



2022 benefits guide.

Part-time or Seasonal eligible for medical

Focused on your well-being.

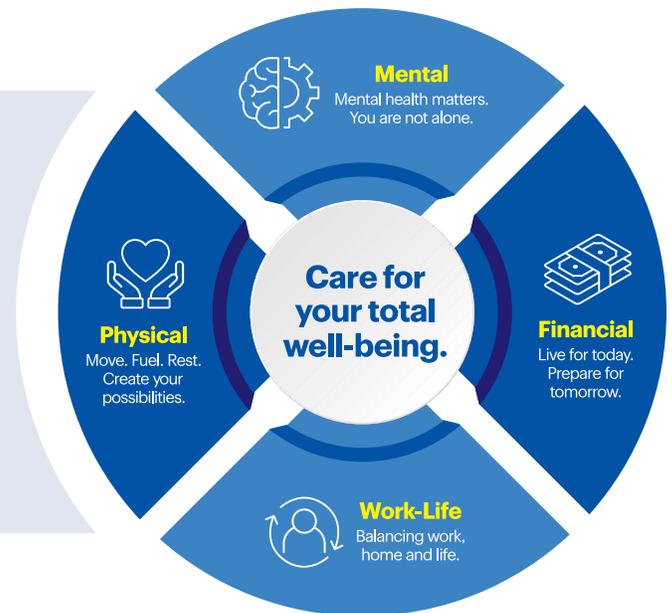
Support for you and your loved ones.

Medical

At Best Buy, we want to help you live a **happy, healthy, productive** life that balances work and home.

When life happens: Best Buy offers benefits to support your overall well-being.

Use this Benefits Guide to explore your options.



Eligibility and timing.

Now is the time to consider your elections for medical coverage. Be sure you know when to enroll and who is eligible for coverage.

Enrolling in benefits.

When you enroll and when your benefits begin will vary, as shown below:

Situation	You are an eligible employee during Medical Benefits Enrollment	You become newly eligible during the year	You've had a life change (referred to as a qualified status change)
When to enroll	Oct. 29 – Nov. 8, 2021	Prior to your benefits start date ¹	Generally, within 30 days after the qualified status change ²
Benefits begin	Jan. 1, 2022	Find your benefits start date below	On the date of the status change

1. Hawaii residents: See the new hire section below for your required timing and eligibility.

2. You have 60 days to make changes for the birth or adoption of a child or following the death of a spouse/domestic partner or child.

The benefits you choose stay in place for the entire calendar year. You can only make changes to your benefits or covered dependents at the next Medical Benefits Enrollment (if eligible), or if you have a qualified status change, such as getting married, having a baby or gaining/losing coverage elsewhere.

Who's eligible.

You are eligible for medical and prescription drug coverage through Best Buy because you averaged 30 or more hours per week over the past year. Going forward, your eligibility will be measured on an annual basis. When you become eligible, you will receive notifications by mail and email from the Benefits Center.

If you sign up for benefits for yourself, you can also cover your dependents, including your:

- **Spouse:** Your legally married spouse, including a common-law spouse in states that recognize common-law marriages.
- **Domestic Partner:** Your domestic partner of any gender, if your relationship qualifies. Costs for medical coverage for domestic partners are deducted post-tax. Employees who cover their domestic partners will have imputed income reported on their W-2 equal to the value of the benefit premiums the company is paying to insure the domestic partner.
- **Dependent Children under age 26:** Your children who are:
 - Your children by birth, legal adoption (including children placed with you prior to adoption) and stepchildren
 - Your covered domestic partner's children
 - Legal wards for whom you provide over 50 percent financial support and claim as a tax dependent, whether or not they live with you

Note: Under special circumstances, employees may continue to cover dependent children age 26 and older.

Dependent verification may be required, with additional requirements provided by mail following enrollment, including what documentation is needed to verify your dependents' eligibility (such as marriage license, proof of joint ownership or birth certificate). For questions, call the Benefits Center at [1-866-475-6733](tel:1-866-475-6733).

**Ready to
Take Action?**

Or return to benefitsguide.bestbuy.com and click Enroll Now.

Enrollment Checklist:

- ✓ Review the benefits in this guide.
- ✓ Use [ALEX](#), your interactive benefits counselor, to get recommendations on the best plans for you.
- ✓ When your enrollment period is open and you're ready to make your choices, log in to the [Health and Welfare Benefits Website](#) using your Best Buy username and password.

Medical Benefits Enrollment

Medical Benefits Enrollment is Oct. 29 – Nov. 8, 2021.

If you don't enroll by Friday, Nov. 8, at 6 p.m. CT:

- Your current health plan, medical vendor and coverage tier will carry forward to 2022, and
- Your HSA contribution (if you are in Health Plan 3) will default to \$0 beginning Jan. 1, 2022.

Newly eligible.

You must enroll in your medical benefits **before** your Benefits Start Date:

Hire Date*	Benefits Start Date	Enrollment Deadline
Nov. 3 – Dec. 2, 2020	Jan. 1, 2022	Dec. 31, 2021
Dec. 3, 2020 – Jan. 1, 2021	Feb. 1, 2022	Jan. 31, 2022
Jan. 2 – Jan. 31, 2021	Mar. 1, 2022	Feb. 28, 2022
Feb. 1 – Feb. 28, 2021	Apr. 1, 2022	Mar. 31, 2022
March 1 – April 2, 2021	May 1, 2022	Apr. 30, 2022
April 3 – May 1, 2021	June 1, 2022	May 31, 2022
May 2 – June 2, 2021	July 1, 2022	June 30, 2022
June 3 – July 2, 2021	Aug. 1, 2022	July 31, 2022
July 3 – Aug. 2, 2021	Sept. 1, 2022	Aug. 31, 2022
Aug. 3 – Sept. 2, 2021	Oct. 1, 2022	Sept. 30, 2022
Sept. 3 – Oct. 1, 2021	Nov. 1, 2022	Oct. 31, 2022
Oct. 2 – Nov. 2, 2021	Dec. 1, 2022	Nov. 30, 2022
Nov. 3 – Dec. 2, 2021	Jan. 1, 2023	Dec. 31, 2022
Dec. 3, 2021 – Jan. 1, 2022	Feb. 1, 2023	Jan. 31, 2023

* Find your Hire Date on **Best Buy Connect** (connect.bestbuy.com) under **My Account**.

NOTE for part-time Hawaii residents: For hire dates Dec. 31, 2021 and earlier, your Benefits Start Date is on your 28th day of employment. For hire dates Jan. 1, 2022 and after, your Benefits Start Date is on your 28th day of employment, or the first of the month following your hire date, whichever is earlier. If your hire date falls on the first of the month, you are eligible on your hire date. If you don't enroll before your 28th day of employment, you will automatically be enrolled in medical coverage (for you only). If you prefer not to enroll in medical benefits through Best Buy, you must go online and choose no coverage, after which the Hawaii Prepaid Health Care Act requires that you complete the Employee Notification to Employer Form (Form HC-5). If you do not return this form within 31 days from the date on the notice, you will be defaulted to "you only" medical coverage and deductions will be taken out of your paycheck.

Life changes.

You can change benefit elections during the year if you have a qualified status change. Here are some examples of life changes that qualify:

- You get married or divorced
- You have or adopt a baby
- Your spouse or domestic partner gains or loses their benefits coverage (**Note:** Their benefits annual enrollment period qualifies for this purpose)
- You or a dependent reach age 26 and lose current coverage

In general, if you have a qualified status change, you need to make your benefits changes within 30 days after the event. Newborns are automatically covered under your medical plan for the first 60 days. You have 60 days to make changes for the birth or adoption of a child or following the death of a spouse, domestic partner or child. Benefits will begin on the date of the status change.

To view a complete list of qualifying events, log in to the [Health and Welfare Benefits Website](#) using your Best Buy username and password. Choose Life Changes and review the options under each tab. If you do not see a life change that pertains to your situation, call the Benefits Center at [1-866-475-6733](tel:1-866-475-6733) for support.

