



Utah Benefits Guide

Non-Exempt Employees

Your 2020 Benefits

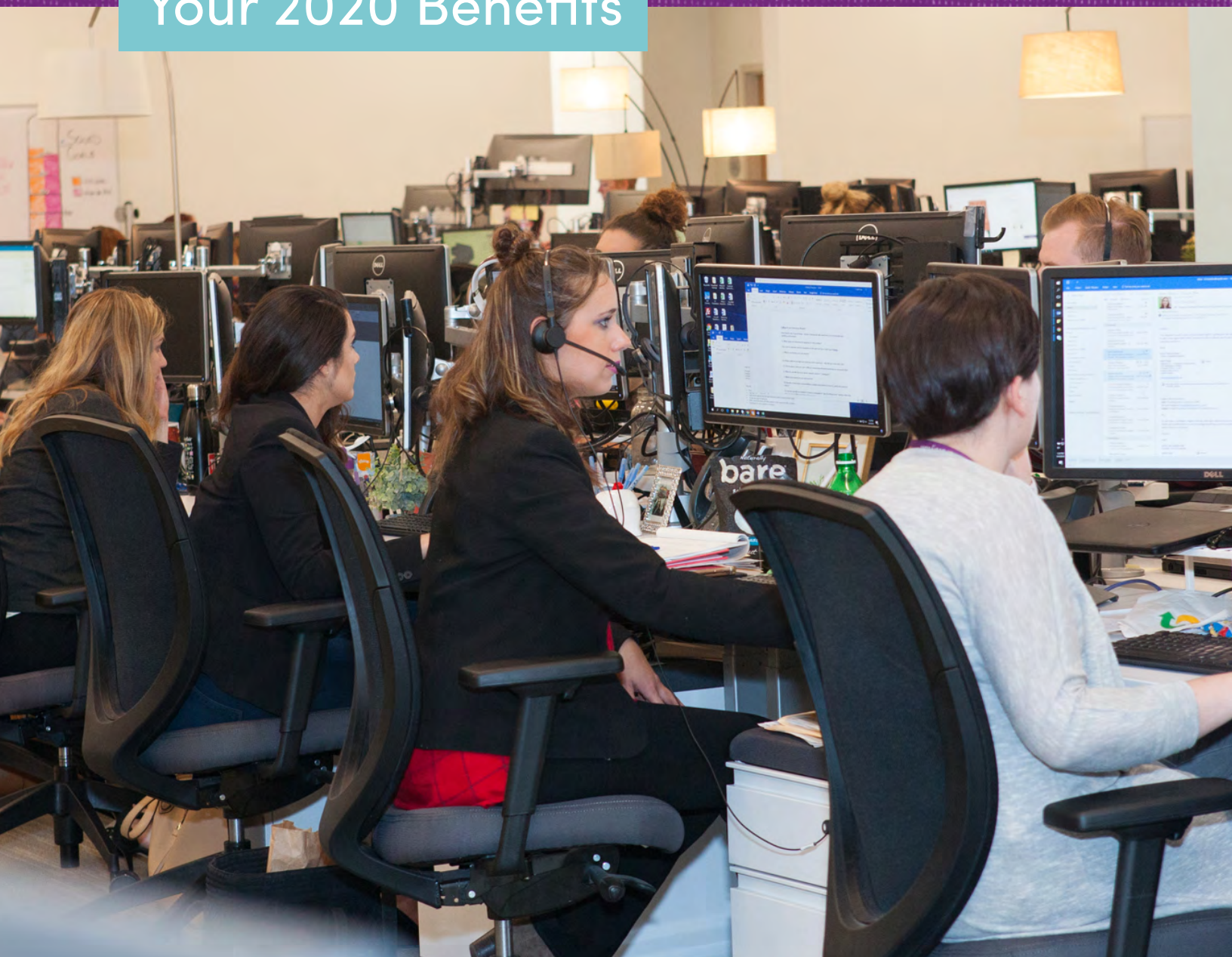
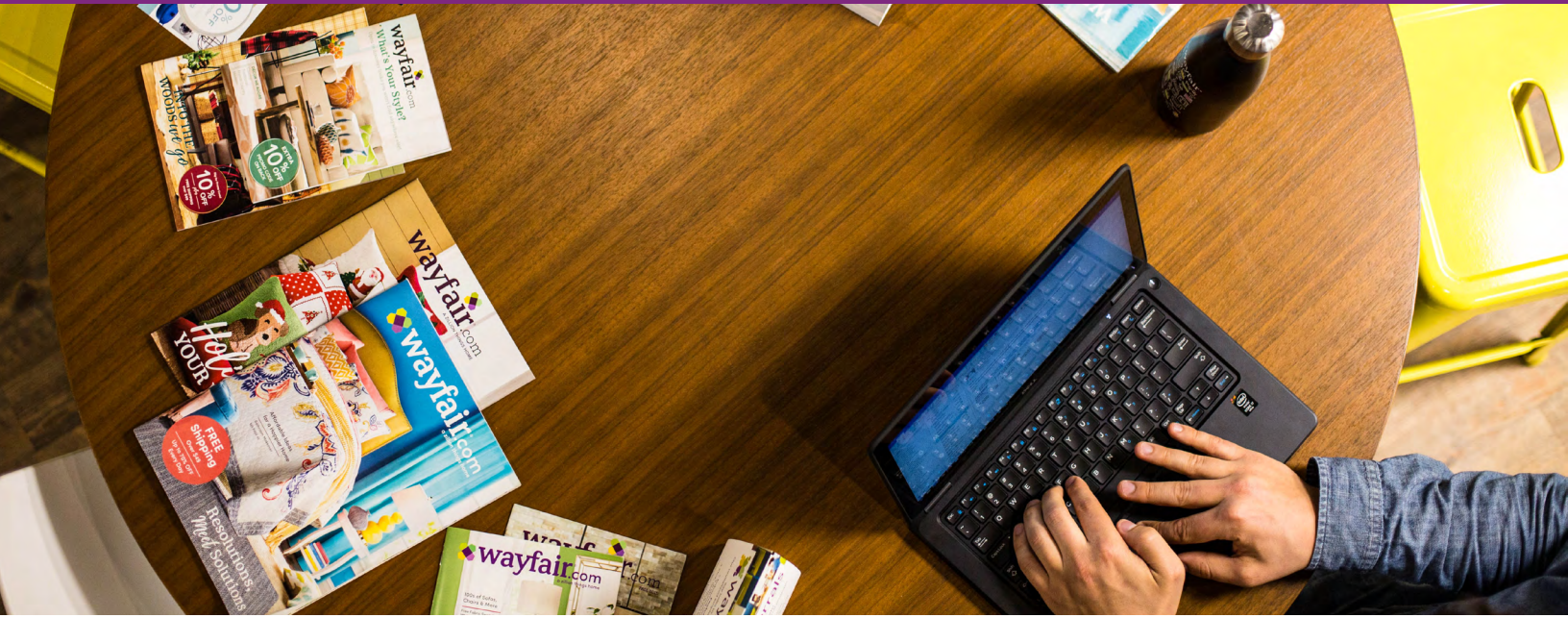


