



CAR•TOYS
A better way to go.

Your Benefits Amplified

**BENEFIT GUIDE
2023-24**



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Benefits at Your Fingertips

- Access your health care insurance policy details and contact information while on the go! With the MyBenefits2GO app, you can:
- Link to carrier apps
 - Access plan documents
 - Share policy details with your family
 - Access the Benefit Resource Center (BRC)

The MyBenefits2GO app is available on the App Store and Google Play. Enter the code: **X45704**.

Have a Benefits Question? Contact the Benefit Resource Center (BRC)

If you have questions about your benefits or concerns regarding a claim payment or appeal, the Benefit Resource Center (BRC) is available to help you and your family members. The center is open Monday through Friday, 8:00 a.m. to 5:00 p.m. (Pacific Time). All calls are confidential.

Benefit Resource Center (BRC)
866-468-7272
BRCWest@usi.com



Welcome to Your Benefits!

Car Toys is committed to providing you and your family with valuable benefits and opportunities. To reward your hard work and dedication, we continually look for ways to enhance your overall compensation package. We are pleased to offer generous benefits and valuable health and wellness resources at competitive rates.

We invite you to take a close look at the information provided in this guide to learn more about the benefit programs offered to you and your family. Taking the time to research your options now will help you choose the plans that best meet your family's needs now and in the future.

Eligibility

Full-time employees working at least 30 hours per week are eligible for benefits on the **first of the month following 2 consecutive months** of employment.

Part-time employees working variable hours will be reviewed after 12 full months of employment to determine eligibility for benefits under the Affordable Care Act provision.

Moving from Part-time to Full-time Status

Employees who change from part-time to full-time status will be eligible for benefits on the first of the month following 2 full months as a full-time employee.

Moving from Full-time to Part-time Status

Employees can retain their medical benefits for the remainder of the stability period under the Affordable Care Act provisions. Contact your Benefits Team for more details.

Dependents

You may enroll eligible dependents in many of the same plans you choose for yourself. Eligible dependents include:

- Your legal spouse or domestic partner*
- Your children up to age 26 regardless of student, dependent, or marital status

**If you are electing coverage for your domestic partner, you must complete an Affidavit of Domestic Partnership available at cartoysbenefits.com. Due to IRS regulations, any premium you pay on your non-tax domestic partner's behalf will be taken out of your paycheck on a post-tax basis, and any employer contribution will be imputed as income to you.*



Need Benefits Info?

Visit cartoysbenefits.com or call the BRC at 866-468-7272

Action Required:

All benefit eligible employees are required to either enroll in or waive benefit coverage during your initial eligibility period and during Open Enrollment each year.

When to Enroll

As a new hire, you can proactively enroll online 45 days before your eligibility date at cartoysbenefits.com, to ensure your coverage is not delayed. You must enroll in coverage within 30 days after your eligibility date or during the annual Open Enrollment period.

Enroll in or Waive Benefits

Enrolling in benefits or waiving coverage is quick and easy. Follow the prompts below to get started. Call the BRC at **866-468-7272** if you have any questions about your benefits. Contact the HR Benefits Team for any technical issues when enrolling at BenefitsAdministrators@cartoys.com.

Enroll Online Using BenefitElect

- Go to cartoysbenefits.com (use Chrome or Firefox as your web browser).
- Select the Enroll Now page, then click the Enroll Now button to be taken to BenefitElect.
- On BenefitElect, click *Register* or *Login* in the upper right corner.
 - If you are a **new user**, register for a new account by following the prompts. You must enter your information correctly to register. Verify your new account by clicking the activation link sent to your email. After registering, return to the home page and log in using your new user name and password.
 - If you are a **returning user**, log in using your username and password.

Enroll in or Waive Benefits

- You will be guided to elect the benefits you wish to be enrolled in for the 2023-24 plan year.
- You must reach the confirmation page to complete and finalize your elections.
- Enroll, make changes (during Open Enrollment), and view your current coverage at cartoysbenefits.com.
- You can also enroll in or waive benefits from your mobile device.

