



2020 benefits enrollment guide.

Let's talk about
what's possible.™



Your Best Buy benefits.

Best Buy is committed to taking care of you and those you care about. We offer you a comprehensive benefits package with choice and flexibility to support your physical, mental, financial and social well-being.

This 2020 Benefits Enrollment Guide is designed to help:

- Newly hired Best Buy employees enroll in their 2020 health and welfare benefits
- Current Best Buy employees choose their benefits for 2020 during Benefits Annual Enrollment, Oct. 21–Nov. 8, 2019

If you are a resident of Minnesota, find your guide on **MY HR (hr.bestbuy.com)**. Search: **Minnesota Enrollment Guide**.

 **Minnesota Enrollment Guide**

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This guide provides an overview of many of the rewards for eligible Best Buy employees. It is not intended to provide a complete description of these rewards, and it is not used to administer or document the terms of any Best Buy Rewards plan or program. Best Buy may amend, modify or terminate any rewards described in this document, in whole or in part, at any time. If there are any conflicts between this document and the official plan documents or administrative agreements, the official documents and agreements will govern.

Tools and resources.

MY HR at hr.bestbuy.com.

Log in to **MY HR** at hr.bestbuy.com any time from work or home to view and manage everything related to your pay and benefits.

- Enroll in or make changes to your benefits
- Update your personal information
- Access your pay and tax statements
- View your Paid Time Off balance
- Learn more about how your benefits work
- Ask a question or submit a form to HR
- Review Summaries of Benefits and Coverage (SBCs) and Summary Plan Descriptions (SPDs), which provide detailed plan information that may be helpful when selecting your benefits

ALEX®.

ALEX® is a fun, interactive tool you can use for help to choose benefits. ALEX is the best place to start regardless of whether you're electing benefits for the first time, going through Benefits Annual Enrollment or considering making changes as a result of a qualified status change.



ALEX helps you:

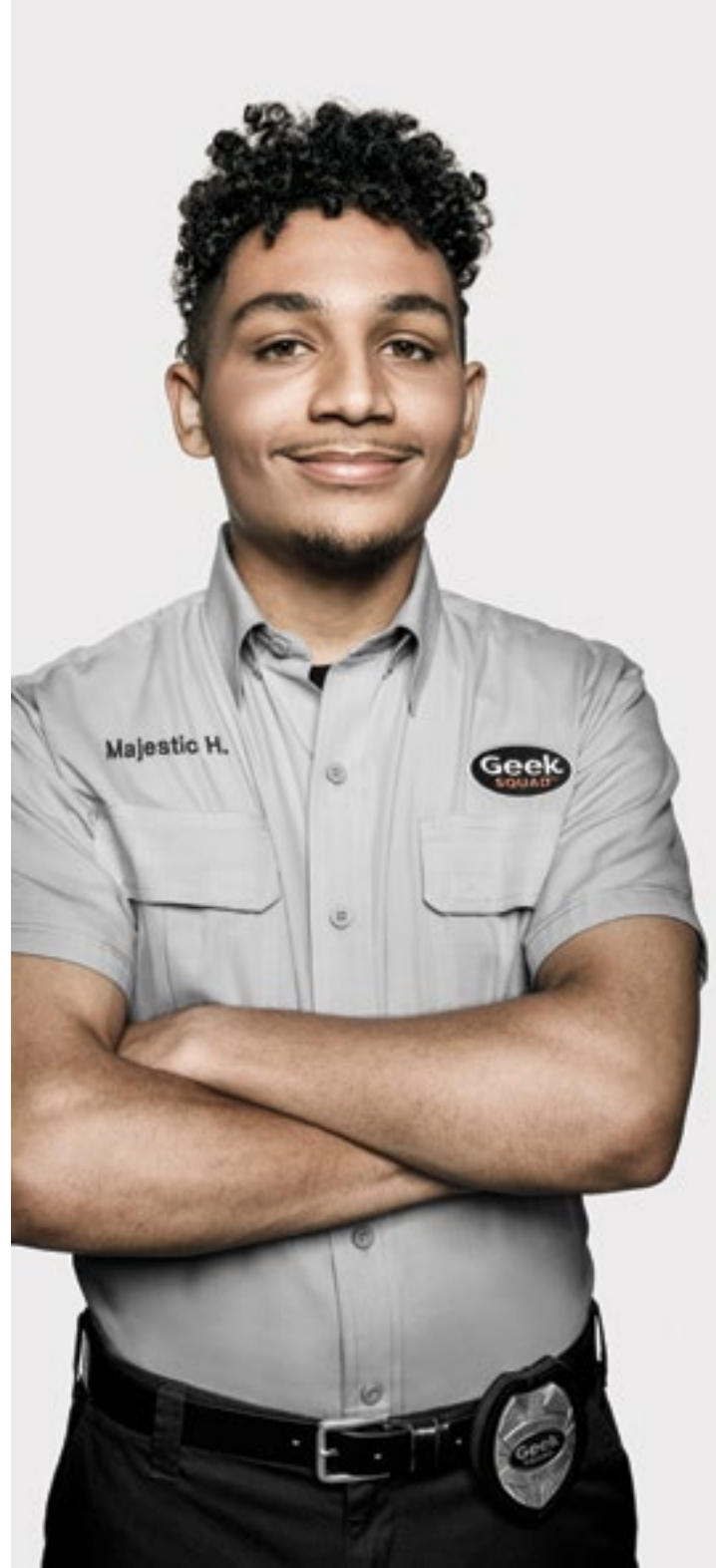
- Choose which medical, dental and vision plans will be best for you and your family. ALEX will start by asking questions about your personal situation and preferences. Using the information you provide, ALEX will teach you how the plans work and offer recommendations that will save you the most money on health care costs.
- Decide if you should enroll in the Health Care and Dependent Care Flexible Spending Accounts and, if so, how much you should set aside.
- Calculate how much life insurance you need based on your personal situation.
- Learn how the Purchased Paid Time Off program works.