Enrollment tools and resources.

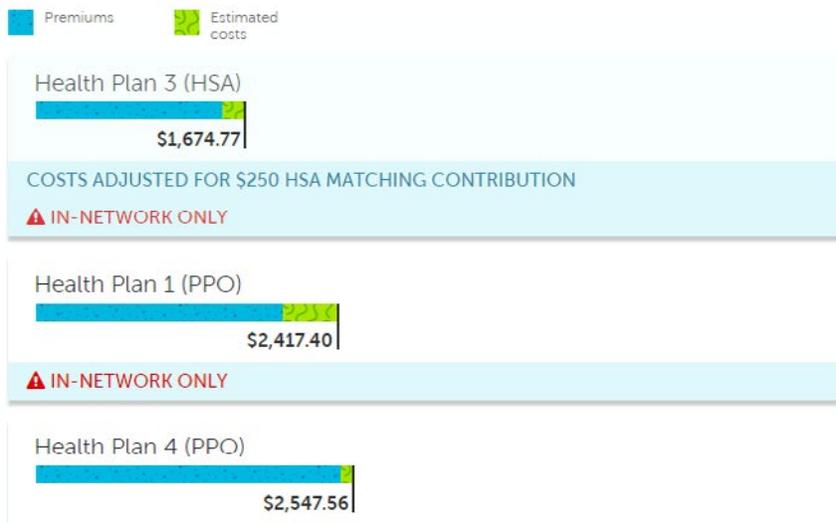
As you review your options for 2022, Best Buy offers tools and resources to help you feel confident in your decisions.

ALEX®.

[ALEX](#), your interactive benefits counselor, starts by asking you questions about your personal situation and preferences, like which state you live in, who you plan to cover, how many doctor visits or prescriptions you expect for the coming year, if you want to estimate what would happen if you need emergency care, and whether you'd be interested in contributing to a Health Savings Account (HSA). Then, ALEX teaches you more about how the plans work and even makes recommendations on the plan that may be best for you and your family. At the end, you'll have a summary you can reference when you enroll.



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Are you ready to see how the plans would handle a worst-case scenario?

Yes, show me.

No, I'm ready to decide.

Prefer to talk to a real person?

Sometimes it's just better to have a conversation. To make an appointment or speak with an Enrollment Specialist, call the Benefits Center at **1-866-475-6733**, Monday–Friday, 8 a.m. to 6 p.m. CT.



Best Buy Connect.

Employees can log in to **Best Buy Connect** at connect.bestbuy.com or from the app any time from work or home to view and manage everything related to pay and well-being benefits.

- Update your personal information.
- Learn more about how your benefits work.
- Access your pay and tax statements.
- Ask a question or submit a form to HR.

Best Buy Connect will also help you manage helpful tasks and information, like your schedule and company news, all in one place.

Medical overview.

We are excited to offer you choice and flexibility when it comes to your health care. Compare the plans and make a confident decision for you and those you care about.

Minnesota

Your health plan options for 2022.

Minnesota residents can choose from five health plans. All plans cover the same health care services but differ in how much you pay through paycheck deductions, how much you pay when you need care, and provider networks (doctors, hospitals and other providers who contract to deliver care, typically for less than their usual fees).

Choose from:

- **Health Plans 1, 3 and 4 through your choice of Blue Cross® and Blue Shield® of Minnesota or UnitedHealthcare (UHC).** These are traditional health plans where you must meet a deductible, then pay a portion of the costs (coinsurance) until you reach the out-of-pocket maximum, at which point you pay nothing for eligible in-network care.
- **Two health plans through Bind.** Bind 1 and Bind 2 are innovative health plans with no deductible, meaning the plan begins to pay immediately for eligible expenses. Instead of coinsurance, you pay a flat price that you can see before you get care, until you reach the out-of-pocket maximum, at which point you pay nothing for eligible in-network care.

How the plans compare.

As you weigh your options, you may want to consider:

- Would you rather pay more from each paycheck and less when you need care, or vice versa?
- Do you expect high health care or prescription drug costs in 2022?
- Is building a tax-free account through an HSA important to you?
- Would you like to know exactly what you'll pay before getting care?
- Is your preferred doctor or therapist in-network?

A detailed comparison is shown on the next page. Refer to the [Blue Cross and UHC](#) and [Bind](#) plan pages for more specifics on these options.

Minnesota—How the plans compare (continued).

	Health Plan 1	Health Plan 3 (HSA)	Health Plan 4	Bind 1	Bind 2
How the plans work when you use in-network care					
Deductible What you pay out of pocket before the plan begins to pay	Individual \$750 Family \$1,500	Individual \$1,750 Family \$3,500	Individual \$500 Family \$1,000	No deductible	No deductible
Coinsurance What you pay after meeting your deductible	20% after deductible for most services	30% after deductible for most services	10% after deductible for inpatient hospital and outpatient	No coinsurance	No coinsurance
Copays/prices Flat dollar amount you pay for service	Copay for emergency room only ¹	No copays	Copays for some services	Prices vary and apply for all services	Prices vary and apply for all services
HSA Account that lets you save for health care expenses with tax-free dollars	No HSA	Includes an HSA to which you can contribute and receive a Best Buy match	No HSA	No HSA	No HSA
Preventive care	\$0 when you use in-network providers				
Doctor office visit	20% coinsurance after deductible	30% coinsurance after deductible	\$30 primary copay; \$50 specialist copay	Price examples:² \$15 virtual; \$65 primary; \$130 specialist	Price examples:² \$10 virtual; \$30 primary; \$60 specialist
Inpatient/outpatient hospital stay	20% coinsurance after deductible	30% coinsurance after deductible	10% after deductible	Price examples:² \$1,500 outpatient \$2,400 inpatient	Price examples:² \$650 outpatient \$1,000 inpatient
Emergency room	\$200 copay (waived if admitted), then 20% coinsurance after deductible	30% coinsurance after deductible	\$200 copay (waived if admitted), then 10% coinsurance after deductible	\$950	\$450
Out-of-pocket maximum The most you'll pay for health care in a year	Individual \$3,750 Family \$7,500	Individual \$5,000 Family \$10,000	Individual \$3,500 Family \$7,000	Individual \$5,500 Family \$11,000	Individual \$4,000 Family \$8,000

1. Deductible and coinsurance also apply.

2. Prices shown indicate the most common amount. Prices vary; you may pay less or more, depending upon where you choose to receive care, the specific service, and which doctor you see.

Minnesota—How the plans compare (continued).

	Health Plan 1	Health Plan 3 (HSA)	Health Plan 4	Bind 1	Bind 2
Biweekly premiums					
You Only	\$76.52	\$57.57	\$94.14	\$56.52	\$92.43
You + Spouse/ Domestic Partner	\$239.85	\$189.40	\$280.59	\$185.96	\$277.57
You + Child(ren)	\$181.21	\$141.87	\$215.82	\$139.29	\$213.60
You + Family	\$351.06	\$270.04	\$412.06	\$265.14	\$404.58

Key terms.

Review these terms to help you understand your medical coverage.

Term	Definition
Coinsurance	The percent of health care costs you pay after meeting your deductible*
Copay	A flat dollar amount you pay for a covered health care service—your health plan pays the rest; (referred to as price in the Bind plans for MN)
Deductible	The amount you pay before your plan begins to pay for eligible health care expenses*
Out-of-pocket maximum	The most you'll pay for health care in a year—once you reach the maximum, you pay \$0 for eligible health care expenses
Preventive care	Health care services that prevent illnesses or diseases, such as annual check-ups, screenings and immunizations
Provider network	A group of doctors, hospitals and other providers contracted to provide health care services to participants, typically for less than their usual fees; if a provider is in-network, you will typically save on out-of-pocket expenses
Service	Specific care or treatment you receive from a provider, such as preventive care, diagnostic tests, doctor visits, hospital stays, etc.

* Bind health plans have no deductibles and no coinsurance.

