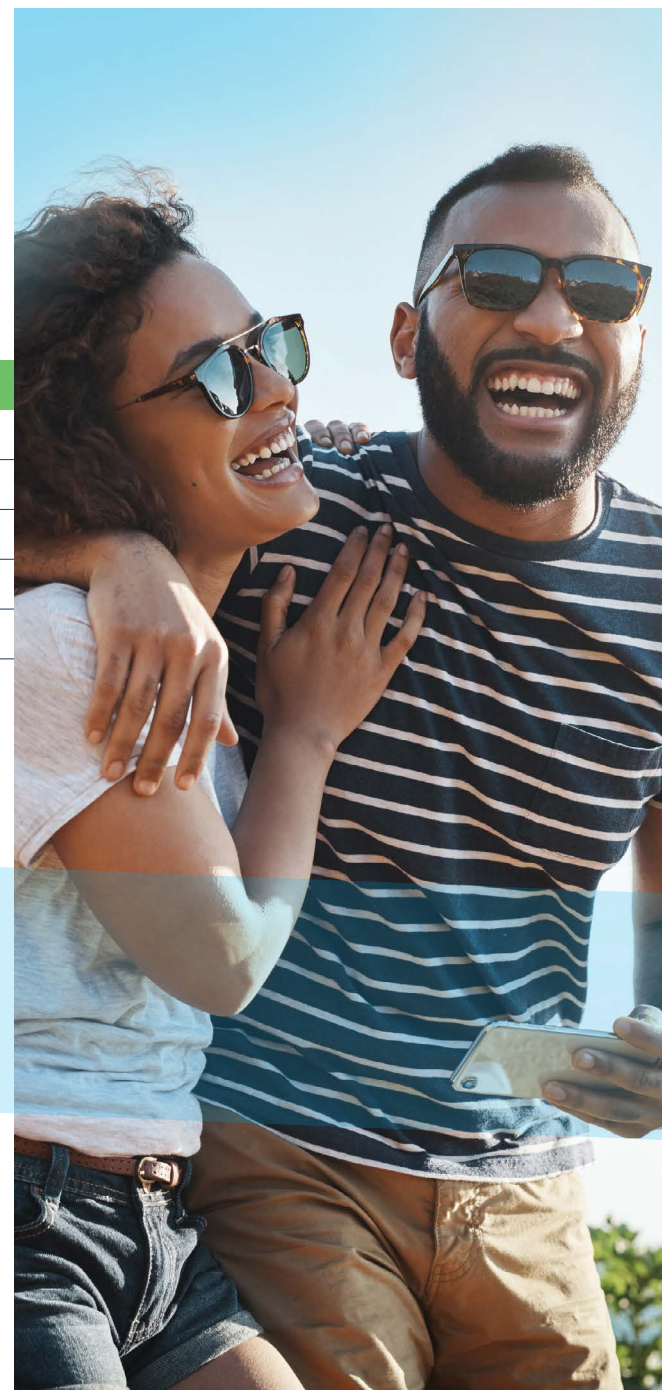
You pay 50%*, after deductible

*Subject to lifetime maximum of \$2,000, per covered individual.



2021 Dental Plan Bi-Weekly Rates

COVERAGE	Aetna Dental Plan
Associate Only	\$12.06
Associate + Child	\$24.15
Associate + Children	\$32.60
Associate + Spouse/Domestic Partner	\$24.15
Associate + Family	\$41.16



Vision Plan

The EyeMed Vision Care Plan includes coverage for eye exams, contacts, lenses, and frames for each plan year. The plan also offers out-of-network benefits, but you'll save money when you see an in-network vision provider.

Visit the Vision page on benefits.carmax.com for more information. To find an in-network vision care provider, call **866-723-0514** or visit eyemedvisioncare.com and click "Select Network."

COVERAGE	In-Network Benefits
Eye Exam <i>One routine exam per plan year dilation and eye exam refraction</i>	\$10 copay
Contact Lens Fit and Follow Up <i>After a comprehensive eye exam has been completed</i> <ul style="list-style-type: none">■ Standard Contact Lens Fitting■ Premium Contact Lens Fitting	Fitting and 2 follow-up visits paid in full 90% of retail, then \$40 allowance
Eyeglass Frames <i>One pair of frames per plan year, up to \$150 (see page 23)</i>	80% of balance over \$150 allowance
Eyeglass Lenses <i>In lieu of contacts; one set of lenses per plan year</i> Standard Uncoated Plastic Lenses <ul style="list-style-type: none">■ Single Vision■ Bifocal■ Trifocal■ Lenticular Lens Options <ul style="list-style-type: none">■ Standard Progressive■ Premium Progressive Lens■ UV 400 Coating■ Tints■ Standard Scratch Resistance■ Standard Polycarbonate■ Standard Anti-Reflective Coating Other Add-Ons and Services	\$0 copay \$0 copay \$0 copay \$0 copay \$65 copay \$65 copay, plus 80% of retail less the \$120 allowance \$15 copay \$15 copay \$15 copay \$40 copay \$45 copay 80% of retail