When you are finished, ALEX will give you a summary that you can reference when enrolling in your benefits.



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 **1-866-475-6733**, Monday–Friday, 8 a.m. to 6 p.m. CT.



Search on MY HR.

Throughout this guide, you will find the following image. Type the keyword shown in the search bar on **MY HR** to learn more about each program.



Benefits eligibility.

Your health and welfare benefits include medical, dental, vision, life insurance, disability coverage and a variety of additional optional benefits described in this guide.

Full-Time employees.

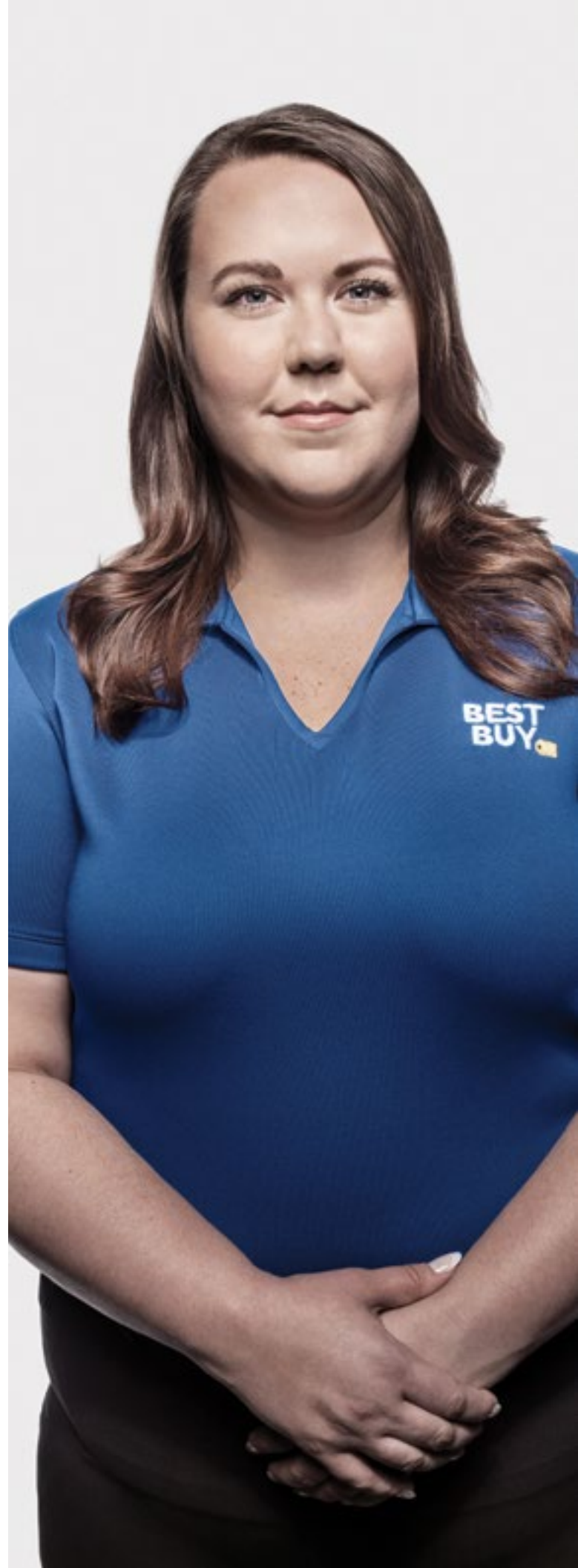
You are eligible for Best Buy's health and welfare benefits if you are classified as a full-time employee.

Eligible dependents.

The following family members are considered eligible dependents:

- **Spouse:** You may enroll your legally married spouse. If you live in a state that recognizes common-law marriages, your common-law spouse is eligible.
- **Domestic partner:** You may enroll your domestic partner of any gender if your relationship qualifies.
- **Dependent children under age 26:** You may enroll 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 exemption, whether or not they live with you

Under special circumstances, employees may continue to cover dependent children age 26 and older. Check out **MY HR** (hr.bestbuy.com) for complete requirements, including what documentation is needed to verify your dependent's eligibility (such as marriage license, proof of joint ownership or birth certificate), or call the Benefits Center at **1-866-475-6733**.



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Dependent Verification

When coverage begins.

New hires.

You and your eligible family members may participate in benefits coverage on the first of the month following 60 days of continuous employment. If you do not enroll at this time, you must wait until the next Benefits Annual Enrollment unless you have a qualified status change during the year.

If you are a new hire in Hawaii, you and your eligible family members may participate in benefits coverage on the 28th day of employment.



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Full-Time Health & Welfare Benefits

Benefits Annual Enrollment.

Every October, you have an opportunity to make changes to your benefits for the following calendar year. 2020 Benefits Annual Enrollment is Oct. 21–Nov. 8, 2019.



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Benefits Annual Enrollment

Qualified status changes.

You can change benefit elections during the year if you have a qualified status change, like getting married, having a baby or losing benefits from another source.

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 or child.



MY HR

When Can I Change Benefits?



Medical.

When it comes to medical coverage, Best Buy believes in providing you with choices—that's why we offer two medical vendors and multiple health plan options.

Choose your medical vendor.



Medical vendors: What's different.

- **Premiums**
The amount you pay for coverage each paycheck may vary, depending on the vendor you select. If you use the **preferred vendor** in your location, you will pay less for medical coverage. The other medical vendor available in your geographic area is referred to as the alternative vendor. If you choose the **alternative vendor**, you may pay more.
- **Provider Networks**
Blue Cross and UHC contract separately with doctors, hospitals and clinics to provide services for less than their usual fees. Many providers contract with both Blue Cross and UHC, but some do not.

Before enrolling, if you have a particular doctor or clinic you prefer, make sure they are in-network for the medical vendor you choose. This is important because choosing an in-network provider will help save you money, and for some health plans, out-of-network care is not covered.