All other states

Your health plan options for 2022.

You can choose from three health plans (Health Plans 1, 3 and 4) through two medical vendors, Blue Cross® and Blue Shield® of Minnesota (Blue Cross) or UnitedHealthcare (UHC). These are traditional health plans where you must meet a deductible, then pay a portion of the costs (coinsurance) until you reach the out-of-pocket maximum, at which point you pay nothing for eligible in-network care.

All plans cover the same health care services but differ in how much you pay through paycheck deductions, how much you pay when you need care and in the plan’s provider networks (doctors, hospitals and other providers who contract to deliver care, typically for less than their usual fees).

As you weigh your options, you may want to consider:

- Would you rather pay more from each paycheck and less when you need care, or vice versa?
- Do you expect high health care or prescription drug costs in 2022?
- Is building a tax-free account through an HSA important to you?
- Is your preferred doctor or therapist in-network?

Refer to the [Blue Cross and UHC plans](#) page for a detailed comparison chart, including biweekly paycheck deductions.

Hawaii medical and dental coverage.

If you live in Hawaii, Best Buy offers the HMSA medical plan. HMSA includes wellness, prescription drug, telehealth and behavioral health benefits. For more information, visit hmsa.com.

Part-time Hawaii residents are also eligible for dental coverage through Delta Dental. Search for dentists in the Delta Dental PPO or Premier network on the [Delta Dental site](#). Use [ALEX](#) to compare the dental plan options and find the right one for you.

Here’s what you’ll pay through biweekly paycheck deductions in 2022 (if applicable):

	HMSA Medical	Dental (Preventive Plan)	Dental (Comprehensive Plan)
You Only	\$3.46	\$2.59	\$9.56
You + Spouse/ Domestic Partner	\$72.69	\$5.89	\$21.22
You + Child(ren)	\$60.23	\$5.89	\$20.51
You + Family	\$100.62	\$9.79	\$35.56

Key terms.

Review these terms to help you understand your medical coverage.

Term	Definition
Coinsurance	The percent of health care costs you pay after meeting your deductible
Deductible	The amount you pay before your plan begins to pay for eligible health care expenses
Out-of-pocket maximum	The most you'll pay for health care in a year—once you reach the maximum, you pay \$0 for eligible health care expenses
Preventive care	Health care services that prevent illnesses or diseases, such as annual check-ups, screenings and immunizations
Provider network	A group of doctors, hospitals and other providers contracted to provide health care services to participants, typically for less than their usual fees; if a provider is in-network, you will typically save on out-of-pocket expenses
Service	Specific care or treatment you receive from a provider, such as preventive care, diagnostic tests, doctor visits, hospital stays, etc.

Blue Cross and UHC plans.

Explore Health Plans 1, 3 and 4 to see if one might be the right fit for you and your family.

Choose your medical vendor.

Three traditional plans are available through Blue Cross® and Blue Shield® of Minnesota (Blue Cross) and UnitedHealthcare (UHC). Because Best Buy has employees all over the country, we offer both options to ensure you can choose the best care wherever you live. Between Blue Cross and UHC, one vendor will offer a better combination of price and provider network in your area, which will show as your 'preferred vendor' when you enroll. If you use the preferred vendor in your location, you will pay less for medical coverage. The other medical vendor is referred to as the alternative vendor. If you choose the alternative vendor, you may pay more. Note: The preferred/alternative references only compare Blue Cross and UHC and do not consider other vendor plans where they may be available.

Blue Cross and UHC may have different paycheck deductions and provider networks; however, they both:

- Cover the same health care services
- Offer behavioral health coverage, including mental health counseling and treatment
- Include prescription drug coverage, 24/7 nurseline services and an HSA (with Health Plan 3 only)

Plan comparison.

	Health Plan 1		Health Plan 3 (HSA)		Health Plan 4	
	In network	Out of network	In network	Out of network	In network	Out of network
Money from Best Buy (can be used to offset the deductible)						
Health Savings Account (HSA)	N/A		Best Buy matches your contributions,* up to: \$250 You Only; \$375 You + Spouse/ Domestic Partner; You + Child(ren) \$500 You + Family		N/A	
Deductible (for Health Plan 3, medical and prescription drug expenses count toward the deductible)						
Individual	\$750	N/A	\$1,750	N/A	\$500	\$1,000
Family	\$1,500	N/A	\$3,500	N/A	\$1,000	\$2,000

* Best Buy matches every dollar you contribute to your HSA, up to the amounts listed in the chart above. The company's contributions are provided in each paycheck, up to \$9.62 (You Only), \$14.42 (You + Spouse/Domestic Partner or You + Child(ren)) or \$19.23 (You + Family); these amounts are prorated for new hires. If you are age 65 or older and enrolled in Medicare, federal regulations prohibit you from contributing to an HSA.

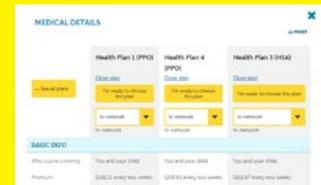
Learn more

[Blue Cross](#)

[UHC](#)

Let ALEX help you choose.

To help you figure out which plan is the right one for you, [ALEX](#) can ask you some questions about who you'll cover and how you'll use the plan, then provide you an estimate of your costs for each.



Plan comparison (continued).

	Health Plan 1		Health Plan 3 (HSA)		Health Plan 4	
	In network	Out of network	In network	Out of network	In network	Out of network
What You Pay*						
Preventive care (includes well-child and adult)	0%	Not covered	0%	Not covered	0%	Not covered
Doctor office visit	20% coinsurance after deductible	Not covered	30% coinsurance after deductible	Not covered	\$30 primary copay; \$50 specialist copay	40% coinsurance after deductible
Inpatient/outpatient hospital stay	20% coinsurance after deductible	Not covered	30% coinsurance after deductible	Not covered	10% after deductible	40% coinsurance after deductible
Emergency	\$200 copay, then 20% after deductible (copay waived if admitted)		30% coinsurance after deductible		\$200 copay, then 10% after deductible (copay waived if admitted)	
Out-of-Pocket Maximum (excludes copays and paycheck deductions)						
Individual	\$3,750	N/A	\$5,000	N/A	\$3,500	\$7,000
Family	\$7,500	N/A	\$10,000	N/A	\$7,000	\$14,000
Biweekly (and Annual) paycheck deductions (assumes you elect coverage through your preferred vendor)						
You Only	\$76.52 (\$1,990 annually)		\$57.57 (\$1,497 annually)		\$94.14 (\$2,448 annually)	
You + Spouse/Domestic Partner	\$239.85 (\$6,236 annually)		\$189.40 (\$4,924 annually)		\$280.59 (\$7,295 annually)	
You + Child(ren)	\$181.21 (\$4,711 annually)		\$141.87 (\$3,689 annually)		\$215.82 (\$5,611 annually)	
You + Family	\$351.06 (\$9,128 annually)		\$270.04 (\$7,021 annually)		\$412.06 (\$10,714 annually)	

* Coinsurance rates are based on allowed amounts. For out-of-network services, you pay charges over the allowed amount, which could be significant and do not apply to the out-of-pocket maximum.

Electing family coverage?

Consider how the deductibles and out-of-pocket maximums work across Health Plans 1, 3 and 4:

- **Embedded deductible (Health Plans 1 and 4).** Once a family member reaches the individual deductible, coinsurance begins for that person.
- **Non-embedded deductible (Health Plan 3).** Once the family deductible is met by one or a combination of family members, coinsurance will begin for everyone in the family.
- **Embedded out-of-pocket maximum (all three plans).** Once a family member reaches the individual out-of-pocket maximum, the plan begins to pay 100 percent of eligible health care expenses for that person for the rest of the year.

