

Benefits that Go the Extra Mile

2026 Benefits Guide
for Full-time AutoZoners

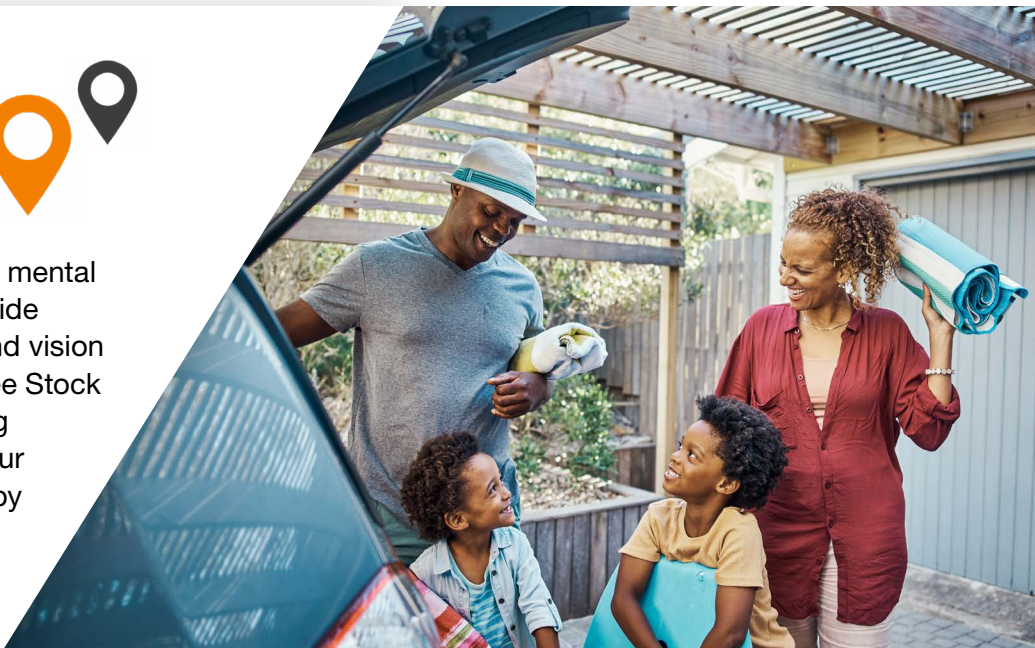
Let's Go >



Benefits That Go the Extra Mile



We’re committed to supporting your physical, mental and financial health by providing you with a wide selection of benefits—from medical, dental and vision plans to a 401(k) retirement plan and Employee Stock Purchase Plan (ESPP). It’s all part of delivering benefits that Go the Extra Mile for you and your family. Make the most of everything we offer by carefully reviewing your options and selecting the benefits that best meet your needs.



How to Use This Guide

- Tabs at the top take you to each main section.
- Arrows at the bottoms of the pages move you forward or backward a page.
- Blue underlined text connects you to either a URL outside the PDF or another page within the PDF.

What’s Inside

The sections below outline everything from medical coverage and time away to savings programs and voluntary benefits—so you can find what you need, when you need it.

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Who's Eligible to Enroll in AutoZone's Benefits?



You can enroll yourself and your eligible dependents in the benefits described in this guide if you are classified in AutoZone's payroll systems as a Full-time Salaried or Full-time Hourly AutoZoner, subject to any applicable waiting period.

Coverage for Eligible Dependents

When you enroll in many of the AutoZone benefits plans, you can also enroll your eligible dependents, which include:

- Legal spouse (or domestic partner—California only)
- Unmarried children, up to age 26
 - Biological child
 - Stepchild
 - Legally adopted child/child placed for adoption
 - Someone for whom you were awarded legal custody/guardianship
 - Domestic partner's child(ren)—California only
- Child for whom healthcare coverage is required through a qualified medical child support order (QMCSO) or other court administrative order
- An incapacitated dependent (unmarried and medically certified as disabled) whose disability occurred prior to reaching the limiting age, as they will be covered regardless of age if they were covered under a medical plan before turning 26

Please Note: Eligible dependents cannot be covered under AutoZone's benefits by more than one AutoZoner. In the case of married AutoZoners who are both actively employed, you may be covered as an AutoZoner or a dependent but not both. You are not required to elect coverage separately.

Dependent Verification

When you add dependents to your AutoZone healthcare coverage for the first time, you must provide documentation that proves those dependents are eligible. A verification request will be mailed to your home on the fourth day of the verification process. **It's important to note that you have 45 days to complete the verification process.** If you don't provide the required documentation by the deadline, your dependents will be dropped from coverage, and you won't be allowed to reenroll your dependents until the next Benefits Annual Enrollment, unless you experience a [qualifying life event](#).

Spousal Surcharge

A \$75 spousal surcharge will be applied to each bi-weekly paycheck if your spouse is eligible for medical coverage elsewhere but chooses to enroll in AutoZone medical coverage. During benefits enrollment, you'll be asked to document whether the spousal surcharge applies.

The surcharge does not apply if:

- Your spouse is not actively working or is self employed
- Your spouse is actively working but is not eligible for medical coverage through their employer
- You and your spouse are both employed by AutoZone

Tobacco Use

As part of the enrollment process, you are required to certify whether you or ANY eligible dependent is a tobacco user or nonuser. Tobacco includes cigarettes, cigars, e-cigarettes and chewing tobacco. Payroll contributions for medical coverage are 50% higher for those who use tobacco products. Learn more about [AutoZone's benefits](#) to help you quit tobacco/smoking.

If you are not able to certify that you and all of your dependents enrolled in the medical plan are non-tobacco users, you will be eligible to avoid the surcharge after you and all of your enrolled dependents complete the Quit For Life tobacco cessation program.