To determine if your provider is in-network, use the **Find a Doctor** tools on bluecrossmn.com/bestbuy and welcometouhc.com/bestbuy.

Costs and coverage.

The charts on pages 8 and 9 show the premiums for your preferred vendor and the coverage options for each health plan.

Medical vendors and health plans: What's the same.

- **Services Covered**
Paying lower premiums doesn't mean you get less coverage—all health plans cover the same services through both medical vendors.
- **Behavioral Health Coverage**
Behavioral health services, including mental health counseling and treatment, are part of your medical coverage, and claims are applied like any other medical service.
- **Additional Features**
All health plans include the following:

 Prescription Drug Coverage	24/7/365 Nurseline Services Free Advice Line for Non-Emergencies
Real Appeal® Free Personalized Online Weight Loss Program	 Health Savings Account (Health Plan 3)

Choose your health plan.

Health Plan 1

Health Plan 3 (HSA)

Health Plan 4

Health plans: What's different.

- **Premiums**
The amount of money you pay for coverage each paycheck varies by health plan (and by the medical vendor you choose as well).
- **Deductibles**
A deductible is the amount you pay before your plan begins to pay for eligible health care expenses. Consider whether you prefer to pay more out of every paycheck (higher premium/lower deductible) or pay more when you need health care services (lower premium/higher deductible).
- **Coinsurance**
Coinsurance is the percentage of health care costs you pay after meeting your deductible.
- **Out-of-Pocket Maximum (OOPM)**
Your out-of-pocket maximum is the most you'll pay for health care before the plan covers 100 percent of eligible health care expenses for the rest of the year.
- **Pre-Tax Health Account**
Health Plan 3 includes a Health Savings Account (HSA) that allows you to use pre-tax dollars to help pay for health care expenses. See page 11 for more details.
- **In-Network Coverage**
For Health Plan 3, you must use in-network providers. If you receive care out-of-network, you will be responsible for the full cost (excluding emergency care).

What happened to Health Plan 2?

Best Buy is not offering Health Plan 2 with the Health Reimbursement Arrangement (HRA) in 2020. If you are enrolled in Health Plan 2 in 2019, you must choose a new plan during Benefits Annual Enrollment to have medical coverage in 2020.

As long as you're enrolled in a Best Buy health plan, you can continue to use your HRA balance toward eligible medical, dental and vision expenses through Dec. 31, 2021. If you enroll in Health Plan 3, you can use the funds toward dental and vision expenses only. If you remain enrolled and have a balance, you will receive additional information after all 2019 claims have been applied.

Family coverage: How deductibles and out-of-pocket maximums work.

Family coverage only (You + Spouse/Domestic Partner, You + Child(ren) and You + Family):

- **Embedded deductible (Health Plans 1 and 4)**
Once a family member reaches his or her individual deductible, coinsurance will begin for that person.
- **Non-embedded deductible (Health Plan 3)**
Once a 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 Health Plans)**
Once a family member reaches his or her 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.

Health plans.

The chart below outlines your coverage options and costs. All health plans cover the same services, but the premiums vary by plan, whom you're covering and the medical vendor you choose.

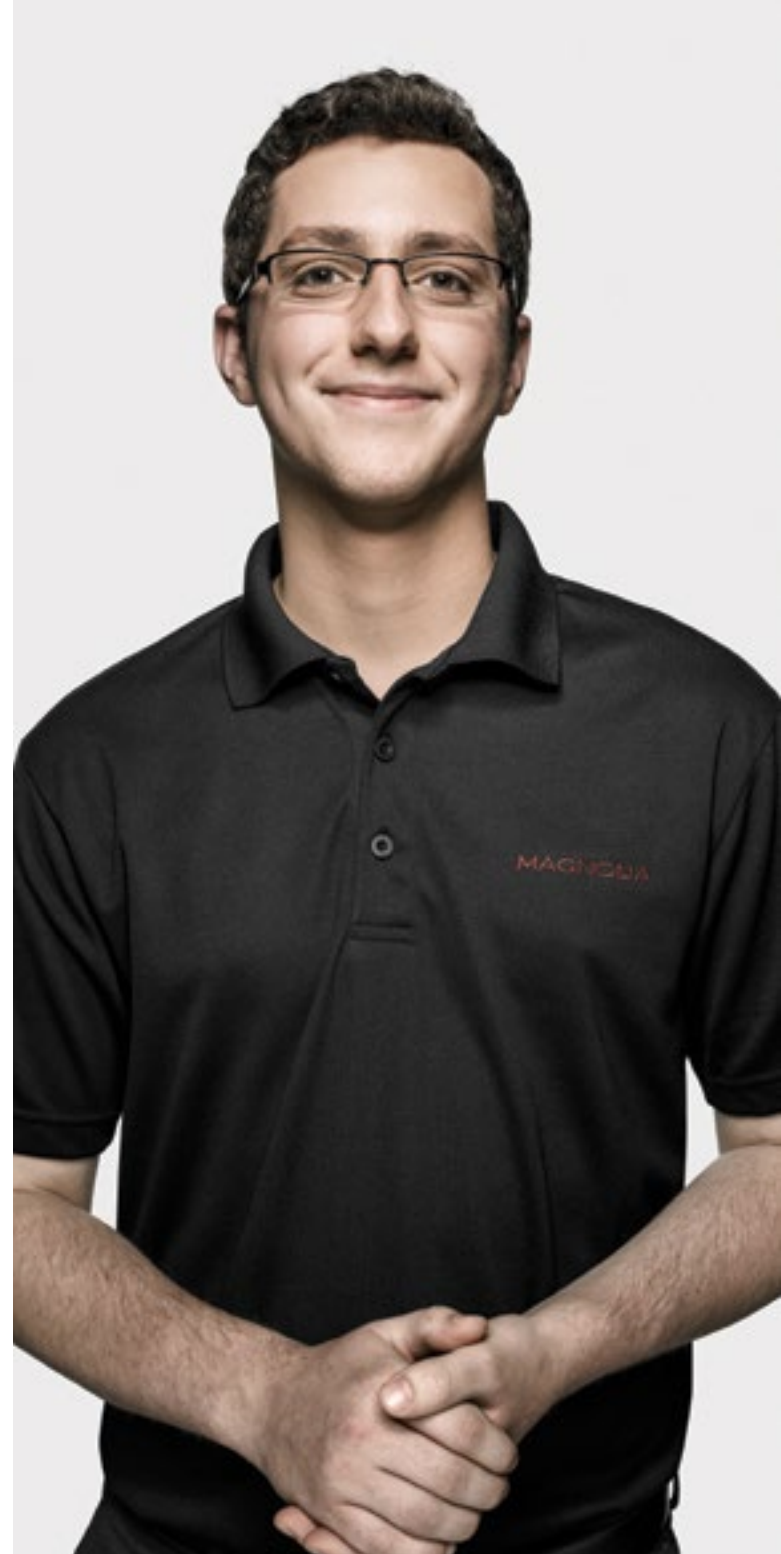
Need help choosing a health plan or enrolling in your benefits?

