



# VOLUNTARY BENEFITS

Powered by YouDecide

Your Life. Your Benefits. Your Decision.

[SIGN IN TO ENROLL](#)



# WELCOME TO VOLUNTARY BENEFITS

Powered by YouDecide®

As a CarMax associate, you have exclusive access to Voluntary Benefits powered by YouDecide! A platform that saves you money on group discounted voluntary benefits to protect your financial future as well as corporate discounts from brands you know and love - all in one place!

This guide provides you with information on what is available to you, how to take advantage of these great offers, where to find more information and much more.

Remember, we are here to help. Let's go!

## **Sign In**

[YouDecide.com/CarMax](https://YouDecide.com/CarMax)

## **Call Us**

1.800.598.0254

## **Email Us**

[Advisor@YouDecide.com](mailto:Advisor@YouDecide.com)



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# Get a quote, and start saving today!

Finding great rates for your home or vehicle has never been easier. Request a quote from our top-rated carriers directly from your Voluntary Benefits platform.

You have exclusive access to group rates that are not available to the general public. Plus, you can have your insurance payments deducted straight from your paycheck. So there are no up front costs.

**COMPARE RATES TO FIND THE BEST PLAN FOR YOU FROM OUR TRUSTED CARRIERS:**



## Auto Insurance



**GET A QUOTE**

## Homeowners Insurance



**GET A QUOTE**

## Renters Insurance



**GET A QUOTE**

# Pet Insurance

Protect Your Furry Friend and  
Unleash Peace of Mind

**GET STARTED**



We know you love all your pets—large and small—which is why Nationwide is the only pet insurer to cover, dogs, cats, birds and exotic pets.

Nationwide Pet Insurance can help offset the cost of illnesses and injuries. Get up to 70% cash back on an eligible vet bill with coverage options for every budget including an optional \$500 wellness benefit. My Pet Protection<sup>SM</sup> from Nationwide<sup>®</sup> is a suite of pet insurance plans that gives you superior protection at an unbeatable price.

## MONTHLY COSTS

Pet insurance premiums start at \$25/mo. [click here](#) to get a customize quote. Your monthly cost is based on your pet's age, breed and location.

*Plan features a \$250 annual deductible and has 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 is considered pre-existing.*

## COVERAGE INCLUDES:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more...





## Pet Discounts

Give Your Pets the Care They Need  
at a Price You Can Afford

**GET STARTED**



**Save 25% on all in-house medical services at participating vets, no exclusions!**

There are no claim forms or waiting for reimbursements, simply show your Pet Assure ID card at the time of service and save. Choose to cover one or all of your pets regardless of age, breed or any pre-existing/hereditary conditions.

Pet Assure is available in all 50 states and Puerto Rico. All you need for your next vet visit is your PetAssure ID card, and you will receive your discount on the spot!

### MONTHLY COSTS

<b>Individual Pet</b>	<b>\$8.00</b>
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<b>All Pets</b>	<b>\$11.00</b>
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### PLAN DETAILS

Pet Assure members save 25% at participating veterinarians on all in-house medical services, including:

- Office Visits
- Vaccinations
- X-Rays
- Dental Work
- Spay & Neuter
- Emergency Visits
- Surgeries
- Hospitalization



# Pet RX

A Prescription Discount Plan That Can Save You Money Today

**GET STARTED**



Save up to 40% on products you're already buying for your pets, including prescriptions, preventatives, food, treats, toys and more! Shipping is always free and same-day pickup is available for most human-grade prescriptions.

With PetPlus, you receive members-only pricing on all orders from PetCareRx, one of the largest online pet pharmacies.

**Save up to 40% on everything your Pet needs!**

## MONTHLY COSTS

<b>Individual Pet</b>	<b>\$3.75</b>
<b>All Pets</b>	<b>\$7.50</b>

## DISCOUNTED PRICING ON BRAND NAME:

- Prescription Medications
- Flea & Tick Products
- Heartworm Preventatives
- Vitamins & Supplements
- Food (Rx & Non-Rx)
- Toys & Treats
- Grooming Supplies
- Accessories & Apparel

## ADDITIONAL BENEFITS:

- Free shipping on all orders
- Pickup medications at Caremark®
- Pharmacies including Walgreens,
- Target, CVS and other local pharmacies
- Easy-to-use app
- Prescription verification at your veterinarian
- Access a whiskerDocs veterinary
- Specialist 24/7 via email, chat or phone



# Identity Theft Protection

Protect Your Identity, Financial Information and Devices



Allstate Identity Protection (AIP) delivers a powerful new approach to online privacy with unique tools and proactive monitoring that help you see your personal data, manage it with real time alerts, and protect your identity. Monitor your financial transactions, social media, student loans, retirement accounts, and more. If fraud occurs, Allstate Identity Protection's highly trained in-house experts fully manage and restore your identity.