COVERAGE

In-Network Benefits

Contact Lenses or Other Packages

*In lieu of eyeglass lenses; one set per plan year
(see details below)*

■ Contact Lenses — Conventional	85% of balance over \$150 allowance
■ Contact Lenses — Disposable	100% of balance over \$150 allowance
■ Medically Necessary Contacts	Paid in full by the plan

Special Frame and Contact Lens Allowances

For frames

Use the EyeMed Freedom Pass in conjunction with your EyeMed frame benefit to receive up to a \$220 allowance when you purchase any available frame of your choice at a Target® Optical location.

For contact lenses

If you purchase your contact lenses on [contactsdirect.com](https://www.contactsdirect.com), you receive an additional \$20 towards your contact lenses allowance, giving you up to a \$170 allowance.

2021 Vision Plan Bi-Weekly Rates

COVERAGE

EyeMed Vision Plan

Associate Only	\$2.76
Associate + Child	\$5.10
Associate + Children	\$7.69
Associate + Spouse/Domestic Partner	\$5.52
Associate + Family	\$8.27



Tax-Advantaged Accounts

Your tax-advantaged accounts will be administered by Anthem. You have the option to save in several accounts to help you pay for eligible healthcare and dependent day care expenses. See the chart below to learn more. Part-time associates are not eligible to participate in tax-advantaged accounts, except for the Day Care Savings Account (DCSA).

The plan year runs from March 1, 2021 to February 28, 2022. This is especially important if you're planning to contribute to a Flexible Spending Account (FSA). See [page 25](#) to learn more.

See [page 25](#) to find out what actions to take **today** with your current tax-advantaged accounts.

TAX-ADVANTAGED ACCOUNTS	Health Reimbursement Account	Health Savings Account	Health Care FSA (HCFSA)	Limited Purpose FSA (LPFSA)	Day Care Savings Account (DCSA)
Available if you don't participate in a CarMax Medical Plan	No	No	Yes	No	Yes
Available if you enroll in the HSA Plan	No	Yes	No	Yes	Yes
Available if you enroll in the HRA Plan	Yes	No	Yes	No	Yes
Available if you enroll in the PPO Plan	No	No	Yes	No	Yes
CarMax contributions	\$300 Associate Only \$600 Associate + Dependent(s)/Family	\$300 Associate Only \$600 Associate + Dependent(s)/Family	None	None	None
You can contribute funds up to the IRS annual maximum	No	\$3,300 Associate Only* \$6,600 Associate + Dependent(s)/Family* Additional \$1,000 contribution allowed if age 55 and over	\$2,750, or maximum IRS allowable limit	\$500	\$5,000 or maximum IRS allowable limit
Your per-paycheck contributions reduce your taxable income	N/A	Yes	Yes	Yes	Yes

*Limits shown include CarMax's contribution to the Health Savings Account and are applied on a calendar year basis.



TAX-ADVANTAGED ACCOUNTS	Health Reimbursement Account	Health Savings Account	Health Care FSA (HCFSA)	Limited Purpose FSA (LPFSA)	Day Care Savings Account (DCSA)
Contributions earn interest on a tax-deferred basis and can build long-term savings	No	Yes, may build long term savings	No	No	No
Contributions roll over year-after-year	Yes, as long as you continue to enroll in the HRA Plan	Yes	Yes, up to \$550 as long as you elect to continue to participate	Yes, up to \$500 as long as you elect to continue to participate	No
You can change contribution elections anytime during the plan year	No	Yes	No	No	No
You can take your account with you if you leave CarMax	No	Yes	No	No	No
You can spend before available funds are deposited	No	No	Yes	Yes	No
Funds are available for eligible medical, dental, and vision expenses	Yes, money is automatically deducted for eligible medical expenses; you'll get a debit card to use for eligible prescription drug, dental, and vision expenses	Yes	Yes	Dental and vision only	No
Funds are available for eligible child and elder day care expenses incurred to enable you to work	No	No	No	No	Yes

Important Things to Know About Tax-Advantaged Accounts

You must enroll and elect your contribution amount during Open Enrollment in order to participate in the HCFSA, LPFSA and/or DCSA during the 2021 plan year. Your current election will not carry over. If you do not make an election during Open Enrollment, you will not be able to participate unless you have a qualifying life event. You may enroll or change your contribution in the Health Savings Account at any time during the year.