See page 3 for a list of helpful resources and tools to help you decide.

	Health Plan 1		Health Plan 3	
	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 or You + Child(ren) \$500 You + Family	
Deductible (for Health Plan 3, medical and prescription drug expenses count toward the deductible)				
Individual	\$750	\$1,500	\$1,750	Not applicable
Family	\$1,500	\$3,000	\$3,500	Not applicable
What You Pay**				
Preventive Care (includes well-child and adult)	0%	Not covered	0%	Not covered
Doctor Office Visit	20% coinsurance after deductible	40% coinsurance after deductible	30% coinsurance after deductible	Not covered
Inpatient/Outpatient Hospital Stay	20% coinsurance after deductible	40% coinsurance after deductible	30% coinsurance after deductible	Not covered
Emergency	\$200 copay, then 30% after deductible (copay waived if admitted)		30% coinsurance after deductible	
Out-of-Pocket Maximum (excludes copays)				
Individual	\$3,750	\$7,500	\$4,500	Not applicable
Family	\$7,500	\$15,000	\$9,000	Not applicable
Bi-weekly (and Annual) Premiums (based on the preferred vendor for your location)				
You Only	\$72.45 (\$1,884 annually)		\$50.32 (\$1,309 annually)	
You + Spouse/ Domestic Partner	\$233.29 (\$6,066 annually)		\$174.84 (\$4,546 annually)	
You + Child(ren)	\$175.10 (\$4,553 annually)		\$129.47 (\$3,366 annually)	
You + Family	\$339.04 (\$8,815 annually)		\$246.10 (\$6,399 annually)	

*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.

**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.



	Health Plan 4	
	In network	Out of network
Money from Best Buy (can be used to offset the deductible)		
Health Savings Account (HSA)	N/A	
Deductible (for Health Plan 3, medical and prescription drug expenses count toward the deductible)		
Individual	\$375	\$750
Family	\$750	\$1,500
What You Pay**		
Preventive Care (includes well-child and adult)	0%	Not covered
Doctor Office Visit	\$30 primary copay; \$50 specialist copay	40% coinsurance after deductible
Inpatient/Outpatient Hospital Stay	10% after deductible	40% coinsurance after deductible
Emergency	\$200 copay, then 10% after deductible (copay waived if admitted)	
Out-of-Pocket Maximum (excludes copays)		
Individual	\$3,250	\$6,500
Family	\$6,500	\$13,000
Bi-weekly (and Annual) Premiums (based on the preferred vendor for your location)		
You Only	\$93.38 (\$2,428 annually)	
You + Spouse/ Domestic Partner	\$280.46 (\$7,292 annually)	
You + Child(ren)	\$215.82 (\$5,612 annually)	
You + Family	\$406.73 (\$10,575 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.

This information does not apply to you if you live in Minnesota or Hawaii or are a global assignee.

Medical coverage for Hawaii employees.

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

You'll see your health plan rates and options when you enroll.

Prescription drugs.

OptumRx provides prescription drug coverage for Health Plans 1, 3 and 4, however, coverage varies by plan. See below for key differences so you can understand how your plan pays benefits.

Health Plans 1 and 3.

You first pay the entire cost of the medication until you satisfy the deductible. After that, you pay coinsurance, a percentage of the drug cost, when you fill a prescription (except for certain preventive drugs).

- **Health Plan 1:** Prescription drugs **do not** count toward your medical deductible, but they **do** count toward your out-of-pocket maximum (OOPM).
- **Health Plan 3:** Prescription drugs **do** count toward your medical deductible and OOPM.

Health Plan 4.

You immediately pay coinsurance when you fill a prescription drug (except for certain preventive drugs). Prescription drugs **do not** count toward your medical deductible, but they **do** count toward your OOPM.

How it 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		✓

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

Step 2. Then coinsurance applies.

	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.)



Medical and prescription drug ID cards.

Your medical and prescription drug ID cards work differently depending on your medical vendor.

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



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Health Benefits ID Cards

This information does not apply to you if you live in Minnesota or Hawaii or are a global assignee.

Health Savings Account.

Health Plan 3 includes a Health Savings Account (HSA) that helps you save on your health care expenses using pre-tax dollars. You do not pay federal income or Social Security taxes on the contributions, which can mean a savings of 15–35 percent depending on your tax bracket.