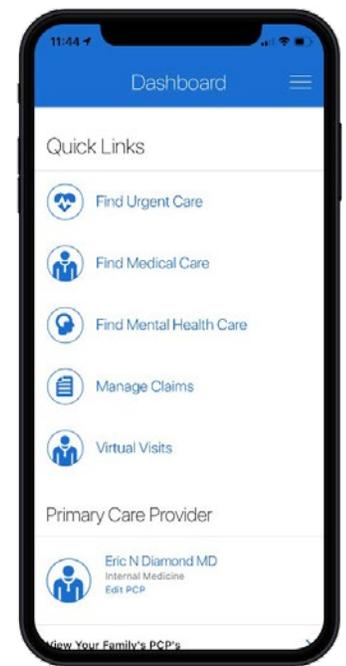
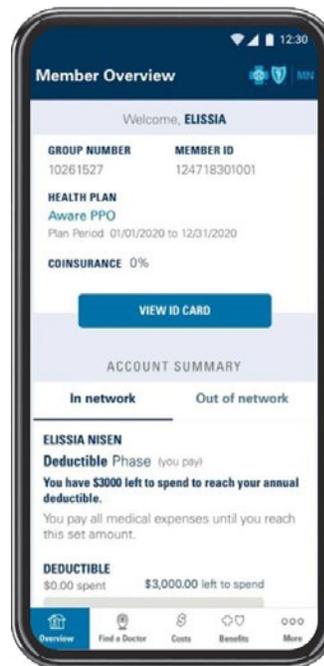
Important network details.

With Health Plan 4, you'll pay less when you use an in-network provider. However, **if you choose Health Plan 1 or 3, out-of-network, non-emergency care is NOT covered.** Seeing an out-of-network provider would mean you pay the full cost of services and the expenses don't count toward your deductible or out-of-pocket maximum. Use the Find a Doctor tool on your medical vendor's website to find a provider near you.

If you choose UHC as your medical vendor, United Health Tier 1 physicians who have been recognized for providing quality and/or cost-efficient care may be available near you. If you use a Tier 1 provider, your coinsurance will be 10 percent lower, or your copays will be \$10 less for in-network coverage. Tier 1 physicians are identified with a TIER 1 symbol in the UHC Find a Doctor tool. Some geographies do not have access to these providers, and these physicians are not available for all areas of medicine.

Go mobile.

Download the BlueCrossMN Mobile app or the UnitedHealthcare app for instant access to health information anytime, anywhere. Access a virtual ID card, compare and estimate costs, get claim information and find in-network providers.



Bind health plans (MN only).

If you are a resident of Minnesota, see if one of the Bind plans may be right for you and your family.

What makes the Bind plans unique.

While the Bind plans provide coverage you can count on through the UHC network of providers, Bind functions differently than most health plans today (including the traditional Health Plans 1, 3 and 4 offered by Best Buy).

- **Nothing to hide.** Bind’s mobile app and website show you flat dollar amounts (a price) for services in advance so you can make smart choices before getting care.
- **No deductible.** When it comes to the bill, there is no deductible—you pay only the flat dollar amount you choose upfront. The plan pays the rest.
- **Activate coverage when you need it.** For less common, plannable procedures such as spinal fusion surgery or knee replacement, you can activate coverage if and when you need it, at least three days prior to the procedure.

Plan comparison.

See how the two Bind plans compare at a high level.

	Bind 1	Bind 2
Your biweekly paycheck deductions	Lower	Higher
Your price (flat dollar amount when you get care)	Higher	Lower
Your out-of-pocket max protection	Individual \$5,500 Family \$11,000	Individual \$4,000 Family \$8,000
Covered services	Same	
Deductible	\$0	

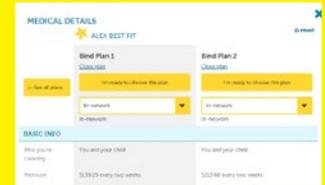
Learn more

[Introducing Bind](#) (Video 5:09)

[Bind FAQ](#)

Let ALEX help you choose.

To help you figure out which plan is the right one for you, [ALEX](#) can ask you some questions about who you’ll cover and how you’ll use the plan, then provide you an estimate of your costs for each.



Before you enroll:

Visit choosebind.com/bestbuy (Access Code: BBY2022) for more details and resources, including an informational webinar, member testimonials, articles and coverage information.

How coverage works.

1

You see a list of treatment options with pricing and choose where you want to receive care,

You pay a flat dollar amount (your price).

2

3

Your plan pays the remainder.

Example: What you pay when you need care.

The price you pay varies by plan, service and where you choose to receive care. Here's an example of how they differ, showing the most common prices for the same services.

Example Services	Bind 1 – Your Price	Bind 2 – Your Price
Preventive Care	Both plans cover preventive care at 100% when you use in-network providers	
Virtual visit	\$15	\$10
Primary care office visit*	\$65	\$30
Specialist office visit*	\$130	\$60
Emergency room	\$950	\$450
Outpatient surgery*	\$1,500	\$650
Other services	Go to choosebind.com/bestbuy and enter the access code “BBY2022”	

* Prices shown indicate the most common amount. Prices vary; you may pay less or more, depending upon where you choose to receive care, the specific service, and which doctor you see.

Your cost for coverage.

You pay for coverage through biweekly pre-tax paycheck deductions, as shown below.

	Bind 1	Bind 2
Medical		
You Only	\$56.52 (\$1,470 annually)	\$92.43 (\$2,403 annually)
You + Spouse/ Domestic Partner	\$185.96 (\$4,835 annually)	\$277.57 (\$7,217 annually)
You + Child(ren)	\$139.29 (\$3,622 annually)	\$213.60 (\$5,553 annually)
You + Family	\$265.14 (\$6,894 annually)	\$404.58 (\$10,519 annually)

Activating coverage.

A subset of plannable treatments can be activated throughout the year—only if you need it.

Inactive coverage must be activated at least three business days prior to the covered procedure. You'll be responsible for an additional pre-tax paycheck deduction for a period of time, which does not count toward your out-of-pocket maximum. The most you'll pay above your regular paycheck deduction is \$200 per paycheck for one procedure. You'll also pay the price for the service, which does count toward your out-of-pocket maximum.

See below for a list of services requiring activation. You can also find the list on choosebind.com/bestbuy (Access Code: BBY2022). **NOTE:** Emergency or trauma events resulting in these procedures do not require activation or additional paycheck deductions for coverage.

Select a health area to see example treatments and procedures requiring activation.

Cardiovascular (Heart Health)

- Cardiac Ablation
- Carotid Endarterectomy and Stents
- Coronary Artery Bypass Graft Surgery
- Coronary Catheterization and Percutaneous
- Coronary Interventions
- Pacemakers and Defibrillators
- Valve Replacement

ENT (Ear, Nose and Throat)

- Ear Tubes
- Sinus and Nasal Septum Surgery
- Tonsillectomy and Adenoidectomy

Gastrointestinal (Digestive System)

- Bariatric Surgery
- Gallbladder Removal Surgery (Cholecystectomy)
- Hernia Repair
- Reflux and Hiatal Hernia Surgery
- Upper GI Endoscopy

Musculoskeletal (Muscles, Joints, etc.)