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An Overview



We're here to help you choose what benefits work best for you and your family.

Who's eligible?

Full-Time Employees: If you work 36 or more hours per week.

Dependents:

- | | |
|--------------------|---------------------------------|
| A legal spouse | A legally adopted child |
| A domestic partner | The child of a spouse |
| A biological child | The child of a domestic partner |

When can I enroll?

You have 30 days from your start date to enroll, waive, or change coverage. Rest assured, you are covered from your first day at Wayfair!

You are also able to enroll, waive, or change your coverage during open enrollment each fall, or through a qualifying life event.

Qualifying life events include, but are not limited to:

- | | |
|-------------------|--------------------------------|
| Marriage | Divorce |
| Birth or adoption | Gain or loss of other coverage |

All benefit enrollments take place in Workday.

ALEX: Your Virtual Benefits Counselor

ALEX is an interactive tool that can help you and your family choose medical, dental, and vision plans that best suit your needs and budget.

- Online
- Quick & easy
- Advice tailored to you

Contact ALEX
myalex.com/wayfair



alex® BENEFITS
COUNSELOR

Terms to Know:

Bi-Weekly Premium

- The amount you pay out of each paycheck.

Deductible

- The amount you pay out-of-pocket when you go to the doctor, a facility or hospital (if applicable to your plan).

Co-pay

- A fee paid for certain services and prescription drugs (if applicable to your plan).

Coinsurance

- The percent of the cost you incur after you have met your deductible.

Out-of-Pocket Maximum

- When you reach the out-of-pocket maximum, the plan pays 100% of your remaining eligible expenses.

In-Network

- Providers or health care facilities that are part of a health plan's network of providers.

Out-of-Network

- Providers or health care facilities who do not participate in a health plan's provider network.

Health Plan Resources

Medical coverage is offered through SelectHealth.



Telehealth

Our SelectHealth plans include access to Intermountain Connect Care as an additional resource. You can see licensed doctors and providers for minor medical and behavioral health care using live video visits on your favorite device.



Health Plans

The following are our health plan options:

PPO w/ HSA

High-deductible plan with flexibility for in- and out-of-network care that allows for tax-advantaged funding from you and Wayfair to help cover medical costs.

Broad In-Network Only

Low-deductible plan offering in-network coverage only.

PPO w/ HRA

High-deductible plan with flexibility for in- and out-of-network care that includes funding from Wayfair to help cover medical costs.

Please see pages [6-9](#) for full plan details and costs.

PPO w/ HSA

	Bi-weekly Contribution	Plan Deductible (In-Network)	Plan Deductible (Out-of-Network)	HSA Annual Funding from Wayfair
Employee Only	\$49	\$1,750	\$3,500	\$500
Employee + 1 <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$103	\$3,500	\$7,000	\$1,000
Employee + Family <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$192	\$3,500	\$7,000	\$1,000

Covered Services

Member Pays (In-Network)

Member Pays (Out-of-Network)

Covered Services	Member Pays (In-Network)	Member Pays (Out-of-Network)
Preventive Care	No charge	40% after deductible
Primary Care Visit	\$25/visit after deductible	40% after deductible
Specialist Visit	\$40/visit after deductible	40% after deductible
Diagnostic Test or Imaging	20% after deductible	40% after deductible
Emergency Room	20% after deductible	20% after deductible
Urgent Care	\$40/visit after deductible	40% after deductible
Retail Rx (30-Day Supply)	20% after deductible	Not covered
Mail Rx (90-Day Supply)	20% after deductible	Not covered

Broad In-Network-Only Plan

	Bi-weekly Premium	Plan Deductible
Employee Only	\$75	\$500
Employee + 1 <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$154	\$1,000
Employee + Family <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$267	\$1,000

Covered Services	Member Pays (In-Network)	Member Pays (Out-of-Network)
Preventive Care	No charge	Not covered
Primary Care Visit	\$25/per visit (no deductible applied)	Not covered
Specialist Visit	\$35/per visit (no deductible applied)	Not covered
Diagnostic Test or Imaging	10% coinsurance	Not covered
Emergency Room	\$150/visit	\$150/visit
Urgent Care	\$50/visit	Not covered
Retail Rx (30-Day Supply)	\$15/\$30/\$50*	Not covered
Mail Rx(90-Day Supply)	\$30/\$60/\$100*	Not covered

*These amounts relate to generic/preferred brand/non-preferred brand prescription drugs (in this order).