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Health Savings Account

	HSA (with Health Plan 3)
What is it?	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.
Who contributes?	You and Best Buy,** up to IRS limits (\$3,550 You Only; \$7,100 You + Spouse/Domestic Partner, You + Child(ren) or You + Family).***
Can I make changes to my contribution during the year?	Yes. You can make changes to your contributions at any time throughout the year.
What can I use it for?	Medical, dental and vision expenses, like: <ul style="list-style-type: none">• Deductibles• Coinsurance• Office visits, in- and out-of-network• Prescription drugs Non-medical expenses are subject to taxes, including a tax penalty.
Does it roll over from year to year?	Yes, even if you leave Best Buy or are no longer enrolled in Health Plan 3.
Whose expenses can be reimbursed?	Yours and any of your tax dependents, no matter which plan they're enrolled in.
How do I access my account?	You pay expenses with your HSA debit card, online bill pay or by check.
Can I take the unused balance with me?	Yes. It's always your money—including any money you earn from interest.

*If you have an HSA and a Health Care FSA, your Health Care FSA can only reimburse dental and vision expenses.

**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 2020, you are not eligible to receive the matching contribution from Best Buy.

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

Matching contributions.

The HSA with Health Plan 3 can help you set aside money for the future—it's like a 401(k) for health care expenses, complete with free money from Best Buy.

If you contribute to your HSA, Best Buy matches contributions up to the annual amounts shown below. Best Buy's contributions are divided among your paychecks throughout the year, which means you must also contribute at least the following amounts each paycheck to get the full match:

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

These amounts are prorated for new hires.

After you enroll: Using your health plan wisely.

After you choose a health plan, follow these tips to save money on your medical and prescription drugs costs during the year.

Smart tips to reduce your health care costs.

Use your medical vendor's tools.


Log in to your medical vendor's website.

- Blue Cross members: bluecrossmn.com/bestbuy
- UHC members: myuhc.com

Choose in-network providers.

If you choose Health Plans 1 or 4, you pay less when you use an in-network provider. **If you choose Health Plan 3, out-of-network care is NOT covered.** Use your medical vendor's **Find a Doctor** tools to search for in-network health care providers in your area.

If you choose UHC as your medical vendor, United Health Premium® Tier 1 physicians who have been recognized for providing quality and/or cost-efficient care may be available in your location. 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. Some areas do not have access to these providers and these physicians are not available for all areas of medicine.

Tier 1 physicians are identified with a  symbol in the UHC **Find a Doctor** tool.

Get preventive care.

Preventive care is essential to staying healthy—and it's generally free if you use an in-network provider. Through annual exams and regular screenings, your doctor can identify health risks, monitor symptoms and help you manage health conditions before they become serious problems. Your medical vendor's website offers a list of suggested preventive care services.

Cool tool.

The **Health4Me** app gives UHC members instant access to health information any time, anywhere. Access a virtual ID card, compare and estimate costs, get claim information, find physicians or connect with a representative. Pharmacy information is available to everyone in the app, regardless of medical vendor.

Where to get the right care.

You have several options for care—become familiar with them so you can save time and money. Call **HEALTHLINK** Nurseline at **1-866-229-2810** to speak with a registered nurse who can help direct you to the appropriate site of care. Find more details on telemedicine visits in your area by logging in to your medical vendor's website.

Emergency Room (ER)

\$1,700*

The ER is for emergencies. If your condition isn't life threatening, consider another care option.

Urgent Care

\$190*

Consider urgent care when your condition isn't life threatening, but you can't wait to see your doctor.

Your Doctor

\$140*

Your doctor knows your medical history, so seeing him or her is usually best. If you don't have one, call **HEALTHLINK**.

Convenience Care

\$65*

Use convenience care for minor conditions. Find them in larger retail stores, drugstores and grocery stores.

Virtual Visits

\$49*

See and talk to a doctor from your mobile device or computer—without an appointment—for minor illnesses.

*These numbers are averages and not tied to a specific condition or treatment. Actual payments may vary depending upon your benefit coverage.

Smart tips to lower your prescription drug costs.

When using your prescription drug benefits, there are simple tools and approaches to save time and money during the year.

Use OptumRx tools.

OptumRx can assist with all aspects of the pharmacy benefit. Use the Drug Pricing Tool, review benefit and claim history, locate in-network pharmacies, enroll in medication reminders, manage household and caregiver access or print duplicate ID cards.

- Blue Cross members: **optumrx.com**
- UHC members: **myuhc.com**
- All members can access the Health4Me app for prescription tools

Search for lower-cost alternatives.

Work with your doctor to find out whether a lower-cost alternative or generic version may be available. Be sure your doctor does not check the “Dispense as Written” (DAW) box, or you’ll have to get a new prescription or pay more for the brand-name drug. You may also find out the cost of your medication and possible alternatives by calling **HEALTHLINK** or by accessing the OptumRx tools listed above.

Consider mail order.

When filling your prescriptions, consider mail order instead of a retail pharmacy. You’ll get a larger supply, oftentimes for lower cost, and your medications will be delivered straight to your door. You can order home delivery refills, renew and transfer prescriptions and track order status online.

Pay with your HSA.

If you are enrolled in Health Plan 3, contribute to your Health Savings Account (HSA) using pre-tax dollars. Then use those HSA funds to pay for prescription drugs for you and your dependents.



Coupons and rebates.

- Eligible manufacturer coupon cards are accepted. The card's value does not apply toward a member's deductible or out-of-pocket maximum. However, it will apply toward the member's coinsurance amount.
- Manufacturer rebates are passed directly to members to reduce out-of-pocket expenses for those on expensive drugs without alternatives. Rebates exist for only a portion of brand and specialty medications and are provided at the point of sale.

Flexible Spending Accounts (FSAs).

Regardless of which health plan you choose, Flexible Spending Accounts (FSAs) let you set aside pre-tax dollars from each paycheck to pay for out-of-pocket health care and/or dependent care expenses.