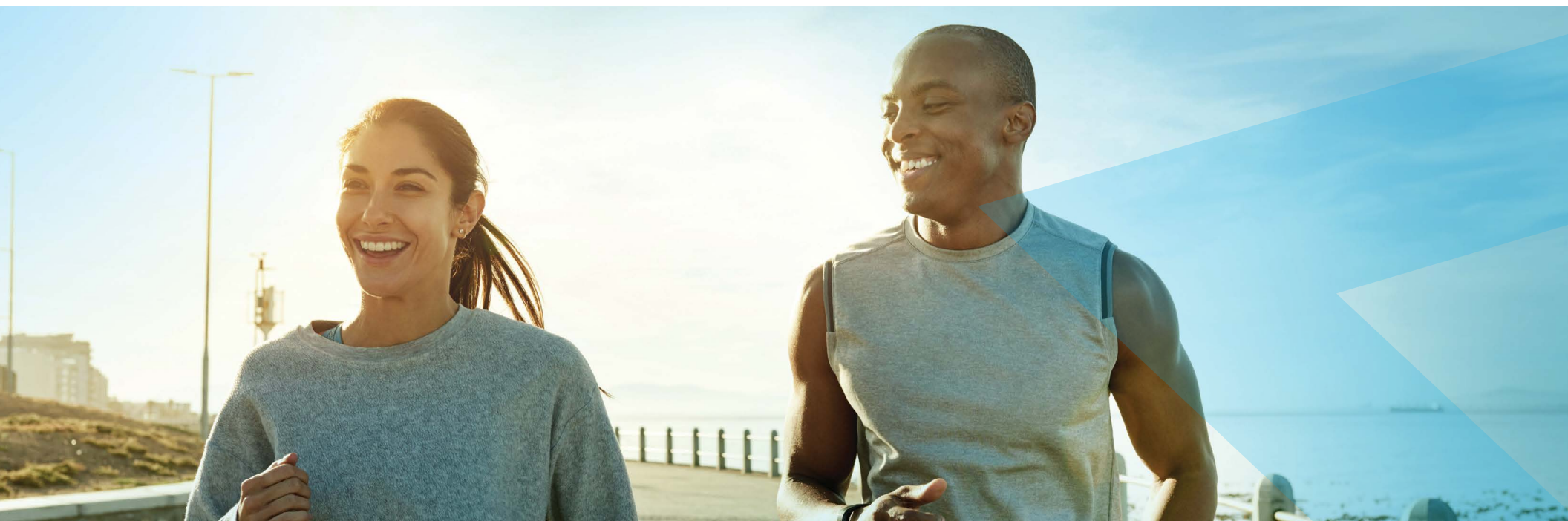
Health Reimbursement Account (HRA)

The HRA Plan includes a Health Reimbursement Account, to help you pay for eligible medical, dental, vision, and prescription drug expenses. With the Health Reimbursement Account:

- Only CarMax can contribute to the account. The company contribution is prorated for new hires and mid-year enrollments.
- You don't own the account, so if you leave the company or stop participating in this plan, you will forfeit these funds.
- Money in the account is automatically deducted for medical expenses – however, you may use your HRA card for dental, vision, and prescription drug expenses.
- At the end of the plan year, any unused dollars roll over to the next plan year as long as you continue to enroll in the HRA Plan.



See [page 25](#) to find out what actions to take **today** with your current tax-advantaged accounts.



Health Savings Account (HSA)

Opening Your Health Savings Account (HSA)

If you elect the HSA Plan for your medical coverage, you are also eligible for a company contribution to your Health Savings Account. However, you must enroll in the Health Savings Account in order for CarMax to contribute. You do not need to contribute to the account to receive the CarMax contribution. In order to enroll, log into Workday® during Open Enrollment, or select “Change Benefits” > “HSA Contribution Change” at any time after the new plan year starts. Once you complete either of those actions, CarMax will establish your account with Anthem. If you are currently enrolled in the Anthem HSA, and you **do not** re-enroll in the Anthem HSA Medical Plan, your account will transfer to a retail account and may be subject to a per account per month fee.