Insurance Providers for the 2023-24 Plan Year

Medical & Prescriptions

Aetna

Dental

Aetna

Vision

Vision Service Plan (VSP)

Company Paid Life/AD&D

Unum

Voluntary Life, Short-Term & Long-Term Disability

Unum

Employee Assistance Program

Unum Work/Life Balance

401(k)

Transamerica

Flexible Spending Accounts

Navia Benefit Solutions

Voluntary Critical Illness, Accident & Hospital Indemnity

Unum



Waiving Coverage

Due to the Affordable Care Act (ACA), you must verify if you are enrolling in or waiving healthcare coverage. If you do not enroll in Car Toys benefits, you must waive coverage online at cartoysbenefits.com. The Car Toys medical plans qualify as having minimum essential coverage and meet the affordability provision per ACA regulations.

Making Changes

The choices you make when you are first eligible are in effect until June 30, 2024. Once you enroll in coverage, you must wait until the next Open Enrollment period to change your benefits or add or remove coverage for dependents, unless you experience a Qualifying Life Event as defined by the IRS.

Qualifying Life Event Examples

- Marriage, divorce, or legal separation
- Birth or adoption of an eligible child
- Death of a spouse or dependent
- Change in your spouse or domestic partner's work status that affects their benefits
- Change in your work status that affects your benefits
- Change in residence or worksite that affects your eligibility for coverage
- Change in your child's eligibility for benefits or receiving a qualified medical child support order

Keep in mind: Any change you make to your coverage must be consistent with the change in status. If you fail to notify the Benefits Team of a Qualifying Life Event within 30 days, you will not be allowed to make changes until the next Open Enrollment period in May 2024 for a July 1, 2024 effective date.

You have 30 days from the date of your Qualifying Life Event to make changes to your coverage.



Need Benefits Info?

Visit cartoysbenefits.com or call the BRC at 866-468-7272

Medical Coverage

As a foundation for good health, you have access to three Aetna medical plan options featuring a nationwide network of providers. Find a network provider at [aetna.com](https://www.aetna.com) and select the Open Choice PPO Plan. For questions about your Aetna medical coverage, call **833-313-1969**.

Plan Features	Silver Plan Aetna PPO		Gold Plan Aetna PPO		Premier HSA Plan Aetna QHDHP with HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible Individual/Family	\$4,500 / \$13,500	\$8,500 / \$25,500	\$3,000 / \$9,000	\$5,500 / \$16,500	\$2,250 / \$4,500	\$4,000 / \$8,000
Calendar Year Out-of-Pocket Maximum Individual/Family	\$8,200 / \$16,400	\$16,400 / \$32,800	\$8,200 / \$16,400	\$16,400 / \$32,800	\$5,000 / \$10,000	\$10,000 / \$20,000
Car Toys Annual HSA Contribution Individual/Individual + 1 or more dependents (Family)	N/A		N/A		\$1,000 / \$1,200	
	You pay:		You pay:		You pay:	
Preventive Care	Covered in full	50% after deductible	Covered in full	50% after deductible	Covered in full	50% after deductible
Virtual Visits	\$55 copay (dw)	Not available	\$45 copay (dw)	Not available	20% after deductible	Not available
Primary Care	Visits 1-3: \$55 copay (dw) Visits 4+: 30% after deductible	50% after deductible	Visits 1-6: \$45 copay (dw) Visits 7+: 20% after deductible	50% after deductible	20% after deductible	50% after deductible
Specialist	\$70 copay then 30% after deductible	50% after deductible	\$60 copay then 20% after deductible	50% after deductible	20% after deductible	50% after deductible
Retail Walk-in Clinic	\$55 copay then 30% after deductible	Not covered	\$45 copay then 20% after deductible	Not covered	20% after deductible	Not covered
Urgent Care	\$70 copay then 30% after deductible	50% after deductible	\$60 copay then 20% after deductible	50% after deductible	20% after deductible	50% after deductible
Emergency Room	\$100 copay then 20% after deductible	\$100 copay then 20% after deductible	\$100 copay then 20% after deductible	\$100 copay then 20% after deductible	20% after deductible	20% after deductible
Outpatient Rehab (20 visits/year)	\$70 copay then 30% after deductible	50% after deductible	\$60 copay then 20% after deductible	50% after deductible	20% after deductible	50% after deductible
Inpatient Hospital Services	\$200 copay then 30% after deductible	50% after deductible	\$200 copay then 20% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient Mental Health	\$55 copay (dw)	50% after deductible	\$45 copay (dw)	50% after deductible	20% after deductible	50% after deductible
Chiropractic Care (20 visits/year)	\$70 copay then 30% after deductible	50% after deductible	\$60 copay then 20% after deductible	50% after deductible	20% after deductible	50% after deductible
Prescription Drugs: Retail (up to 30-day supply)						
Generic	\$30 copay	40%	\$25 copay	40%	20% after deductible	
Preferred Brand-Name	\$70 copay	40%	\$60 copay	40%		
Non-Preferred Generic & Brand-Name	50% (dw)	40%	50% (dw)	40%		
Specialty	30% (\$150 max)	Not covered	30% (\$150 max)	Not covered		
Prescription Drugs: Mail Order (up to 90-day supply)						
Generic	\$60 copay	Not covered	\$50 copay	Not covered	20% after deductible	Not covered
Preferred Brand-Name	\$140 copay		\$120 copay			
Non-Preferred Generic & Brand-Name	50% (dw)		50% (dw)			