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Flexible Spending Accounts

	Health Care FSA	Dependent Care FSA
How does it work?	You fund a Health Care FSA with pre-tax dollars to reimburse yourself for eligible health care expenses. It is not attached to a health plan.	You fund a Dependent Care FSA with pre-tax dollars to reimburse yourself for eligible dependent daycare expenses. It is not attached to a health plan.
Who contributes?	You	You
How much can be contributed?	\$130–\$2,700 per household each year*	\$260–\$5,000 per household each year* (\$2,500 max. if you're married and file separate tax returns)
What is the money used for?	<p>Eligible health care expenses, such as:</p> <ul style="list-style-type: none"> • Prescription drugs • Over-the-counter items, when prescribed by a physician • Medical, dental and vision deductibles and copays • Eyeglasses, contact lenses and 2020 vision exams • Orthodontia <p>If you enroll in Health Plan 3 (HSA), you can only use the Health Care FSA to reimburse dental and vision expenses.</p>	<p>Eligible daycare expenses for children under age 13 or disabled adult dependents while you and your spouse work or attend school, such as:</p> <ul style="list-style-type: none"> • Daycare centers (including adult daycare facilities for qualified dependents) • In-home private daycare providers • Before- and after-school care (if not included in tuition)
Can money roll over year after year?	Yes. You may roll over up to \$500 at the end of the plan year to the next plan year.	No. Unused funds are forfeited each year.
Is there a grace period?	You have through Dec. 31, 2020, to incur 2020 claims and through March 31, 2021, to request reimbursement for those claims.	
Can you take unused money with you if you leave Best Buy?	No	No

*Amount shown is for 2019 and is subject to IRS changes for 2020.

Note: Employees who earn more than \$125,000 per year aren't eligible to participate in the Dependent Care FSA.



Cool tool.

The **Reimburse Me** app lets you submit Health Care or Dependent Care FSA claims, attach documents and receipts (just by taking a picture on your smartphone), check account balances and view claim details and statuses.

Supplemental coverage.

Accident and Critical Illness Insurance give you more benefits in case an illness or accident occurs.

Accident Insurance.

Gain peace of mind in case of an accident when you enroll in Accident Insurance through Allstate Benefits. Accident Insurance pays **benefits for on- and off-the-job accidents** in addition to what your medical coverage provides. The plan pays you directly up to a specified amount for accidental death, dismemberment, dislocation/fracture, hospitalization, intensive care, ambulance service, medical expenses and outpatient physician's treatment.

You can choose to cover yourself for just \$4.76 per bi-weekly paycheck, or include your dependents for an additional cost. Payments are made via convenient payroll deduction after taxes.



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Accident Insurance

Critical Illness Insurance.

Take control of your health and your finances in the event of an illness by electing Critical Illness Insurance provided by Allstate Benefits. Examples of covered illnesses include heart attack, stroke, cancer and other life-threatening conditions.

Critical Illness Insurance pays benefits that can be used for **non-medical, critical illness-related expenses** that health insurance might not cover. Once you submit your claim for a covered diagnosis, you'll receive a lump-sum payment that can help cover extra costs like out-of-pocket medical expenses, transportation, living expenses, childcare—whatever you need to unburden any financial worry so you can focus on getting better.

You can choose to cover yourself or include your dependents. Costs will depend upon who is covered, various health factors and desired coverage amount. Payments are made via convenient payroll deduction after taxes.



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Critical Illness Insurance

Allstate Benefits is the marketing name for American Heritage Life Insurance Company, the underwriting company and a subsidiary of The Allstate Corporation.

Note: This information does not apply to you if you are a global assignee.



Dental.

Choose from two dental plans through Delta Dental. Both plans offer full coverage for preventive exams, but coverage and what you pay for other services differs.

	Preventive	Comprehensive
Deductible		
Individual	\$0	\$50
Family	\$0	\$100
What You Pay		
Preventive (cleanings, exams, X-rays)	0% coinsurance	0% coinsurance no deductible
Basic (fillings)	40% coinsurance	20% coinsurance after deductible
Basic (oral surgery, endodontics, periodontics)	Not covered	20% coinsurance after deductible
Major (crowns, dentures, partials, bridges)	Not covered	50% coinsurance after deductible
Orthodontia	Not covered	50% coinsurance no deductible \$1,500 lifetime max. benefit per child, age 8-18 \$1,000 lifetime max. benefit per adult, age 19+
Annual Max. Benefit	\$750 per person	\$1,500 per person
Bi-Weekly (and Annual) Premiums		
You Only	\$2.53 (\$66 annually)	\$9.42 (\$245 annually)
You + Spouse/Domestic Partner	\$5.76 (\$150 annually)	\$20.89 (\$543 annually)
You + Child(ren)	\$5.75 (\$150 annually)	\$20.19 (\$525 annually)
You + Family	\$9.57 (\$249 annually)	\$35.04 (\$911 annually)

Cool tool.

Go to deltadentalmn.org/find-a-dentist to find dentists in either the Delta Dental PPO or Premier networks. While you have the freedom to see any dentist, you may pay less with an in-network dentist, and they will also file claims for you.

Vision.

Choose from two vision plans through VSP. Both plans cover the same in-network services, but what you pay when you need care differs.