**GET STARTED**

## MONTHLY COSTS

## AIP PRO PLUS PLAN

Employee

**\$9.95**

Family

**\$17.95**

## PLAN HELPS COVER

- Identity monitoring
- Financial transaction monitoring
- Data breach notifications
- Full-service 24/7 fraud remediation with a highly trained in-house expert
- Dark web monitoring
- High risk transaction monitoring
- Social media reputation monitoring
- Digital wallet storage and monitoring
- And much more!





## Student Loan Relief

Student Loan Debt Is Crippling -  
Find A Better Solution

**GET STARTED**



YouDecide has partnered with 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.



# Disaster Mortgage Protection

Protect one of your most valuable assets.

**GET STARTED**

No matter where you live, you can be affected by a disaster or an unexpected event. The impact to your home from a hurricane, fire, tornado or other types of disasters can be devastating and can cause financial hardship to you and your family.

Your homeowners policy is designed to provide for the repairs or rebuilding of your home, but will do little to protect you against the added financial hardship a disaster can bring. First Protector coverage delivers by giving you and your family the added financial protection needed to keep your home safe.



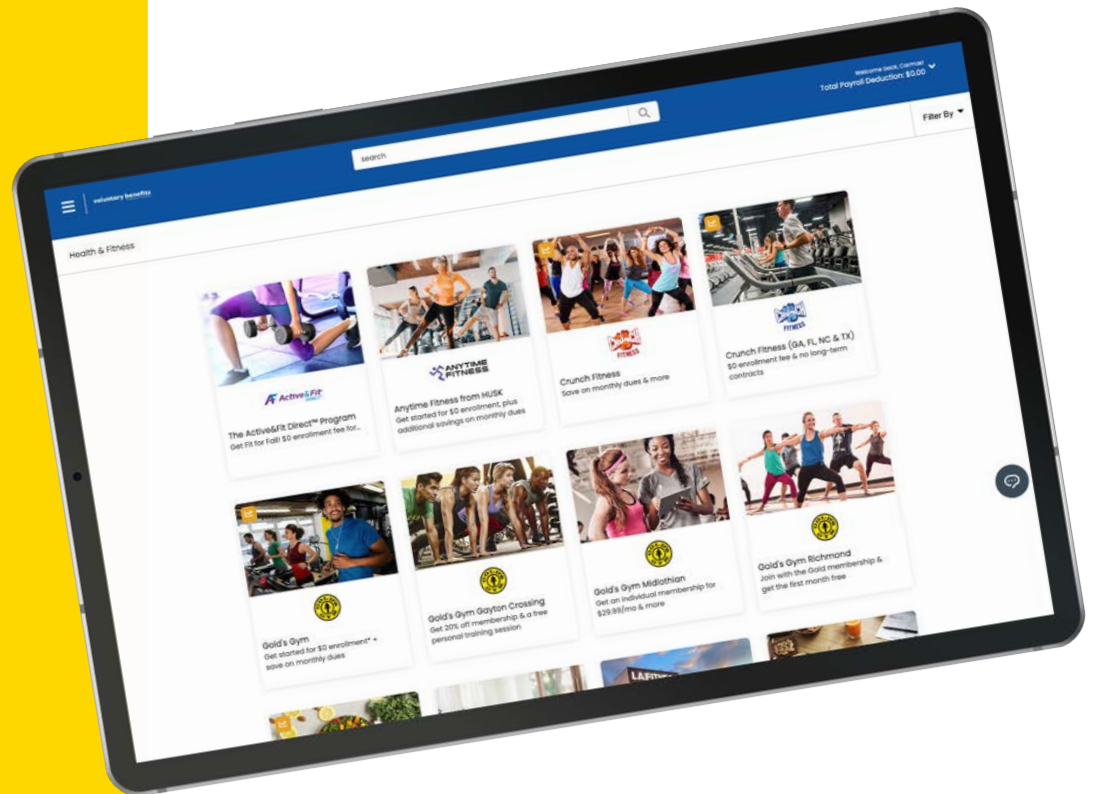
# EXCLUSIVE DISCOUNTS

Top Brands – Unbeatable Deals

## LEVEL UP YOUR SAVINGS

You have exclusive access to unbelievable savings healthy lifestyle deals. Dive on in and start saving now!

**START SAVING TODAY**





All discounts subject to change. Log in to find latest offers.

READY TO ENROLL? [SIGN IN](#) • [QUESTIONS?](#) [EMAIL US](#) OR CALL US [1.800.598.0254](#)



**YouDecide**

**We are here to help you find the benefits of benefits.**

Sign in to take advantage  
of your benefits today!

[www.youdecide.com/CarMax](http://www.youdecide.com/CarMax)

Need help? Contact your  
dedicated advisors anytime!

[Advisor@YouDecide.com](mailto:Advisor@YouDecide.com) • **1.800.598.0254**

The Information in this Associate benefits guide is presented for illustrative purposes and is based on the insurance policies and plan documents provided by YouDecide's benefit providers. While every effort was taken to accurately report these benefits offerings, discrepancies and errors are always possible. In case of a discrepancy between the Associate benefits guide and the actual plan documents and insurance contracts, the plan documents and insurance contract will prevail.