(dw) = Deductible waived.

How the Health Savings Account (HSA) Works

If you enroll in the Aetna Qualified High Deductible Health Plan (QHDHP), you can open a Health Savings Account through PayFlex to save pre-tax funds for you and your family's health care needs.

What Are the Benefits of an HSA?

- The company contributes **FREE** money to your account!
- You can set aside tax-free* money to pay for health care expenses.
- You may change your contribution amount anytime during the year.
- All unused funds roll over year to year.
- You can grow your savings through investment options.
- The HSA is a personal bank account owned by you. It stays with you, even if you leave the company.
- HSAs make a great retirement savings account.

Are HSAs Really Tax-Free?

Yes! HSAs give you a triple tax advantage:

1. Your contributions to the HSA are not taxed.
2. Payments of qualified expenses are tax-free.
3. Earnings are tax-free.*



How Are Contributions Made to an HSA?

You can contribute pre-tax dollars from your paycheck up to the annual IRS maximums to pay for eligible health care expenses. When you enroll in an HSA, you will receive a debit card that you can use to pay for qualified expenses (i.e., deductible or out-of-pocket expenses paid by you for medical, dental, or vision). You can also submit claims through the Aetna Health app or online at aetna.com.

Car Toys' HSA contribution is based on your coverage level and will be spread over 24 pay periods. If you are a new hire, your employer contribution will be pro-rated based upon your benefits effective date. Both Car Toys and personal HSA contributions cannot exceed the annual IRS maximums.

Plan Year	Coverage Type	Car Toys HSA Contribution	Employee Contribution Limit*
2023	Individual	\$1,000	\$2,850
	Family	\$1,200	\$6,550
2024	Individual	\$1,000	\$3,150
	Family	\$1,200	\$7,100

*Equals the annual IRS maximum excluding the Car Toys contribution.

Employees turning age 55 or over may contribute an additional \$1,000 catch-up contribution.

What About the Fine Print?

To be eligible for an HSA, you must:

- Be covered under a Qualified High Deductible Health Plan.
- Have not received Veterans Administration (VA) benefits within the past three months.
- Not be enrolled in Medicare.
- Not have other non-QHDHP coverage (through a spouse's group plan that offers similar benefits covered by Car Toys' plan) or a Health Care FSA with Car Toys or your spouse's employer.
- Not be claimed as a dependent on another person's tax return.
- Participants who are new to the HSA and have funds in a prior year Health Care FSA must exhaust the funds in the FSA before contributing to an HSA (this includes Car Toys' contribution).

Questions? Refer to **IRS Publication 969** for complete HSA rules.

*State taxes may still apply in CA and NJ. For detailed tax implications of an HSA, please contact your professional tax advisor.



Need Benefits Info?

Visit cartoysbenefits.com or call the BRC at **866-468-7272**

Medical Coverage Highlights

If you have questions about your Aetna coverage, call Car Toys' dedicated Aetna concierge line at **833-313-1969**.

Save \$\$ with the Prescription Mail Order Program

Prescription home delivery services, through Aetna Rx Home Delivery, help reduce trips to the local pharmacy and can save you money with discounted prices. You can receive up to a 90-day supply of medication—usually at a lower cost than what you would pay at a retail pharmacy.