	Preventive		Comprehensive	
	In network	Out of network	In network	Out of network
WellVision Exam® (every plan year)	\$10 copay	Reimbursed up to \$35¹	\$20 copay	Reimbursed up to \$50²
Frames (every plan year)	20% off a pair of prescription glasses and sunglasses	Not covered	\$20 copay³ (\$180 max. benefit⁴) plus 20% off amount over \$180	Reimbursed up to \$70²
Lenses (every plan year)				Any charges over:
Single vision	20% off a pair of prescription glasses and sunglasses	Not covered	\$20 copay³	\$50
Lined bifocal				\$75
Lined trifocal				\$100
Lenticular				\$125
Standard progressive			\$0 copay	\$75
Premium progressive			\$80–\$90 copay³	
Custom progressive			\$120–\$160 copay³	
Lens Options				
Scratch-resistant coating and UV protection	Not covered	Not covered	Covered in full	Not covered
All other options	20% off a pair of prescription glasses		Up to 40% discount	
Contact Lenses (instead of eyeglass lenses)	15% off exam (fitting and evaluation)	Not covered	No copay (\$180 max. benefit for materials; up to \$60 copay for fitting and evaluation)	Reimbursed up to \$105
Laser Vision Correction	15% off regular price OR 5% off promotional price (discounts vary)	Not covered	15% off regular price OR 5% off promotional price (discounts vary)	Not covered
Bi-Weekly (and Annual) Premiums				
You Only	\$.60 (\$16 annually)		\$3.77 (\$98 annually)	
You + Spouse/ Domestic Partner	\$.90 (\$24 annually)		\$5.37 (\$140 annually)	
You + Child(ren)	\$1.12 (\$29 annually)		\$6.60 (\$172 annually)	
You + Family	\$1.79 (\$47 annually)		\$10.55 (\$273 annually)	

¹Subject to \$10 copay.

²Subject to \$20 copay.

³\$20 copay applies once annually toward frames/lenses.

⁴\$100 allowance at Costco Optical and Walmart Optical.

Cool tool.

Visit vsp.com for on-the-go vision coverage information. Find a doctor, view your benefits, download your vision card and view an eyewear gallery.

Income protection.

Best Buy's life insurance and accidental death and dismemberment (AD&D) insurance pay a benefit if you or a covered family member is injured or dies. Short-term disability and long-term disability coverage replace a portion of your income if you are ill or injured and unable to work.

Basic coverage.

Best Buy provides basic coverage at no cost to you.

Benefit	Coverage
Life Insurance	1x annual pay
AD&D Insurance	1x annual pay
Short-Term Disability (STD)	Plan pays 80% of your annual base wage for up to the first 8 weeks, then 60% of your pay up to 26 weeks. Benefits begin after you've been disabled for 3 consecutive days.
Long-Term Disability (LTD)	Plan pays 60% of your annual pay up to \$7,500 per month. Benefits begin after you've been disabled for the 26-week STD period and continue as long as you are disabled and unable to work, subject to certain limitations in the plan.



Choose your beneficiaries.

Your beneficiary is the person who will receive a benefit should you die. When you enroll in your health and welfare benefits, you will be prompted to identify beneficiaries for your life and AD&D insurance, so have their names, addresses and Social Security numbers handy.

Also be sure to name beneficiaries for your other accounts, such as 401(k), stock programs or Health Savings Account.



MY HR

Beneficiaries

Optional coverage.

You can buy optional life and AD&D insurance for yourself and optional life insurance for your eligible dependents.

Employee and spouse/domestic partner coverage.

Coverage for you and your spouse/domestic partner is based on the amount elected and age.

	Employee Optional Life Insurance	Employee Optional AD&D Insurance	Spouse/ Domestic Partner Life Insurance
Available coverage	1 - 8 x annual pay, up to \$1 million	1 - 8 x annual pay, up to \$1 million	\$25,000 - \$100,000 in \$25,000 increments
Age	Monthly cost per \$1,000 of coverage		
0 - 24	\$0.05	\$0.02	\$0.04
25 - 29	\$0.06	\$0.02	\$0.03
30 - 34	\$0.08	\$0.02	\$0.03
35 - 39	\$0.09	\$0.02	\$0.04
40 - 44	\$0.10	\$0.02	\$0.07
45 - 49	\$0.14	\$0.02	\$0.10
50 - 54	\$0.22	\$0.02	\$0.17
55 - 59	\$0.41	\$0.02	\$0.24
60 - 64	\$0.63	\$0.02	\$0.32
65 - 69	\$1.22	\$0.02	\$0.45
70+	\$1.98	\$0.02	\$1.08

Benefit reductions. Life and AD&D benefits for you and your spouse or domestic partner will be reduced on Jan. 1 of the year following the participant's 65th and 70th birthdays, as follows:

Participant's age (current year)	Benefit reduced Jan. 1* of the following year
65	35% of coverage amount
70	50% of coverage amount

*For birthdays on Jan. 1, this reduction will take effect on the date the participant turns 65 or 70.

Child coverage.

All eligible children are covered for one cost based on the amount of Child Life Insurance coverage elected.

Child Life Insurance (live birth to age 26)	
Available coverage	Monthly cost
\$5,000	\$0.50
\$10,000	\$1.00
\$20,000	\$2.00
\$30,000	\$3.00



Enrolling as a new hire.

During new hire benefits enrollment, you can elect one to eight times your annual pay for optional life and optional AD&D coverage. You can change your coverage during any subsequent Benefits Annual Enrollment or as a result of a qualified status change.

2020 Benefits Annual Enrollment special opportunity.

Usually, you are able to increase optional life and optional AD&D insurance for yourself by one level once a year during Benefits Annual Enrollment. During 2020 Benefits Annual Enrollment (Oct. 21–Nov. 8, 2019), you'll have a one-time opportunity to increase employee optional life and optional AD&D by more than one level.

More to consider.

These options are also included when you enroll in your health and welfare benefits.

Purchased Paid Time Off (PTO).

If you regularly run out of PTO or are planning a long vacation or big events in 2020, the Purchased PTO program may be right for you.

During Benefits Annual Enrollment, you can choose to purchase up to five additional days of PTO to use in 2020.* Costs are deducted from your paycheck before taxes at your pay rate as of Sept. 29, 2019. You are paid at your current pay rate when you use your Purchased PTO.

You must use your time in a specific order:

1. 2019 Granted PTO
2. Purchased PTO
3. 2020 Granted PTO

Don't worry—the systems will do all the work for you and apply them in the right order. If you don't use the time, you may opt out of the program during next year's Benefits Annual Enrollment and get a refund for any unused time.

*Excludes employees on a Vacation plan.



MY HR

Purchased PTO

Identity Protection.