- Ankle and Foot Bone Fusion
- Ankle Arthroscopy and Ligament Repair
- Ankle Replacement and Revision
- Bunionectomy and Hammertoe Surgery
- Carpal Tunnel Surgery
- Cervical Spine Disc Decompression
- Cervical Spine Fusion
- Elbow Arthroscopy and Tenotomy
- Elbow Replacement and Revision
- Ganglion Cyst Surgery

- Hip Arthroscopy and Repair
- Hip Replacement and Revision
- Knee Arthroscopy and Repair
- Knee Replacement and Revision
- Lumbar Spine Disc Decompression
- Lumbar Spine Fusion
- Morton's Neuroma Surgery
- Plantar Fasciitis Surgery
- Shoulder Arthroscopy and Repair
- Shoulder Replacement and Revision
- Spinal Cord Stimulator
- Wrist and Hand Joint Replacement
- Wrist Arthroscopy and Repair

Other

- Breast Reduction Surgery
- Cataract Surgery
- Fibroid Removal (Myomectomy)
- Hysterectomy
- Hysteroscopy and Endometrial Ablation
- Kidney Stone Ablation and Removal (Lithotripsy)
- Prostate Removal Surgery
- Sling Surgery for Female Urinary Incontinence

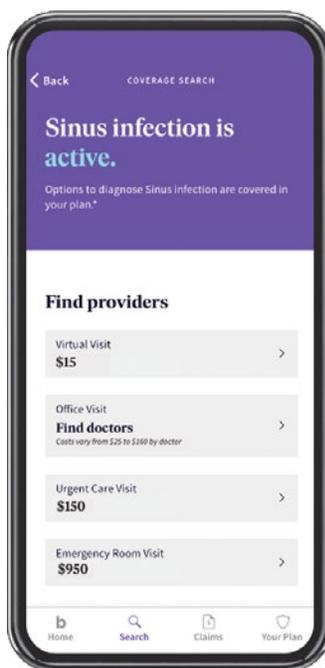
Activating coverage (continued).

If you want to learn more about activating coverage:

- 1 Visit choosebind.com/bestbuy (Access Code: BBY2022).
- 2 Select one of the Bind plans, then search procedures or conditions.
- 3 You'll see cost details for in-network providers as well as other treatments for the same condition.

Go mobile.

The MyBind app plays an important role in the plan. Once you become a member, you can use the app (or Bind website) to search for health care, find Quality Care providers and learn the prices of various treatment options.



Prescription drug coverage.

As you weigh your options for health plans, you'll want to think about how prescription drugs are covered in each.

All health plans share some similarities with prescription drug coverage, including:

- Your cost for coverage is included in the paycheck deduction amount for your chosen health plan.
- Prescription drug expenses count toward your out-of-pocket maximum, the most you'll pay for health care in a calendar year.
- You can use pre-tax funds from your HSA to pay for prescription drug expenses.

Here are the differences in coverage:

Health Plan 1:

- 1 First, you pay the full cost until a pharmacy deductible (\$100 individual | \$200 family) is met. Prescription drugs do not count toward your medical deductible.
- 2 Once the deductible is met, you pay a portion of the cost.

Health Plan 3:

- 1 First, you pay the full cost until your health plan deductible is met (\$1,750 individual | \$3,500 family). Prescription drugs count toward your medical deductible.
- 2 Once the deductible is met, you pay a portion of the cost.

Health Plan 4 (and both Bind plans for MN only): There is no deductible applied to prescription drugs. You pay a portion of the cost immediately. For Health Plan 4, prescription drugs do not count toward your medical deductible.

Learn more

OptumRx provides accurate drug pricing for all Best Buy health plans. Visit optumrx.com or access through each medical vendor's website or app.

Prescription drug tips:

- Work with your doctor to find out whether a lower-cost alternative or generic version may be available.
- Consider mail order instead of a retail pharmacy. You'll get a larger supply, oftentimes for lower cost, and you can order home delivery refills, renew and transfer prescriptions and track status online.
- Use [ALEX](#) for more pharmacy savings tips.

How prescription drug coverage works.

Step 1. First, meet the deductible.

Health Plan	Deductible (Individual Family)	Rx Counts toward Medical Deductible	Rx Counts toward Medical OOPM
Health Plan 1	\$100* \$200*		✓
Health Plan 3	\$1,750 \$3,500	✓	✓
Health Plan 4	\$0		✓
Bind 1 and 2	N/A	N/A	✓

* This is a pharmacy deductible only and, therefore, is different from the plan's medical deductible.

Step 2. Then coinsurance applies. What you pay depends on the type of drug, categorized by Tiers 1-3 below.

	Retail Pharmacy (34-day supply)	Mail Order (90-day supply)
Tier 1	25% coinsurance (\$20 min.; \$100 max)	25% coinsurance (\$40 min.; \$200 max)
Tier 2	40% coinsurance (\$40 min.; \$150 max)	40% coinsurance (\$80 min.; \$300 max)
Tier 3	50% coinsurance (\$70 min.; \$250 max)	50% coinsurance (\$140 min.; \$500 max)

ID Cards.

Medical and prescription drug ID cards work a bit differently depending on your medical vendor.

- **Blue Cross:** You will have two separate ID cards—one for medical and one for prescription drugs.
- **UHC and Bind:** Your medical ID card doubles as your prescription ID card.

Additional health support.

All Best Buy health plans include preventive coverage, virtual care options, access to second opinions, diabetes and hypertension management, plus physical therapy support.

Learn more

[2nd.MD](#)

[Omada](#)

[Physera](#)

Prevention works.

Prioritizing preventive care like annual exams, screenings, immunizations and more can help your doctor identify health risks and prevent more serious issues from arising. In-network preventive care is covered 100% in all Best Buy health plans. Find a list of preventive services and in-network providers, including telehealth and virtual visit options, on your medical vendor's website.

Talk to a doc 24/7, without leaving home.

Don't let anything get in the way of taking care of your physical and mental well-being. Telehealth and virtual visits offer a safe alternative to going into a doctor's office for non-emergency situations like a cold or sinus infection, preventive visits, chronic condition management or mental health issues. Once you are a health plan member, log in to your medical vendor's website and look for "virtual visit."

- **Telehealth.** Check with your regular providers to see if they offer e-visits or telephone consults.
- **Virtual visit.** Doctor on Demand matches you up with board-certified physicians and licensed psychiatrists or psychologists who can safely diagnose certain conditions and prescribe medications if necessary. Doctor on Demand is available for everyone covered under a Best Buy health plan. Teladoc and Amwell are also available to those enrolled in a UHC plan.

Physical well-being support.

Best Buy offers even more programs to support your health that don't require you to be enrolled in a Best Buy health plan, such as [Included Health](#), a comprehensive health platform and concierge service serving the LGBTQIA+ community. Find more details under the physical well-being section of this guide.

Expert second opinions – when you need them most.

Whether you're faced with a new or existing diagnosis, upcoming surgery, or major healthcare decision and want to learn more about your treatment options, 2nd.MD connects you with board-certified, elite specialists from top medical institutions to provide you with information and confidence. **2nd.MD** experts are industry leaders across hundreds of subspecialties and thousands of conditions including cancer, heart disease and stroke, digestive problems, immunological disorders, mental health concerns and musculoskeletal issues.

If you're enrolled in a Best Buy health plan, Best Buy provides you and your covered dependents a no-cost membership to 2nd.MD.

Prevent and manage diabetes and hypertension.

Omada is a health program that combines the latest technology with personal support to help you create and maintain healthier habits and reach your health goals, whether that's losing weight, lowering your blood pressure, or staying on top of your diabetes.

Omada is available at no cost for all employees and their covered dependents (age 18 and older) enrolled in a Best Buy health plan who meet specific health-related criteria, such as a risk of developing type 2 diabetes, living with diabetes and/or risk of developing heart disease.

Find relief through virtual physical therapy.

Physera is a virtual physical therapy program that helps you build muscle to prevent aches and pains, plus connect you with a licensed physical therapist to help you treat current muscle or joint pain—all on your smartphone and on your schedule.

Physera is available for all employees and their covered dependents (age 13 and older) enrolled in a Best Buy health plan.

Note for Hawaii residents: Hawaii residents are not eligible for Doctor on Demand, 2nd.MD, Omada and Physera. Visit hmsa.com for detailed coverage and service information.

Health Savings Account.

Employees who elect Health Plan 3 receive a Health Savings Account (HSA) that helps you save on health care expenses and receive matching contributions from Best Buy.

HSA summary.