Only certain prescription drugs are available through mail order. Please visit [aetna.com](https://www.aetna.com) for more information.

Note: If you purchase a prescription drug from an out-of-network pharmacy, you are responsible for any difference between what the out-of-network pharmacy charges and the amount Aetna would have paid for the same drug product dispensed by a in-network pharmacy.

Access Your Medical Coverage From Anywhere

Use [aetna.com](https://www.aetna.com) to find tools and information to help you manage your health and benefits, or download the Aetna Health mobile app from the Google Play or App Store.

Understand and manage your benefits

- Review benefits and coverage details specific to your plan.
- See what your health care costs, how much is covered by your plan, and where you are with your deductible and out-of-pocket maximum.
- View and pay claims for your whole family.
- Access your ID card whenever you need it.

Connect to care and stay healthy

- Find in-network providers, including those offering telemedicine services, as well as walk-in clinics and urgent cares near you.
- Get cost estimates before you get care.
- View ratings and reviews of providers.
- Talk with a doctor anytime by phone or video chat.
- Receive personalized reminders to help you improve your health.

See a Doctor From Home with Virtual Visits

Skip the waiting rooms and scheduling hassles. Virtual visits, through Teladoc, put you in control of when and where you access care. You can speak with a licensed physician, psychiatrist, or psychologist 24/7/365 by phone or computer.

Phone consultations and online video visits give you direct access to a licensed medical professional who may be able to:

- Define treatment of common medical conditions, such as colds, flu, bronchitis, allergies, rashes, depression, etc.
- Provide specialist referrals
- Prescribe medication

To schedule an appointment, visit [teladoc.com](https://www.teladoc.com) or call **855-Teladoc (835-2362)**.

Call Aetna's 24/7 Nurseline

Have a question for a nurse? Get access to health information by phone 24/7/365. Call **800-556-1555** or log in to [aetna.com](https://www.aetna.com). With the 24/7 Nurseline, you can:

- Talk with a registered nurse by phone to:
- Learn about health conditions
- Find out more about a medical test or procedure
- Get help preparing for a doctor visit
- Receive emails with videos that relate to the question or topic
- Send an email through your Aetna account for links to health information that address your questions.

Simple Steps to a Healthier Life Online Coaching

It can be hard to fit healthy into your life. But Aetna is here to support you every step of the way.

As an Aetna member, you get the choice of personalized, online coaching programs included with your health plan. Whether you're managing a health risk, overcoming an old habit, or just eating healthier. You choose the goals to work on and the pace to achieve them.

Aetna's Discount Program Saves You \$\$

Log in to your member website at [aetna.com](https://www.aetna.com) to enjoy discounts on these products and services. If you have questions about your Aetna coverage, call **833-313-1969**.

Vision

- Designer frames
- Prescription lenses
- Lens options like scratch coating and tint
- Non-disposable contact lenses, and more
- LASIK laser eye surgery
- Replacement contact lenses, delivered to your door
- Eyeglass chains, lens cases and cleaners, and nonprescription sunglasses

Healthy Lifestyle Choices

- Gym memberships
- Health coaching
- Fitness gear
- Nutrition products
- Wearable fitness devices
- Yoga, meditation, and wellness programs
- Group fitness on demand

Natural Products & Services

Through the ChooseHealthy program, you can save on:

- Therapeutic massage
- Acupuncture
- Chiropractic care
- Nutrition services

At-Home Products

- Blood pressure monitors
- Pedometers and activity trackers
- Electrotherapy TENS units (for pain relief)
- Omron products
- Oral care products (teeth whitening, electronic tooth brushes, Z Sonic toothbrushes, replacement brush heads, and more)

Hearing Products & Services

Hearing Care Solutions

- Discounts on a wide selection of hearing aids
- Three-year supply of batteries, then you can join a discount battery mail-order program
- Free in-office service of hearing aids for one year
- Free routine cleanings and battery door replacements for one year after purchase from the original provider

Amplifon Hearing Health Care

- Discounts on many styles of hearing aids, including programmable and digital hearing aids from leading makers
- Savings on hearing exams and hearing aid repairs
- Free follow-up services for one full year
- Two-year supply of batteries



Need Benefits Info?

