

## Commitment to Health Policy

### PURPOSE / SCOPE

This Commitment to Health Policy is intended to describe a benefit you may receive if you are enrolled in the Anthem medical plan, and is incorporated by reference into the CarMax, Inc. Associate Health Plan Summary Plan Description.

CarMax is committed to helping you achieve your best health. We hope you will join us in our commitment to living healthy lives and improving our health.

### DEFINITIONS

Eligible Associate	An Associate must be classified in Workday as a Full-Time Associate. For reference, a Full-Time Associate is regularly scheduled to work an average of at least 30 hours or more per week.
Plan Year	March 1 - February 28

### POLICY

#### Eligibility

All Associates who enroll in the Anthem medical plan and their covered Spouse or Domestic Partner may participate in our voluntary Commitment to Health Program.

Associates that are enrolled in the Kaiser Plan are not eligible to participate in the Commitment to Health Program.

#### Program Requirements

This Program asks you and your covered Spouse or Domestic Partner to complete the following steps:

1. Online Health Assessment, which is a questionnaire about your personal health history and personal habits (diet, exercise, tobacco use, etc.) to create a snapshot of your current health risks; and
2. View a short video about Headspace. Headspace is a well-being tool that can help improve sleep, decrease stress and anxiety, and increase mood through the practice of mindfulness.

To complete the two requirements, login to your Engage Well-Being app and follow the instructions provided. Participation is voluntary. If you do not participate, you will not receive the Medical Plan Credit described below.

#### Medical Plan Credit

If you are enrolled in the Anthem medical plan, and you and your covered Spouse/Domestic Partner each complete the required Online Assessment and view the Headspace video by the deadlines described below, each of you will receive a Medical Plan Credit (MPC) of \$23.08 per bi-weekly paycheck, which adds up to \$600 individually, or \$1,200 for two people, if applied for the entire Plan Year. The Plan Year is from March 1, 2024 through February 28, 2025.

#### Program Details

##### Online Health Assessment

The Health Assessment is an online questionnaire that asks you questions about your personal health history and personal habits (diet, exercise, tobacco use, etc.) to create a snapshot of your current health risks based on your lifestyle. The Health Assessment is located on the Engage - Wellbeing app.

## Commitment to Health Policy

---

Headspace has provided a short video that will explain the science of the practice of mindfulness, how to get a restful sleep, improve focus and increase movement through guided walks and yoga. The video is located on the Engage Wellbeing tool.

### Program Deadlines

The following deadlines apply to you and your enrolled Spouse or Domestic Partner.

**If you are enrolled in a CarMax Medical Plan option administered by Anthem and have the MPC in the prior year:**

- You will initially receive the credit from the start of the Plan Year (March 1<sup>st</sup>) through July 1<sup>st</sup> if you had the credit in the previous plan year.
- You have until **May 31** to complete the online Health Assessment **and** to watch the Headspace video.
- **A participant who fails to complete the requirement as described above by May 31<sup>st</sup>, will lose the MPC beginning July 1<sup>st</sup>.** However, at any point during the remainder of the Plan Year, a participant who has lost the MPC may complete any missing requirement(s) to have the MPC applied on a going-forward basis only for the remainder of that Plan Year. **Please note** that it may take 2 weeks to process your results and apply the MPC.
- As a reminder, earning the MPC (as described above) applies separately to the enrolled Associate and their enrolled Spouse/Domestic Partner.

**If you are newly enrolled in the Anthem medical plan OR if you did not have the MPC in the prior year:**

- If you choose to enroll in the Anthem medical plan, you and your enrolled Spouse/Domestic Partner will begin to receive the MPC **after** you have completed the online Health Assessment **and** have watched the Headspace video.
- Once your coverage becomes effective, complete your Health Assessment **and** watch the Headspace video. **Please note** that it may take up to two (2) weeks to process your results and apply the MPC.
- Therefore, to maximize the MPC in your first year of coverage, you should complete the Health Assessment as soon as possible after your coverage begins.
- As a reminder, earning the MPC (as described above) applies separately to the enrolled Associate and their enrolled Spouse/Domestic Partner.

*This document is presented as a matter of information and is not intended to constitute a promise or contractual commitment by the company. The company reserves the right to unilaterally change or terminate the program discussed herein, as well as all of its benefit plans and programs, at any time and without prior notice. Also, modifications may be necessary to comply with applicable legal requirements. In the event of any inconsistency between a statement contained in this document and the relevant plan document the plan document will control over this document.*