What it is	An account, like a 401(k) for health care expenses, that you and Best Buy contribute tax-free dollars to in order to help pay for eligible expenses now and/or in the future. The account is administered by Optum Bank.
Who contributes	You and Best Buy, ¹ up to IRS limits (\$3,650 You Only; \$7,300 You + Spouse/Domestic Partner, You + Child(ren) or You + Family). ²
Making contribution changes	You can make changes to your contributions at any time throughout the year through the Health and Welfare Benefits Website .
Eligible expenses	<p>Medical, dental and vision expenses, like:</p> <ul style="list-style-type: none"> • Deductibles • Coinsurance • Office visits, in- and out-of-network • Prescription drugs <p>Refer to the Optum Bank Education Center for a complete list of qualified expenses. Non-medical expenses are subject to taxes, including a tax penalty.</p>
Rollovers	Unused dollars always roll over to the following year.
Who can use it	You and any of your tax dependents, regardless of their health plan participation.
Account access	Pay expenses with your HSA debit card, online bill pay or by check.
Account ownership	You own the account, including any money you earn from interest, and keep it if/when you leave Best Buy.

1. If you are age 65 or older and enrolled in Medicare, federal regulations prohibit you from contributing to an HSA. If you are or will turn 65 in 2022, you are not eligible to receive the matching contribution from Best Buy.

2. If you are 55 or older, you can make an additional \$1,000 catch-up contribution.

Medical Benefits Enrollment tip:

If you are enrolled in Health Plan 3 with the HSA, your health plan will roll over to 2022 if you remain eligible and you don't take action; however, you must choose a contribution amount for your HSA or it will default to \$0 beginning January 1, 2022. You may update your HSA contribution amount at any time during the plan year.

See what an HSA can do for you with ALEX.

Use [ALEX](#) to learn more about how the HSA works and calculate how much you may want to contribute in 2022.



Matching contributions.

Just like a 401(k), you can get free money from Best Buy when you contribute to your HSA. Best Buy will match dollar-for-dollar any contributions you make, up to the annual and per-paycheck amounts below. Contribute at least enough to receive the full match so you don't leave money on the table.

Coverage Tier	Matching Contributions per Paycheck
You Only	\$9.62 (\$250 annually)
You + Spouse/Domestic Partner OR You + Child(ren)	\$14.42 (\$375 annually)
You + Family	\$19.23 (\$500 annually)



Physical well-being.

Move. Fuel. Rest. Create your possibilities.

How you move, fuel and rest your body and mind is what physical well-being is all about. It involves making lifestyle behavior choices today that help to ensure optimal health and wellness now and in the future. See what Best Buy offers to help you reach or maintain your optimal health.

Culturally competent health providers

Included Health is a comprehensive health platform and concierge service that connects you to culturally competent, high-quality providers who understand the unique needs of the LGBTQIA+ community. Get help finding providers, trusted community advocates and local resources, plus get benefits and care questions answered.

This service is available at no cost to all Best Buy employees and their dependents. You do not need to be enrolled in a Best Buy health plan.

Visit includedhealth.com/member to become a member and learn more.

Discounts on prescription drugs

NOTE: Not available to seasonal employees.

With the **OptumRx Prescription Savings** card, part-time employees can save up to 80%* on generic and brand-name prescription drugs at over 62,000 participating pharmacies nationwide. Go to myprescriptiondrugsavings.com and log in with Group 703352 to print your ID card. Then show your card to the pharmacist each time you fill or refill a prescription. There is no paperwork to complete and no limit on usage.

* Savings average 45 percent with potential savings of up to 80 percent (based on 2015 national program savings data). All prescription drugs are eligible for savings, including some pet medications. Discounts are available exclusively through participating pharmacies and may not be combined with health insurance coverage. This is a discount-only benefit; Best Buy does not contribute to the cost of your prescription drug services.

Eye care and eyewear savings

NOTE: Not available to seasonal employees.

Use the **VSP Vision Savings Pass** to get discounts on eye care and eyewear when you see a VSP provider.* Register on vsp.com with the last four digits of your SSN along with your full legal first and last name and date of birth. Then you can view your coverage details, search for providers and print an ID card.

Savings include:

- 20% off a WellVision Exam
- 20% off frames, lenses and lens options
- 15% off a contact lens exam
- Discounts on laser vision correction

* This is a discount-only benefit; Best Buy does not contribute to the cost of your vision services.

Confidential support for physical fitness and care

Life Solutions, the Best Buy Employee Assistance Program (EAP), offers confidential support and resources to help you handle whatever life throws your way. It is available 24/7 at no cost to all Best Buy employees and everyone living in their household.

Find articles, podcasts and videos related to medical conditions, fitness and nutrition, pregnancy and more. Delegate your to-do list or find reputable referrals for nearly anything, including fitness clubs, personal trainers, local activities, or anything else related to your physical well-being.

Visit guidanceresources.com (use Web ID: BBYLife) or call [1-800-807-1530](tel:1-800-807-1530).

Inspired self-care

Life Solutions partners with **myStrength** to offer a digital self-care platform to improve and sustain mental health and overall well-being. Tackle common issues such as stress, insomnia or other sleep disorders, chronic pain, and more. Individualized experiences help you build resiliency, manage stress, find daily inspiration and track your progress. myStrength is available to all Best Buy employees and everyone living in their household.

Download the myStrength app or visit app.mystrength.com (use Access Code: BBYLife).

Free flu shots

Best Buy offers a free **flu shot** voucher every year to all employees.* Vouchers are available at your location or posted on internal employee websites each fall.

* Flu shot vouchers are not available in North Dakota.

Virtual fitness membership

All employees are eligible to enroll in a **virtual fitness membership** with the Wellness Zone at no cost.

To sign up for this offer, email wellnesszone@bestbuy.com.

Connect to keep moving

Find challenges on the **MoveSpring** step and activity platform to connect and support co-workers while prioritizing regular movement. Check for global challenges in each month.

Download the MoveSpring app and get started with Company Code: BBYSTEPS.



Mental well-being.

Mental health matters. You are not alone.

[Learn more](#)

[Life Solutions Flyer](#)

Your mental health and well-being are a priority for Best Buy, and we are committed to encouraging open and honest conversations, providing education, and offering access to resources.

If you or someone you know is having suicidal thoughts or experiencing emotional distress, don't wait. Call the National Suicide Prevention Lifeline at [1-800-273-8255](tel:1-800-273-8255) or text HOME to 741741.

Confidential support for mental health topics

Life Solutions, the Best Buy Employee Assistance Program (EAP), offers confidential support and resources to help you handle whatever life throws your way. It is available 24/7 at no cost to all Best Buy employees and everyone living in their household.

- Receive up to eight no-cost counseling sessions per person, per issue, per calendar year. Virtual, chat, email and in-person options are available, including BetterHelp video and chat-based counseling. You also have access to unlimited phone support with on-call master's-level clinicians. All sessions are completely confidential. To speak with a counselor or request a referral, call [1-800-807-1530](tel:1-800-807-1530).
- Find articles, podcasts and videos related to mental health, emotional well-being, grief and loss, addiction, relationships, trauma, and more. Delegate your to-do list or find reputable referrals for nearly anything, including local support groups and activities, or anything else related to your mental well-being.

Visit guidanceresources.com (use Web ID: BBYLife) or call 1-800-807-1530.

Inspired self-care for mental health

Life Solutions partners with **myStrength** to offer a digital self-care platform to improve and sustain mental health and overall well-being. Tackle common challenges such as stress, depression, anxiety, substance use, insomnia, chronic pain, and more. Individualized experiences help you build resiliency, manage stress, find daily inspiration and track your progress. myStrength is available to all Best Buy employees and everyone living in their household.

Download the myStrength app or visit app.mystrength.com (use Access Code: BBYLife).

Medical plan coverage for mental health

If you are enrolled in a Best Buy health plan, you and anyone you're covering has access to mental health services as part of your medical coverage. Behavioral health services are processed like all other medical claims.

Contact your medical vendor or use their website to find an in-network counselor or specialist, or consider a virtual option. Log in to your medical vendor's website and look for "virtual visit."



Financial well-being.

Live for today. Prepare for tomorrow.

Financial well-being centers on finding the healthy balance between living for today while preparing financially for tomorrow. Best Buy offers a variety of resources to help you identify and manage your financial needs, from savings and retirement to emergency funds and discounts.