PPO w/ HRA

	Bi-weekly Contribution	Plan Deductible	HRA Annual Funding from Wayfair
Employee Only	\$57	\$1,750	\$750
Employee + 1 <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$118	\$3,500	\$1,500
Employee + Family <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$213	\$3,500	\$1,500

Covered Services	Member Pays (In-Network)	Member Pays (Out-of-Network)
Preventive Care	No charge	35% after deductible
Primary Care Visit	\$25/visit after deductible	35% after deductible
Specialist Visit	\$35/visit after deductible	35% after deductible
Diagnostic Test or Imaging	15% after deductible	35% after deductible
Emergency Room	15% after deductible	15% after deductible
Urgent Care	15% after deductible	35% after deductible
Retail Rx (30-Day Supply)	\$15/\$30/\$50*	Not covered
Mail Rx (90-Day Supply)	\$30/\$60/\$100*	Not covered

*These amounts relate to generic/preferred brand/non-preferred brand prescription drugs (in this order).

Medical Expense Accounts

HRA vs. HSA Comparison

	Health Reimbursement Account (HRA)	Health Savings Account (HSA)
Wayfair Contribution	\$750 individual/\$1,500 family	\$500 individual/\$1,000 family
Contribution Method	Front-loaded on January 1	26 equal bi-weekly contributions through payroll
Can I contribute to this account?	No	Yes – using pre-tax dollars through payroll or directly to the account
Can I roll over my funds next year?	No	Yes
Can my account earn interest?	No	Yes
Owner	Wayfair	Employee

HSA Contributions:

- The HSA requires that you be enrolled in a high-deductible health plan.
- Both employee and employer contributions are divided into equal amounts and deposited in your account with each paycheck during the calendar year.
- If you turn age 55 or older in 2020, you can contribute an additional \$1,000 in “catch-up contributions.”

Flexible Spending Accounts

Wayfair offers three pre-tax accounts, all with the goal of putting money back in your pocket. See below for resources that meet your family's needs.

Health Care Flexible Spending Account (FSA)

Use with: [PPO w/ HRA plan](#), [In-Network Only plan](#), and [Select Network plan](#)

Use for: Qualified health, dental, and vision expenses.

Advantages:

- Contribute pre-tax dollars up to \$2,750 annually.
- Complete funds are available as of 1/1/20.

How to use it: Use your Discovery Benefits debit card or submit an online claim.

Who is the Provider? Our FSAs are offered through Discovery Benefits.

Find out more at discoverybenefits.com

Dependent Care Flexible Spending Account (FSA)

Use for: Expenses such as daycare, before- and after-school programs, and child (under age 13) or elder care.

Advantages:

- Contribute pre-tax dollars up to \$5,000 annually per household.

How to use it: Submit an online claim for reimbursement.

Who is the Provider? Our FSAs are offered through Discovery Benefits.

Find out more at discoverybenefits.com

Commuter Flexible Spending Account (FSA)

Use for: transit, parking, and ride-sharing costs.

Advantages:

- Contribute pre-tax dollars on a monthly basis up to the state maximum.
- Change contributions as needed.

How to use it: Use your Discovery Benefits debit card at the transit stations, parking garages, or other qualifying points of purchase.

Who is the provider? Our FSAs are offered through Discovery Benefits.

Find out more at discoverybenefits.com

Dental

Smile!

Wayfair offers two choices for dental coverage through Delta Dental. Basic is offered at no cost to employees, and buy-up is available for an additional cost.



Bi-weekly Premiums

	Dental Basic	Dental Buy-Up
Employee Only	\$0	\$5
Employee + 1 <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$0	\$10
Employee + Family <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$0	\$18

Plan Design

	Dental Basic	Dental Buy-Up
Preventive Care	100%	100%
Cleanings	2 free per year!	2 free per year!
Restorative Procedures	90% (10% coinsurance)	90% (10% coinsurance)
Major Restorative	25% (75% coinsurance)	70% (30% coinsurance)
Annual Benefit Maximum	\$1,000	\$2,000
Adult & Child Orthodontia	Not covered	\$2,000

Vision

See the difference!

Medical coverage through Select Health allows for one eye exam per year. You also have the option to buy additional vision coverage through EyeMed.