Visit [cartoysbenefits.com](https://www.cartoysbenefits.com) or call the BRC at **866-468-7272**



Dental Coverage

Strong teeth and gums are an important part of good health. Car Toys offers you and your eligible dependents dental coverage through Aetna. To find a provider, visit [aetna.com](https://www.aetna.com) and select the “Dental PPO/PDN with PPOII and Extend” plan. If you have questions about your Aetna coverage, call **833-313-1969**.

Plan Features	Aetna PPO Base Plan		Aetna PPO Buy-Up Plan	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Calendar Year Deductible Individual/Family	\$75 / \$225		\$50 / \$150	
Calendar Year Maximum	\$1,250 per covered person		\$2,000 per covered person	
Diagnostic & Preventive Services (x-rays, cleanings, exams)	Covered in full (deductible waived)		Covered in full (deductible waived)	
Basic & Restorative Services (fillings, extractions, root canals)	Covered at 80% after deductible		Covered at 80% after deductible	
Major Services (dentures, crowns, bridges)	Covered at 50% after deductible		Covered at 50% after deductible	
Orthodontia (adults & children)	N/A		Covered at 50% after deductible \$2,000 lifetime maximum (per person)	
Occlusal once every 3 years (night guards - for bruxism only)	Covered at 50% after deductible		Covered at 50% after deductible	

**Note: If you visit an out-of-network provider, you are responsible for any charges above the 95th percentile of usual, customary, and responsible (UCR) limits of your geographic area.*

Vision Coverage

See clearly and keep your life in focus with the voluntary vision plan which includes benefits for eye exams, eyeglasses, and contact lenses with VSP. Visit an in-network doctor to take advantage of higher benefits coverage, or visit an out-of-network provider for a reduced benefit. **Also, VSP members can go to Costco!** You can verify your coverage with your provider by giving them your SSN.

Plan Features	Vision Service Plan (VSP)	
	In-Network	Out-of-Network
	You pay:	Plan reimburses you:
Exam (every 12 months)	\$10 copay	Up to \$45
Frames (every 12 months)	\$200 allowance for wide selection of frames; \$250 allowance for featured frames; 20% savings on amounts over allowance; \$110 Costco frame allowance	Up to \$70
Lenses (every 12 months)		
Single Vision	Covered in full	Up to \$30
Bifocal	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$65
Contact Lenses (every 12 months)	Up to \$60 copay, \$160 allowance	Up to \$105



Your Cost for Health Coverage

Your payroll deductions (taken over 24 pay periods) for medical, dental, and vision coverage are shown below.

Benefit Plan	Employee Only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
Medical				
Silver Plan	\$69.00	\$246.00	\$199.00	\$351.00
Gold Plan	\$102.00	\$329.00	\$268.00	\$467.00
Premier HSA Plan	\$163.00	\$395.00	\$323.50	\$519.50
Dental				
Base Plan	\$8.50	\$19.50	\$21.50	\$32.00
Buy-Up Plan	\$12.50	\$27.50	\$39.50	\$54.00
Vision				
Vision Service Plan (VSP)	\$3.50	\$6.98	\$7.47	\$11.93

Unum coverages are subject to the amount elected and age.





Car Toys Wellness Program

Taking Steps Toward Good Health

At Car Toys, we want to make reaching your wellness goals easy and attainable. To help you get the results you want, we are pleased to offer a wellness and rewards program, through Aetna, to support your efforts in developing and maintaining a healthy lifestyle.

Nurture Your Body & Mind with the Strong and Smart Program

The Strong and Smart program encourages you to care for your mind and body. It offers digital tools to help restore your physical and mental well-being, anytime, anywhere.

Keep Your Body Tuned

Strong and Smart partners with Hinge Health to teach you how to:

- Build strength with specific exercises
- Increase flexibility with stretching
- Ease joint and back pain, and learn tips to recover from musculoskeletal injuries
- Add healthy habits to your life
- And much more

Download the Hinge Health app and take a survey to get content tailored to you.