Learn more

See the [Contacts](#) page for websites and apps to help you learn more and manage your financial well-being benefits.

Savings and loan opportunities

Best Buy provides you with a unique opportunity to build up your savings or get emergency funds through [Wings Financial](#).

- Open a [Savings Builder](#) account with direct deposit from your Best Buy paycheck, and Wings will fund the first \$5 in your account, and you can earn an additional \$100 deposit by completing six short, online financial education courses. Plus, you'll be entered into a drawing to win one of four monthly \$250 deposits exclusive to Best Buy members.
- Wings Financial offers Best Buy employees the opportunity to obtain a \$1,000 [Quick Loan](#), which is not based on your credit score and offers a 12-month repayment period.

Tax-advantaged saving for retirement

All employees age 18 and over are immediately eligible at hire to join the [401\(k\) Retirement Savings Plan](#). You may save between one and 50 percent of your eligible pay,¹ up to the annual IRS dollar limit.²

- You may save on a before-tax basis, a Roth 401(k) after-tax basis or a combination of both.
- After you've been employed for one year, Best Buy will contribute one dollar into your account for every dollar you contribute, up to the first three percent of your eligible pay, and an additional 50 cents for every dollar you contribute for the next two percent of your eligible pay.¹
- You're always 100 percent vested, which means you own all the money from your own contributions, company-matching contributions, rollover contributions and investment earnings.
- Choose from a variety of investment options. Online Advice is available at no cost or you can use Advisory Services for a fee to help you achieve your retirement goals.

1. Any bonus you receive is not included in your eligible pay.

2. For current contribution limits, visit voya.com/IRSlimits.

Employee discount

The Best Buy [employee discount](#) enables you to purchase most products and services at Best Buy retail stores and [BestBuy.com](#) at five percent above cost. Discounted services may have tax implications. You are eligible after 30 days of employment. Between Nov. 20 and Dec. 31, all employees are eligible regardless of their hire date.

Buy Best Buy stock at a discount

The [Employee Stock Purchase Plan \(ESPP\)](#) lets you buy Best Buy stock at a five percent discount. Contribute up to 20 percent of your after-tax pay through automatic payroll deductions during each six-month offering period. At the end of six months, your stock purchase is made, and you own part of the company.

All employees are eligible to participate in the ESPP after 60 days of continuous service. Once eligible, you can enroll in the ESPP two times a year, in March and September.

Financial help in case of disaster

NOTE: Not available to seasonal employees.

Natural disasters such as hurricanes, tornadoes or wildfires can inflict serious damage in the blink of an eye. Best Buy founder Dick Schulze has established a fund to help employees experiencing hardship as a result. If you have been employed by Best Buy for at least one year and are impacted by a federally-declared natural disaster, you may be eligible to receive financial support from The Richard M. Schulze Family Foundation [Employee Disaster Relief Fund](#).

Financial help for personal events

The [Best Buy HOPE](#) Fund was created in partnership with the Richard M. Schulze Family Foundation to help employees facing financial hardship due to unforeseen personal events beyond their control. Some examples could include medical or mental health bills not covered by insurance, domestic abuse, funerals, damage to personal property, and more. Applicants with at least one continuous year of service may receive up to \$2,500 in non-taxable grants over a 12-month period for eligible expenses.

Tax savings on commuting costs

The pre-tax [Commuter Benefits Program](#) allows you to set aside pre-tax payroll deductions to pay for qualified workplace mass transit expenses, such as bus, subway or vanpool fares and even certain parking expenses. It also includes expenses for a pass, token, farecard or similar item.

Electronic payment for payday

Electronic payment can make payday less stressful and give you greater flexibility for managing your expenses. The [Wisely Paycard](#) works similarly to a reloadable, prepaid credit or debit card. You can use it in stores and online wherever Visa and Mastercard are accepted.

- Send your full paycheck amounts to the paycard or split it however you want along with direct deposit to other checking and savings accounts.
- Opt in to early direct deposit to get your pay up to two days early*.
- Load funds or deposit checks from multiple sources, such as your tax refund, government benefits or a second job.
- Request additional cards for friends and family members, with separate balances.
- Pay no fees for monthly service, minimum balance or overdrafts.

* Best Buy's payday is Friday. Early deposits are made by ADP and are not guaranteed.

Savings on property and auto insurance

Gain access to special savings on [Auto, Home and Renters Insurance](#). You can request free quotes at any time from the following trusted names: Liberty Mutual Insurance, Farmers GroupSelect and Travelers. You can also save on coverage for other valuable items. Availability, coverage and costs will vary. Payments are made via direct billing with your chosen carrier.

Savings on insurance for your pet

Protect your pet and keep your costs down, too, by enrolling in [Nationwide Pet Insurance](#). Save up to 70 percent on veterinary bills for conditions that aren't pre-existing. You can enroll at any time, and rates vary by pet. Payments are made via direct billing with Nationwide.

Confidential support for financial matters

[Life Solutions](#), the Best Buy Employee Assistance Program (EAP), offers confidential support and resources to help you handle whatever life throws your way. It is available 24/7 at no cost to all Best Buy employees and everyone living in their household.

- Call to obtain impartial guidance from certified public accountants and financial planners regarding managing your finances, including budgeting, debt consolidation and more.
- The [Working Advantage](#) program provides discounts and deals on travel, entertainment and shopping, including Zebit, where you receive a promotional offer and an interest-free line of credit through their online shopping experience.
- Find articles, podcasts, videos and interactive tools related to financial topics, such as loan calculators, budget plans, home ownership, estate planning, debt management, and more. Delegate your to-do list or find reputable referrals for local resources, including assistance with food or housing needs, or anything else related to your financial well-being.

Visit guidanceresources.com (use Web ID: BBYLIFE) or call [1-800-807-1530](tel:1-800-807-1530).



Work-life well-being.

Balancing work, home and life.

Whether you need a break to enjoy life, manage a personal health condition or care for a loved one, Best Buy has programs to help you take time off when you need it. We also offer support for starting or caring for your family, including child care and educational resources, plus more to help you focus on what matters most and find your healthy balance.

Learn more

See the [Contacts](#) page for websites and apps to help you learn more and manage your work-life well-being benefits.

Paid Time Off

NOTE: Not available to seasonal employees.

After one year of service, receive 16 hours of PTO each year. PTO can be used for vacations, personal appointments or when you or a family member is sick and you need to stay home. Time may be taken in one-hour increments whenever you are scheduled to work. Details vary by location.

Paid time away for bereavement

NOTE: Not available to seasonal employees.

Receive up to two days of paid [Bereavement Time](#) in the event of a family member's death.

A gift of time for those who need it most

The [Gift of Time](#) program allows employees to donate vacation time or Paid Time Off to eligible employees who need to miss work as a result of a federally-declared major disaster, a medical emergency (their own or a family member's) or a family member's death.

Pay to welcome a child or care for family

Eligible employees may receive [Caregiver Pay](#) for up to four weeks (160 hours) within a 12-month period at 100 percent of base pay during a qualifying leave of absence for one of the following:

Child bonding

Birth persons and non-birth parents taking a leave of absence for two weeks or more within 12 months following birth, adoption or foster care placement.

Family care

Employees taking a leave of absence for four or more days or intermittent leave in minimum one-day increments to provide care for a spouse, domestic partner, child or parent with a health condition.

You must have completed one year of service with 1,250 hours worked in the 12 months prior to the leave. A qualifying leave of absence is time off from work provided to an employee under the Leave of Absence Policy: Family and Medical (FMLA) or other state-required leave. Up to two weeks (80 hours) of Caregiver Pay is available to care for extended family members including a grandparent, grandchild, parent-in-law, brother/sister or brother/sister-in-law and child over 18.

Caregiving advocacy and support

NOTE: Not available to seasonal employees.