Bi-weekly Premiums

	Vision Basic	Vision Buy-Up
Employee Only	\$0	\$2.28
Employee + 1 <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$0	\$4.34
Employee + Family <i>Please reach out to Talent Management for domestic-partner rates.</i>	\$0	\$6.37

Plan Design

	Vision Basic	Vision Buy-Up
Eye Exams	1 covered annually	\$10 co-pay
Frames	Not covered	\$150 off, then 20% off
Lenses	Not covered	\$25 co-pay
Contact Lenses	Not covered	\$150 off, then 15% off

**Employees can select either the lenses or contact lenses benefit once every 12 months.*

Life Insurance

All US full-time, benefits-eligible employees are enrolled in \$50,000 of term life insurance coverage that is 100% paid by Wayfair. You are also given the opportunity to purchase additional life insurance for yourself, your spouse, and your children.

- Employees are eligible to enroll in up to \$500,000 of voluntary employee life insurance and up to \$100,000 of voluntary spousal life insurance.
- If you enroll in voluntary employee insurance, you are also eligible to elect \$5,000 in child life insurance at a flat rate.

New hires are eligible to enroll in \$200,000 of voluntary employee life insurance and \$30,000 of voluntary spousal life insurance without going through the medical underwriting process.

For more information on life insurance, visit presents.voya.com/EBRC/wayfair

Disability Coverage

Short-Term Disability

- Our short-term disability plan provides income protection at no cost to you if you're sick or hurt and unable to work.
- The plan pays 60% of your base salary up to a weekly maximum of \$1,500.
- The plan includes a 7-day waiting period that is not covered by sick time.

Long-Term Disability

- Our long-term disability plan provides income protection at no cost to you if your disability lasts past your short-term disability plan benefit period.
- The plan pays 60% of your base salary with a cap of \$10,000 per month until age 65.

For more information on short-term and long-term disability, visit presents.voya.com/EBRC/wayfair

**Any employee of age 65 or older is not eligible to receive short-term or long-term disability coverage.*

Additional Insurance

We've got your back when it comes to providing supplemental insurance options.

Voya Accident Insurance

- Covers the out-of-pocket medical expenses that accumulate after an accidental injury.
- Employees are eligible for two \$50 wellness visit reimbursements.

Voya Hospital Indemnity Plan

- Assists with medical costs associated with hospital stays.
- Receive a flat cash amount of \$500/night (basic) or \$800/night (buy-up) for the initial night admitted, and an additional \$100/night after.

ARAG Legal Assistance

- The ARAG plan provides employees with consultation and advice, local experienced lawyers, and certain paid-in-full services.

InfoArmor Identity-Theft Protection

- Helps employees protect sensitive information using identity monitoring and alerts, full-service remediation, and identity-theft reimbursement.

Bi-Weekly Premiums

	Voya Accident	Voya Hospital		ARAG Legal	InfoArmor
		<i>Basic</i>	<i>Buy-Up</i>		
Employee Only	\$4.30	\$3.79	\$6.15	\$18.75/mo.	\$8.95
Employee + Spouse	\$7.80	\$8.48	\$13.77	\$18.75/mo.	\$16.95
Employee + Family	\$11.30	\$13.17	\$21.40	\$18.75/mo.	\$16.95

401(k) Plan

We encourage financial wellness for our employees, including saving for retirement.

You can save for retirement through traditional pre-tax and Roth post-tax contributions, or a combination of both.

- Wayfair will match up to 4% of your salary.
First 3% is matched 100%, next 2% is matched 50%.
- The Wayfair match vests immediately, if you leave the company you keep 100% of the match.

IRS Contribution Limits

- The standard IRS contribution limit for 2020 is \$19,500, and employees who are 50+ years old may make an additional \$6,500 in catch-up contributions.

Tools and Resources

- All retirement accounts are administered through Fidelity. For more information on the 401(k) plan and planning for your future, visit netbenefits.com

Company Bonus & Equity Plan

You're a part of our success, so we want you to share in the company's growth and profitability. Here are two ways that you benefit:

Bonus Plan

- As a full-time employee you may be eligible to receive an annual, semi-annual, or monthly bonus plan based on employee performance.
- Department-specific bonus plans will be discussed during your first week.
- Any eligible bonus amount is prorated according to start date.