See [page 25](#) to find out what actions to take **today** with your current tax-advantaged accounts.

Who can have a Health Savings Account?

You can have an account if you enroll in the HSA Plan administered by Anthem, as long as **you are not**:

- Enrolled in other health coverage that is not HSA-compatible (in accordance with IRS guidelines).
- Enrolled in a Health Reimbursement Account or Health Care Flexible Spending Account (HCFSA).
- Listed as a dependent on another person's tax return.
- Currently enrolled in Medicare.
- Receiving any health benefits from the Veteran's Administration (or one of their facilities including prescription drugs) for a non-service related condition in the past three months.

Your Health Savings Account Debit Card

You can use this debit card to pay for eligible expenses. Remember to keep your receipts to prove you used the funds for eligible expenses. CarMax will pay your monthly banking fee on your account (excluding any fee associated with the investment portion of your Health Savings Account).



Flexible Spending Accounts (FSAs)

Health Care FSA (HCFSA) and Limited Purpose FSA (LPFSA)

You'll receive an Anthem FSA debit card in your home mail to use to pay for eligible expenses, or you can choose to file a claim to reimburse yourself.

For both FSAs, claims for expenses incurred between March 1, 2021 and February 28, 2022 must be submitted for reimbursement no later than May 29, 2022.

Use it or lose it! Any amount over \$550 (HCFSA) or \$500 (LPFSA) that you don't use will be forfeited at the end of this plan year's runout period (May 29, 2022). You may rollover up to \$550 (HCFSA) or \$500 (LPFSA) as long as you elect to participate in a health FSA plan; however, any unused funds will be forfeited.



See [page 25](#) to find out what actions to take **today** with your current tax-advantaged accounts.



Day Care Savings Account (DCSA)

Day Care Savings Accounts work differently than Health Savings Account and FSAs, because you can only use the account for eligible child and elder day care services.

- If you elect to save in the account, you will receive a debit card as you would with the Health Savings Account and FSA.
- You'll pay the cost of eligible expenses and submit a claim to Anthem for reimbursement from your account.
- Claims for expenses incurred during the current plan year must be submitted for reimbursement no later than May 29, 2022.
- Unlike the HCFSA, you can only receive a reimbursement when funds are available in your account.



Support Programs

Virtual Doctor Visits

LiveHealth® Online

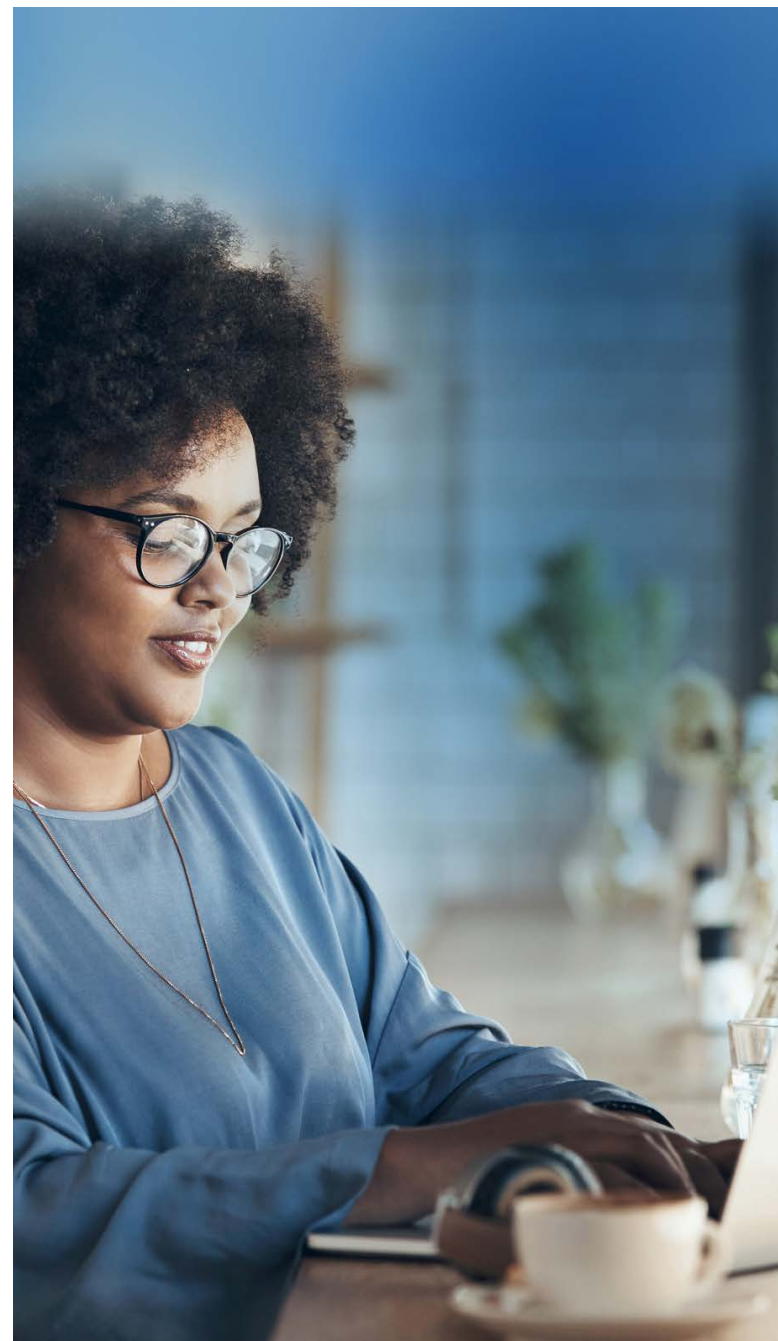
LiveHealth Online is there for you, whether you're home in the middle of the night or on a road trip. LiveHealth Online offers low cost face-to-face conversations with a doctor or therapist on your computer or mobile device. When you use LiveHealth Online, you pay:

- **HRA Plan:** \$0
- **HSA Plan:** 100% coverage, after deductible, and applicable copay¹
- **PPO Plan:** \$0

¹Effective for a limited period of time, through plan year March 2022, the plan may provide 100% coverage for Virtual Doctor Visits under the HSA.

Once you sign up for the service and log in, you'll see a list of doctors available and ready to help you 24 hours a day, seven days a week. They can diagnose, recommend treatment, connect you to a licensed therapist or psychiatrist, and prescribe medication (in most states) for many common medical and mental health conditions such as:

- Cold and flu
- Allergies
- Sinus infections
- Bronchitis
- Pinkeye and other eye infections
- Urinary tract infection
- Depression
- Anxiety
- Stress



Employee Assistance Program (EAP)

Life's pressures can affect your physical, emotional, and mental health. The EAP, through Anthem, can help you find the resources you need to get back on track. They can help you with everyday problems and questions, big or small. And, connect you and everyone who lives in your home to the support and referral services you need — day or night, at no extra cost.

The EAP is available for all CarMax associates and members of their household, regardless of enrollment in other benefits.

To get help, call **833-290-2480**. If online help is more your style, visit [anthem.com](https://www.anthem.com) for articles, educational materials, tips, tools, and more, covering topics like:

- Meeting the needs of work and family
- Finding child and elder care
- Handling grief and loss
- Managing your budget
- Addressing addiction and recovery
- Dealing with identity theft



Care@Work

Life happens — whether it's school closures, sick nannies, aging parents who need help, or pets who could use some mid-day love — now you have help!

Care@Work by Care.com is an employee benefit that helps manage your family care needs while balancing work.

Enroll today to learn more! Enroll and log in to your account through kmx.care.com or the Care@Work app to get started.

For more information, talk to a member of your HR department. You can also contact Care@Work directly by calling **855-781-1303** or emailing careteam@care.com.



Commuter Benefits

CarMax offers a Commuter Program for transit and parking expenses for getting to and from work. Visit the Commuter policy on benefits.carmax.com to determine if your work location is included.



Voluntary Benefits

YouDecide offers voluntary programs that can help you save money and offset healthcare expenses related to illness or injury. If you choose to enroll, premiums are paid via per-paycheck deductions. You will be able to enroll in any of the following voluntary, supplemental medical insurance plans at discounted group rates, for coverage to be effective March 1, 2021.

Program features for Accident, Critical Illness, and Hospitalization Insurance:

- Cash benefits are paid directly to you.
- Coverage is available for you, your spouse/domestic partner, and dependent children.
- Coverage is portable — you can take it with you if you change jobs or retire.
- Premiums are paid through convenient payroll deduction.
- Coverage is guaranteed issue, so you never have to answer medical questions.

Accident Insurance provides cash payments for emergency treatment, follow-up treatment, hospitalization, and accidental death associated with any accident that occurs while off the job.