Steady Your Mind

Mental well-being resources are available to help you:

- Better manage stress and practice relaxation exercises
- Handle challenging customers
- Get through the day with tips to improve diet and energy
- Improve sleep
- And much more

With Smart and Strong, you can conquer your world, but you're never alone. Access these resources through your member portal at aetna.com.



Get Rewarded with Simple Steps to a Healthier Life

Health is a major key to building the life of your dreams, and the Simple Steps To a Healthier Life program is here to help. In just a few steps, you get access to online wellness programs that you can tailor to your interests and health goals! Enjoy unmatched support and start as small or as big as you want.

Pursuing Health Pays

When you register with Aetna, you will receive a **\$50 gift card** just for taking the first step.

To get started, simply:

- Log in to your member website at aetna.com.
- Complete or update your health assessment.
- Choose from over 50 program options or take Aetna's program recommendation to improve your health and feel your best.

Flexible Spending Accounts (FSA)

Pay for Health & Dependent Care Expenses with Pre-Tax Funds

Flexible Spending Accounts, administered by Navia Benefit Solutions, offer a smart way to stretch your dollars by setting aside pre-tax dollars to pay for eligible health care and dependent care expenses. Each year, you must elect the annual amount you want to contribute to each account. Your contributions will be deducted pre-tax from your paycheck, which helps reduce your taxable income.

	Health Care FSA*	Dependent Care FSA
Eligibility	Eligible employees NOT enrolled in the Premier HSA medical plan	Eligible employees
Contribution Limits	\$120 minimum \$3,050 maximum	\$250 minimum \$5,000 maximum (\$2,500 if married and filing separately)
Eligible Expenses*	Health care plan deductibles, copays, coinsurance, and prescriptions, including dental and vision hardware and expenses such as chiropractic, massage, acupuncture, and more	Daycare for children age 12 and under, disabled children, and dependent adults (can be used to pay a family member)
Availability of Funds	The full annual amount you elect is available on your plan effective date	You can be reimbursed up to the amount available in your account
Payment or Reimbursement Options	Navia debit card or reimbursement	Submit for reimbursement
Plan Year	July 1, 2023 – June 30, 2024	
Deadline for Services	Services must be incurred by September 15, 2024	
Deadline for Submission for Reimbursement	Reimbursement must be submitted by September 30, 2024	
Rollover Options	Unused funds do not rollover to the next plan year	

**Refer to IRS Publication 502 and 503 for a complete list of eligible expenses.*

Easy Online Claims Submission

You can submit claims for your FSAs online through your Navia account. Simply log in to your account at naviabenefits.com to enter your claim information, attach documentation, and submit the claim.

Download the MyNavia App

Whether you're at the doctor's office or on vacation, the MyNavia App allows you to manage and access your benefits right from your smartphone. Search MyNavia on the App Store or Google Play and download the app to get started.





Need Benefits Info?

Visit cartoysbenefits.com or call the BRC at 866-468-7272

Life and AD&D Insurance

Protecting You & Your Loved Ones

Life and Accidental Death and Dismemberment (AD&D) insurance, through Unum, provide financial security to you and your family if you become seriously injured or pass away.

Company Paid Basic Life and AD&D Insurance

As an eligible employee, you receive Basic Life and AD&D insurance in the amount of \$10,000. Basic Life and AD&D is provided by the company at no cost to you.

Voluntary Life and AD&D Insurance

In addition to Basic Life and AD&D, you may buy Voluntary Life and AD&D coverage for yourself, your spouse, and your child(ren) at discounted rates. Guaranteed issue coverage is only available during your initial eligibility period.

Benefit Features	Voluntary Life and AD&D Options*		
	Employee	Spouse	Dependent Child(ren)
Coverage Options	\$10,000 increments	\$5,000 increments	\$10,000
Maximum Coverage	5x annual earnings or \$500,000	\$250,000 (cannot exceed 50% of employee coverage)	\$10,000
Guaranteed Issue Amount	\$200,000	\$30,000	\$10,000
Guaranteed Issue Period	Within 30 days of benefits eligibility or a qualifying life event		

*Evidence of Insurability (EOI) may be required.

How Much Voluntary Life and AD&D Insurance Should I Buy?