Equity Plan

- Some full-time employees are awarded equity in the company.

Wellness & Well-Being

PTO & Holidays

You deserve it. PTO and paid holidays provide employees with flexible paid time away from work. It can be used for vacation, sick time, personal appointments, and other activities and it's there for you when you need it.

Paid Time Off (PTO)

- 0-1 years of employment:
2 weeks per year*
- 1-2 years of employment:
3 weeks per year
- 2+ years of employment:
3.6 weeks per year*

**Prorated to start date.*

Holidays

Wayfair celebrates six national holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

**Some locations remain open on holidays. Employees receive an incentive to work. More information will be provided during orientation.*

Leaves of Absence

Parental

Wayfair provides 100% of base earnings to eligible employees (employed for 12 or more months) following the birth or adoption of a child. Employees who have been employed fewer than 12 months are eligible for unpaid leave.

- Primary caregivers are eligible for 16 weeks of leave.*
- Secondary caregivers are eligible for six weeks of leave.

**If employed less than 12 months, you may eligible for six weeks of short-term disability coverage at 60% of base salary.*

Bereavement

Provides up to three days of pay, per occurrence, for eligible employees who experience a death in the immediate family.

Military

Wayfair provides employees with an unpaid leave of absence if serving in the military. This leave may be supplemented with available PTO if desired.

Jury Duty

Wayfair takes the civic responsibility of each employee seriously. Any employee required to be absent from work to serve on a jury will be paid their regular wages for up to 15 days of jury duty.

Sick Time

Review the PTO policy listed above or see the sick time addendum for your state, if applicable.

Wellness & Well-Being

Giving Back

Wayfair not only values your work with us but also how you contribute in the greater community. Here's how we make it easier for you to give back:

Employee Matching Program

Wayfair's Employee Matching Program provides employees opportunities to give back with the help of Wayfair. Each year, employees are eligible for a contribution of up to \$1,500 to a nonprofit or cause that they're involved with in the community.

Paid Day of Service

All full-time employees receive one paid day to volunteer with the charity of their choice.

Wellness Programs

We offer a range of health and wellness-related programs, such as:

- Financial management seminars.
- Gym partnerships.
- Flu shot clinics.
- Company-wide physical wellness changes.

Employee Assistance Program (EAP)

The EAP offers free assistance for employees and family members dealing with day-to-day issues. Confidential assistance is available for concerns such as:

- Managing stress
- Handling relationship issues
- Balancing work and life
- Dealing with conflict or violence
- Parenting
- Senior care

The EAP is provided through Voya.

- Call 1-877-533-2363
- Online: guidanceresources.com (Web ID: My5848i)

Learning & Professional Development

Wayfair believes in a culture of continuous learning that enables our employees to develop their careers.

learn@work

- Wayfair's internal personal and professional development tutorials.
- Access to in-person and online courses covering topics such as business acumen, leadership, software, analytics, communication, and more.

Tuition Reimbursement

- Wayfair will pay 66% of course cost, up to an IRS limit of \$5,250/year.
- Full-time employees are eligible after six months of employment.
- Courses must be relevant to your role and be approved in advance.



Perks

It's the little things that make a big difference.

As a Wayfair employee, you get access to the following perks:

- Quarterly Wayfair parties and team outings.
- PTO incentive for annual health screening.
- \$150 Wayfair Rewards Dollars when purchasing a home.
- Discounted movie tickets.
- Discounted auto, home, and renters insurances.
- Retail discounts.



Employee Discount

Interested in any of the 10 million+ items we sell? Then you're in luck. Employee discounts can be used for family and friends across all of our sites. And you'll be able to purchase returned merchandise on Open Box at an even bigger discount.

Questions?

Please feel free to reach out to your recruiter
or enter a Talent (HR) ticket.



@wayfairatwork   

This document is company confidential – please do not distribute. All information contained in this document is subject to change at any time. This document is meant to summarize Wayfair benefits; the Wayfair Employee Guide is the primary source for information and nothing in this document supersedes information in the Employee Guide.