Wellthy provides personalized support to help you tackle the logistical and administrative tasks of caring for the ones you love, including yourself. A dedicated Care Coordinator serves as your advocate and expert, handles your toughest caregiving questions and helps you address legal, housing, medical and other related topics. You also receive access to a Care Dashboard that helps you stay organized, track appointments and streamline communication with other family members and caregivers. Best Buy provides access to Wellthy at no cost, and employees can invite fellow caregivers (i.e., siblings, spouse, partner, parents, etc.) to join in on the Care Project.

Backup Child Care when you need to work

NOTE: Not available to seasonal employees.

Find quality, safe and affordable in-home or in-center child care through Care.com when you need it most. Use it when your regular caregiver is unavailable, if you need to pick up an extra shift at work, or if your child is a little under the weather and needs to stay home. Each employee receives 10 **Backup Child Care** visits per year for a \$10 copay per visit. You can even book a preferred caregiver or center from your personal network and get reimbursed for a portion of the costs that exceed your copay. Visits must be used for work-related purposes only, and the value may be subject to taxes where applicable.

Discounts on early childhood education and care

NOTE: Not available to seasonal employees.

Through our partnership with Care.com, you can enjoy a 10 percent discount on early childhood education at KinderCare and Children's Creative Learning Centers, or before- and after-school programs at Champions.

Reimbursement for tutoring expenses

NOTE: Not available to seasonal employees.

If you're a working parent, we know that your child's education is a major priority. Through the **Tutor Reimbursement program**, receive 50 percent reimbursement for in-person or online tutoring expenses for your school-age dependents, up to \$100 per month.

Discounts on tuition

Whether you're going to college for the first time, or finishing what you started years ago, Best Buy supports your learning. Through partnerships with select universities and training programs, you (and in some cases, your immediate family members) can obtain **tuition discounts, special scholarship opportunities and reduced education fees**. On-campus and online programs are available.

Appreciation for your service

The **True Blue** recognition program is built for peers and leaders to recognize and reward you when you go above and beyond, deliver excellent customer experiences, exemplify leadership skills and demonstrate our guiding behaviors. Plus, you are recognized in meaningful ways when you reach milestone anniversaries.

Confidential support for life's many events

Life Solutions, the Best Buy Employee Assistance Program (EAP), offers confidential support and resources to help you handle whatever life throws your way. It is available 24/7 at no cost to all Best Buy employees and everyone living in their household.

Find articles, podcasts and videos related to parenting, caregiving, preparing for college, and more. Delegate your to-do list or find reputable referrals for nearly anything, including child or elder care facilities, housecleaning or moving services, party planning, apartment searches or anything else to help you with your work-life balance.

Visit guidanceresources.com (use Web ID: BBYLife) or call [1-800-807-1530](tel:1-800-807-1530).

Contacts.

Use the information below when you have questions about your benefits.

Benefit	Contact	Phone	Website/Mobile App
General HR, Leave of Absence, Pay and Well-being Support	HR Support Center	1-866-MY-BBY-HR (1-866-692-2947)	connect.bestbuy.com
Health and Welfare Benefits Eligibility, Enrollment and Support	Benefits Center	1-866-475-6733	Health and Welfare Benefits Website
401(k) Retirement Savings Plan	Voya	1-855-229-7526	401(k) Retirement Savings Plan Website or bbsavingsplan.voya.com
Auto / Home / Renters Insurance	Farmers	1-800-438-6381	myautohome.farmers.com
	Liberty Mutual	1-800-216-1625	libertymutual.com/best-buy
	Travelers	1-888-695-4640	travelers.com/bestbuy
Backup Child Care	Care.com	1-833-227-3229	bestbuy.care.com
Best Buy HOPE Fund	Minneapolis Foundation	1-612-672-3861	Minneapolis Foundation Website
Caregiving Support	Wellthy	1-877-588-3917	wellthy.com/bestbuy
Commuter Benefits	Benefits Center	1-866-475-6733	Health and Welfare Benefits Website
Dental (Hawaii PT)	Delta Dental	1-866-264-0528	deltadentalmn.org
Diabetes and Hypertension Care	Omada Health	1-888-409-8687	omadahealth.com/bestbuy
Employee Assistance Program (EAP)	Life Solutions	1-800-807-1530	guidanceresources.com Organization Web ID: BBYLife
Employee Disaster Relief Fund	Richard M. Schulze Family Foundation	1-952-324-8910	Schulzefamilyfoundation.org/best-buy-employee-relief-fund
Expert Medical Opinions	2nd.MD	1-866-269-3534	2nd.md/bestbuy
Gift of Time	HR Support Center	1-866-MY-BBY-HR (1-866-692-2947)	connect.bestbuy.com search: Gift of Time
LGBTQIA+ Health Platform and Concierge	Included Health	1-833-781-7931	includedhealth.com/member
Medical (including Health Savings Account) + Prescription	Blue Cross and Blue Shield of Minnesota	1-866-455-8220	bluecrossmn.com/bestbuy
	UnitedHealthcare	1-866-229-2810	whyuhc.com/bestbuy
	OptumRx		optumrx.com

2022 Benefits Guide.

Part-time or Seasonal eligible for medical

Benefit	Contact	Phone	Website/Mobile App
Medical + Prescription (Hawaii)	HMSA	1-800-776-4672	hmsa.com
Medical (MN only) (including prescription drugs through OptumRx)	Bind	1-833-576-6497	Before you are a member: choosebind.com/bestbuy Access Code: BBY2022 Once you are a member: mybind.com
myStrength	Life Solutions	1-800-807-1530	myStrength.com Access Code: BBYLife
OptumRx Prescription Savings card	OptumRx	N/A	myprescriptiondrugsavings.com Group: 703352
Pet Insurance	Nationwide	1-877-738-7874	benefits.petinsurance.com/bestbuy
Quick Loan	Wings Financial	1-952-997-8678	www.wingsfinancial.com/best-buy
Recognition Program	True Blue	N/A	bbytrueblue.com
Savings Builder	Wings Financial	1-952-997-8678	www.wingsfinancial.com/best-buy
Step and Activity Challenge Platform	MoveSpring	N/A	movespring.com Company Code: BBYSTEPS
Tuition Support	HR Support Center	1-866-MY-BBY-HR (1-866-692-2947)	connect.bestbuy.com search: Tuition
Tutor Reimbursement			connect.bestbuy.com search: Tutor Reimbursement
Virtual Fitness Membership	Wellness Zone	1-612-292-9355	Email: wellnesszone@bestbuy.com
Virtual Physical Therapy	Physera	N/A	physera.com/bestbuy
VSP Vision Savings Pass	VSP	N/A	vsp.com
Wisely Paycard	MyADP	1-866-313-6901	MyADP or myWisely.com

Legal disclaimer and notices.

This guide is not a contract or guarantee of any benefit. It provides an overview of many of the benefits for eligible Best Buy employees. It is not intended to provide a complete description of these benefits, and it is not used to administer or document the terms of any Best Buy benefit plan or program. Best Buy may change, vary from or terminate any benefit plan or program at any time. If there are any conflicts between this document and the official plan/program documents and policies, the official documents and policies will govern.

The medical information in this guide applies to part-time or seasonal employees eligible for medical coverage. Backup child care options may be limited in Hawaii. Doctor on Demand, 2nd.MD, Omada and Physera are not available to Hawaii residents. Certain benefits, including Backup Child Care, Caregiver Pay, Employee Disaster Relief Fund, Paid Bereavement, Paid Time Off, Prescription Drug Discounts, Tutor Reimbursement, Vision Discounts and Wellthy do not apply to you if you are a seasonal employee.

Legal Notices

Log in to the [Health and Welfare Benefits Enrollment site](#) to download or print the following required notices: Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices, Children's Health Insurance Program Reauthorization (CHIPRA) Notice, Summary Annual Report (SAR), Women's Health and Cancer Rights Act of 1998, Special Enrollment Rights, and Summary of Benefits and Coverage (SBC).

Paper copies may be requested through the Benefits Center at [1-866-475-6733](tel:1-866-475-6733).