When deciding how much Voluntary Life and AD&D coverage to buy, consider the following:

- 1) How much will your dependents need to pay debts, such as a mortgage, car loan, or credit card balances?
- 2) How much do your dependents need to maintain their current standard of living?
- 3) What kind of future would you like to provide for your dependents or others who depend on you for financial support?

Choosing a Beneficiary

You may choose anyone to be the beneficiary of your Life and AD&D policy in the event of your death or serious injury. Review your beneficiary designation periodically to ensure it reflects your current wishes. You may change your beneficiary anytime at cartoysbenefits.com.





Planning on expanding your family this year?

Consider enrolling in Short-Term Disability for income protection during your maternity leave.

Voluntary Disability Coverage

Income Replacement When You Need It Most

If you experience an injury or illness that prevents you from working, Voluntary Disability coverage, through Unum, provides partial income replacement to assist you financially. Coverage is optional and premiums are deducted from your paycheck.

Short-Term Disability (STD)

Short-Term Disability coverage provides you with a portion of income replacement if you are unable to work due to a non-work-related illness or injury.

STD benefits may be offset by benefits you receive from the state-mandated disability plans in California, New Jersey, New York, Rhode Island, Washington State, or the Commonwealth of Puerto Rico.

Short-Term Disability (STD)	
Percent of Earnings	60%
Weekly Maximum	\$1,000
Elimination Period	14 days
Maximum Duration	13 weeks

Long-Term Disability (LTD)

Long-Term Disability pays you a portion of your earnings if you cannot work for an extended period of time due to a disabling illness or injury. You will continue to receive benefits if you meet the definition of disability or reach Social Security Normal Retirement Age. Benefits are reduced by other sources of disability income you may qualify for such as Social Security and Workers' Compensation.

Long-Term Disability (LTD)	
Percent of Earnings	60%
Monthly Maximum	\$5,000
Elimination Period	90 days
Maximum Duration	Up to Social Security Normal Retirement Age



Need Benefits Info?

Visit cartoysbenefits.com or call the BRC at **866-468-7272**

Employee Assistance Program (EAP)

We recognize that employees may experience issues that affect the quality of life at home or at work. The Employee Assistance Program, through Unum Work-Life Balance, is available to you and your household family members 24/7. Calls are completely confidential and there is no cost for using the service.

The professionals at the EAP will help by assessing, advising, and recommending options to help you or your family member deal with problems. **In addition to unlimited phone counseling, you are also eligible for 3 face-to-face counseling sessions per issue per year.**

The EAP can help with many issues, including conflicts at work, financial or legal problems, depression, grief, marital or family concerns, stress, codependency, or drug and alcohol dependency. For more information, call **800-854-1446** or visit **unum.com/lifebalance**.

401(k) Retirement Plan

Plan for retirement with ease by enrolling in the company-sponsored 401(k) Retirement Plan. You are eligible to enroll the first of the month following six months of service. Once eligible, you may enroll in or make changes to your 401(k) anytime.

How to Enroll

Car Toys employees will be automatically enrolled at a 3% contribution level.

Company Match

Car Toys applies discretionary matching contributions after the end of the plan year based on the company achieving certain financial goals. Employees must be employed on the last day of the plan year to be eligible for the match.

For more information about the 401(k) plan, please contact your Benefits Administrator.

Worldwide Travel Assistance

Whenever you travel 100 miles or more from home—to another country or just another city—be sure to pack your worldwide emergency travel assistance phone number. Unum's travel assistance can help you locate hospitals, embassies, and other “unexpected” travel destinations. You and your family can instantly get connected with medical and other important services 24 hours a day.

Voluntary Supplemental Benefits

Accident, Critical Illness, and Hospital Indemnity insurance, through Unum, are available for you, your spouse, and your child(ren). However, you must have coverage in order for your spouse and child(ren) to have coverage. Go to the Enrolling tab on **cartoysbenefits.com** and click *Enroll Now* to enroll in these benefits through BenefitElect.

Voluntary Accident Insurance

Accident insurance helps offset out-of-pocket expenses your health insurance may not cover, including deductibles and copays resulting from unexpected accidents. The amount of benefit paid is based on the injury and/or treatment received, including emergency room care and related surgery. A variety of benefits are available. Visit **cartoysbenefits.com** under the Other Valuable Benefits/Voluntary Benefits tab to view a full list of covered injuries and treatments.