PrivacyArmor® by InfoArmor® monitors your digital identity and financial wellness, including credit cards, wireless carriers, utility accounts, non-credit accounts and even social media. Plus, InfoArmor will help you restore your identity if you should fall victim—even if the theft occurred before your coverage begins.

Your bi-weekly, post-tax payroll deduction is \$3.67 for yourself, or \$6.44 for your family.



MY HR

Identity Protection

Legal Services.

The Legal Services plan, offered through Hyatt Legal (a MetLife® company), provides coverage for a wide variety of legal services, including phone or office consultations, property purchase or sale, will and estate planning, debt matters, divorce and more. If you use one of the over 14,000 attorneys in the national network, covered services are paid for in full with unlimited access.

Your bi-weekly, post-tax payroll deduction is \$7.96 and includes coverage for your whole family.



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Legal Services



Additional benefits.

In addition to your health and welfare benefits, Best Buy offers more programs available throughout the year that help you care for your total well-being. Eligibility and enrollment timing may vary.

Adoption, Surrogacy and Infertility Assistance.

No matter how you grow your family, these programs offer financial support to help you focus on your most important priority.

Auto/Home/Renters Insurance.

Get free quotes and access special savings on coverage for your valuable property.

Backup Child Care.

Find quality, safe and affordable in-home or in-center child care when your regular options aren't available and you need to work.

Commuter Benefits.

If you get to work by bus, rail, carpool or other mass transit, you can use pre-tax payroll deductions to help you save money.

Employee Assistance Program (EAP).

Life Solutions, our EAP, offers 24/7, confidential, no-cost support to you and everyone in your household. This includes mental health counseling, legal advice, financial guidance, crisis support and reputable referrals for anything life throws your way.

Employee Discount.

After 30 days of employment, you can buy most products in store or on **BestBuy.com** at a discount. Note: Discounted services may have tax implications.

ESPP.

The Employee Stock Purchase Program (ESPP) lets you buy stock at a discount twice a year and pay for the stock through paycheck deductions.

Incentive Plans.

Depending on your role, you may be eligible for the Short-Term Incentive (STI) and/or Long-Term Incentive (LTI) plans, which reward you for the results you help the company deliver.

Leave of Absence and Caregiver Pay.

Eligible employees with one year of service may receive up to four weeks of Caregiver Pay during a qualifying Leave of Absence for bonding with a new child or caring for a family member with a health condition.

Paid Time Off.

All full-time employees are eligible for Paid Time Off benefits from day one. Other benefits include company holidays, the Gift of Time program and paid Bereavement.

Pet Insurance.

Protect your pet and save up to 90 percent on veterinary bills with no limits on claims for conditions that aren't pre-existing.

Recognition.

True Blue and The Appreciation Station are built for both peers and leaders to recognize and reward you for a job well done.

Savings Builder.

Best Buy partners with Wings Financial Credit Union to offer an exclusive savings opportunity when you open a Savings Builder account with direct deposit.

Tuition Assistance.

This financial assistance for higher education is available if you are a full-time employee with at least six months service with Best Buy.

401(k).

You can join the 401(k) Retirement Savings Plan at any time if you are at least age 18. Best Buy also matches your savings—dollar for dollar—up to the first three percent you save, and fifty cents for every dollar up to the next two percent.

To learn more, go to **MY HR (hr.bestbuy.com)** and search the program name or search: **Full-Time Benefits** for a complete overview.

2020 benefit vendor contacts.

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

Benefit	Contact	Phone	Website
Benefits Eligibility, Enrollment and Support	MY HR	N/A	hr.bestbuy.com
	Benefits Center	1-866-475-6733	hr.bestbuy.com search: Manage My Benefits
Medical	Blue Cross® and Blue Shield® of Minnesota	1-866-455-8220	bluecrossmn.com/bestbuy
	UnitedHealthcare®	1-866-229-2810	myuhc.com
Prescription Drugs	OptumRx	1-866-229-2810	Blue Cross members: optumrx.com UHC members: myuhc.com
Accident and Critical Illness Insurance	Allstate Benefits	1-800-348-4489	https://allstatevoluntary.com/bestbuy-newplans/
Dental	Delta Dental	1-866-264-0528	deltadentalmn.org
Vision	VSP	1-800-877-7195	vsp.com
Life, AD&D and Disability Insurance	The Hartford	1-877-696-1466	www.thehartfordatwork.com
Purchased PTO	HR Support Center	1-866-692-2947	hr.bestbuy.com search: Purchased PTO
Identity Protection	InfoArmor®	1-800-789-2720	infoarmor.com/exchange
Legal Services	Hyatt Legal	1-800-821-6400	info.legalplans.com Access Code: AONEXCH
Adoption and Surrogacy Assistance	HR Support Center	1-866-692-2947	hr.bestbuy.com search: Growing Your Family
Auto/Home/Renters Insurance	MetLife	1-800-438-6388	metlife.com/bestbuy
	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
Caregiver Pay	HR Support Center	1-866-692-2947	hr.bestbuy.com search: Caregiver Pay
Commuter Benefits	Best Buy	N/A	hr.bestbuy.com search: Commuter Benefits
Employee Assistance Program	Life Solutions	1-800-807-1530	Guidanceresources.com Organization Web ID: BBYLIFE
ESPP	Fidelity Investments	1-800-544-9354	netbenefits.com
Pet Insurance	Healthy Paws	1-855-898-8991	Healthypawspetinsurance.com/benefits/?affid=bestbuy
Savings Builder	Wings Financial	1-800-692-2274	wingsfinancial.com/bestbuy
Tuition Assistance	HR Support Center	1-866-692-2947	hr.bestbuy.com search: Tuition
401(k) Savings Plan	Voya	1-855-229-7526	hr.bestbuy.com search: 401(k)

Go to **MY HR** (hr.bestbuy.com) and search: Manage My Benefits. Log in to the Rewards 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**.