Critical Illness pays a lump-sum benefit directly to you if you are diagnosed with a covered condition. You can use this money however you choose.

Hospitalization (Hospital Indemnity) Insurance helps pay the out-of-pocket costs associated with a hospital stay for covered accidents and sickness, including benefits for inpatient and outpatient services. The plan is designed to provide financial assistance to enhance your primary coverage.

NOTE: If you wish to participate in these voluntary programs, you must enroll through the *YouDecide* (third-party vendor) portal during Open Enrollment (January 11 – January 27, 2021). Note that you can cancel any of these plans at any time.

We offer the following for year-round enrollment:

- Identity Theft Protection
- Auto and Home/Renter's Insurance
- Student loan refinancing programs
- Disaster Mortgage Insurance
- Pet Insurance
- Prepared Meal Delivery Service
- Discounted Gym Memberships



How to Enroll in Voluntary Benefits

If you enroll in the medical, dental, or vision plans in Workday®, your benefits confirmation page will display a link to the Voluntary Benefits enrollment portal. Or, visit youdecide.com/carmax and register by creating a username and password. You can also enroll by going to benefits.carmax.com and clicking the *YouDecide* portal link on the “Voluntary Benefits” page.



Questions?

If you have a question or need assistance, call a *YouDecide* advisor at **800-598-0254**, 8 a.m. to 7 p.m. (ET), Monday – Friday, or email advisor@youdecide.com.

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.



Contacts

If you need more information or copies of the Open Enrollment materials, please contact the MYKMXHR Service Center at **888-695-6947** or visit benefits.carmax.com.

BENEFIT	Contact Information
Eligibility and Benefits Questions MYKMXHR Service Center	888-695-6947 benefits.carmax.com
Medical Anthem	Anthem Health Guides 833-290-2480 anthem.com
Prescription Drugs CVS Caremark	855-361-8564 caremark.com
Engage Wellbeing	Register at engage-wellbeing.com , then download the app from the Apple App Store® or Android Google Play™ Store. Help Desk: 1-800-596-6994
Dental Aetna	866-498-5004 aetna.com
Vision EyeMed	866-723-0514 eyemedvisioncare.com
Health Reimbursement Account, Health Savings Account, Health Care Flexible Spending Account, or Day Care Savings Account Anthem	Anthem Health Guides 833-290-2480 anthem.com
Voluntary Benefits <i>YouDecide</i>	800-598-0254 YouDecide.com/carmax
Concierge Cancer Care (C3) and/or Cleveland Clinic Cardiac Concierge Anthem	833-290-2480 Register at engage-wellbeing.com , then download the app from the Apple App Store® or Android Google Play™ Store. Help Desk: 1-800-596-6994
LiveHealth Online®	888-548-3432 livehealthonline.com
Care@Work	855-781-1303 kmx.care.com
Commuter Benefits Anthem	833-290-2480 anthem.com
Life Insurance Prudential	855-253-9101
Long-Term Disability Absence One	855-253-9101



Disclosures

The following documents are available at benefits.carmax.com:

- Benefits Enrollment Terms and Conditions
- Summaries of Benefits and Coverage
- Uniform Glossary of Health Coverage and Medical Terms
- Health Insurance Marketplace Coverage Options Notice
- Dependent Eligibility Guidelines — Medical, Dental, and Vision Plans
- Change in Status Events
- HIPAA Privacy Notice
- Notice of Employer Wellness Program

Please read these documents carefully. When you enroll in CarMax benefit plans, you agree that you understand and accept the Enrollment Terms and Conditions.

State Children's Health Insurance Program (SCHIP) Special Enrollment Provisions

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage under your Plan, your state may have a premium assistance program that can help pay for coverage, using funds from its Medicaid or CHIP programs. For more information about these programs, please see your Open Enrollment materials and the SCHIP Notice available at benefits.carmax.com.

Women's Health and Cancer Rights Act of 1998

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, including lymphedema

Coverage for these services is subject to deductible and coinsurance provisions just like other medical or surgical services covered by the plan.

The information in this guide merely summarizes key Plan features and does not supersede any terms of the legal Plan Documents, which govern in the case of any inconsistencies, except for changes highlighted in this Enrollment Guide, which serves as the SMM notice of plan changes until a revised SPD is issued. Please refer to the **Plan Highlights and Summary Plan Descriptions** for each plan for more information. The benefits program discussed in this guide may be amended in whole or in part or eliminated by CarMax in its absolute discretion at any time, for any reason.

ANTHEM 2020