Voluntary Critical Illness Insurance

Critical Illness insurance can help protect your finances from the expense of a serious health problem, such as a stroke, heart attack, or cancer. The benefit is elected by selecting a lump-sum amount which would be paid directly to you at the first diagnosis of a covered condition. How you choose to use the benefit amount is up to you.

Voluntary Hospital Indemnity

Hospital Indemnity insurance complements your health insurance by helping you pay for costs associated with a hospital stay. It provides funds for expenses your medical plan may not cover, such as coinsurance or copays.

Helpful Benefit Terms & Definitions

To better understand your coverage, it's helpful to be familiar with benefits vocabulary. Take a moment to review these terms, which may be referenced throughout this guide.

Balance Bill – When a health care provider bills a patient for the difference between what the patient's health insurance reimburses and the provider charges.

Copay – A fixed dollar amount you pay a provider at the time of service. For example, a \$55 copay for an office visit or a \$30 copay for a generic prescription.

Coinsurance – The percentage paid for a covered service, shared by you and the plan. Coinsurance can vary by plan and provider network. Review the plans carefully to understand your responsibility. You are responsible for coinsurance until you reach your plan's out-of-pocket maximum.

Deductible – The amount you pay each calendar year before the plan begins paying benefits. Not all covered services are subject to the deductible. For example, the deductible does not apply to preventive care services.

Emergency Room Care – Care received at a hospital emergency room for life-threatening conditions.

Evidence of Insurability (EOI) – Required to obtain Life insurance above guaranteed issue amounts. This process requires evidence of good health which may include answering health questions and participating in health screenings.

In-Network Care – Care provided by contracted doctors and hospitals within the plan's network of providers. This enables participants to receive care at a reduced rate compared to care received by out-of-network providers.

Out-of-Network Care – Care provided by a doctor or at a facility outside of the plan's network. Your out-of-pocket costs may be higher and services subject to balance billing.

Out-of-Pocket Maximum – The maximum amount you pay each year before the plan begins paying 100% for covered expenses. This limit helps protect you from unexpected catastrophic expenses.

Premium – The complete cost of your plan. You may share this cost with the company and pay your portion through regular payroll deductions.

Preventive Care – Routine health care, including annual physicals and screenings, to prevent disease, illness, and other health issues. In-network preventive care is covered at 100%.

Urgent Care – Visit urgent care for sudden illnesses or injuries that are not life-threatening. Urgent care centers are helpful when care is needed quickly to avoid developing more serious pain or problems.

Benefit Acronyms

AD&D – Accidental Death & Dismemberment

FSA – Flexible Spending Account

HSA – Health Savings Account

LTD – Long-Term Disability

OOPM – Out-of-Pocket Maximum

PPO – Preferred Provider Organization

QHDHP – Qualified High Deductible Health Plan

STD – Short-Term Disability



Need Benefits Info?

Visit cartoysbenefits.com or call the BRC at 866-468-7272

Your Benefit Contacts

Benefit	Contact/ Group Number	Phone	Website/Email
Medical/Rx	Aetna Group #186197	833-313-1969	aetna.com
24-Hour Nurseline	Aetna	800-556-1555	N/A
Health Savings Account (HSA) (Premier HSA Plan Members)	PayFlex	888-678-8242	payflex.com
Dental	Aetna Group #186197	833-313-1969	aetna.com
Vision	Vision Service Plan (VSP) (Give your SSN)	800-877-7195	vsp.com
Flexible Spending Accounts (FSAs)	Navia Benefit Solutions	800-669-3539	naviabenefits.com
Life & Disability	Unum Life Group #618020 Disability Group #618019	866-679-3054	unum.com
Employee Assistance Program (EAP)	Unum Life Balance	800-854-1446	unum.com/lifebalance
Voluntary Accident, Critical Illness & Hospital Indemnity	Unum Group #R0622460	866-679-3054	unum.com
Helpful Resources			
Car Toys Benefits Team	Car Toys	N/A	BenefitsAdministrators@cartoys.com
Benefit Resource Center (BRC)	USI Insurance Services	866-468-7272	BRCWest@usi.com
Online Enrollment	BenefitElect	N/A	cartoysbenefits.com

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