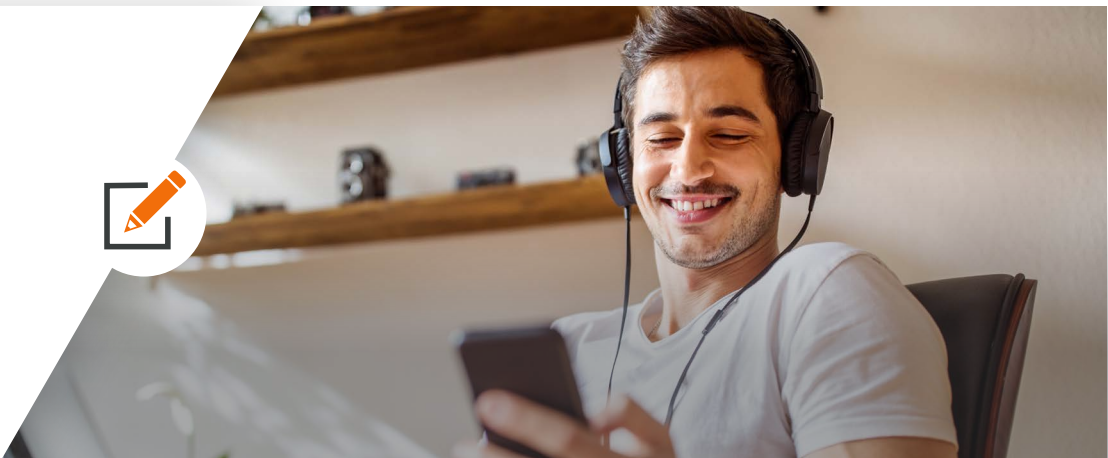
Once proof of completion is provided to the Benefits Department, the tobacco surcharge will be removed and you will be refunded for cost of the surcharge you previously paid during the plan year.*

** If the Quit For Life Program is determined by your doctor to be medically inappropriate for you, the Company will work with you to provide an appropriate alternative. Contact the Benefits Service Center at (844) 396-1089 for more information.*



It's time to enroll | What is a qualifying life event?

It's Time to Enroll in Your Benefits!



When to Enroll in Benefits

You can enroll in benefits before your enrollment deadline when you are first hired, as well as during each year’s Benefits Annual Enrollment. Once you’re enrolled in coverage, your benefits elections will remain in effect for the rest of that calendar year unless you make a change to your benefits as a result of a [qualifying life event](#) or have an employment status change. If you don’t enroll by your deadline, you won’t have benefits coverage through AutoZone.

Full-time Salaried AutoZoners must elect coverage within 30 days from their date of hire.

Full-time Hourly AutoZoners must elect [limited coverage](#) within 30 days from their date of hire and additional coverages prior to their eligibility date, as detailed in the table below.

If you wait until the end of the 30-day election window to elect coverage, you will owe unpaid premium amounts toward your benefits. Payroll will recover any unpaid premium deductions (arrearage).

When You’re Eligible for Benefits

Plan	Full-time Salaried ^{1,2}		Full-time Hourly ^{1,2}
Eligibility period begins at or after:			
Basic Life Insurance	Date of hire		
Medical, Dental, Vision and Pre-tax Accounts	Date of hire	90 days of service	
Limited Medical, Dental and Vision	N/A	Date of hire	
Kaiser Medical (CA)	Date of hire	60 days of service	
Kaiser Medical (HI)	30 days of service		
Short-term Disability	Date of hire	90 days of service	
Long-term Disability	Date of hire	90 days of service	
Supplemental Life, Accidental Death & Dismemberment and Disability Insurance	Date of hire	90 days of service	
Other Voluntary Benefits: Chubb	Date of hire	90 days of service	
401(k) Plan	Participants must be at least 18 years old to be eligible. You can start making deferral contributions immediately upon your date of hire and are eligible to receive company matching contributions at one year of service.		

¹ Includes Distribution Center tractor trailer drivers.
² In Hawaii, eligibility for all benefits begins after 30 days of service.

What Is a Qualifying Life Event?

If you have a qualifying life event, you must make any resulting benefits changes through the online [Benefits Center](#) or by calling the AutoZone Benefits Service Center at (844) 396-1089 within 60 days of the event. Qualifying life events include the following:

- Marriage or divorce
- Birth or adoption of a child
- Change in employment status that changes your benefits eligibility
- Change in employment status that changes your spouse's benefits eligibility
- Your dependent child turning age 26
- The death of your dependent
- A qualified medical child support order (QMCSO)

Enroll on the AutoZone Benefits Center

Make your benefits elections in the [Benefits Center](#), also accessed in the AutoZoners app or [AutoZoners.com](#), or from the Benefits/Discounts intranet page in Daily Online Communications (DOC).

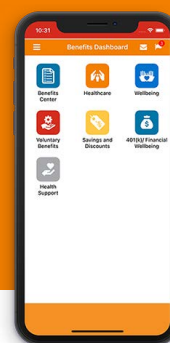
Download the AutoZoners App

It's quick and easy to download. Here's how:

- **Android device users:** Download the AutoZoners app from the Google Play Store.
- **iOS device users:** Go to [AutoZoners.com](#) and click the iOS App Download button to download the app. Apple users cannot download the AutoZoners app from the Apple Store.

AutoZoners can log in using their Ignition ID and password.

The AutoZoners app will be changing in January 2026—stay tuned for more details.



By making benefits elections, I expressly authorize AutoZone to reduce my compensation by the amount of my required contributions for the benefits that I have elected under the Plan. I understand and agree that such compensation reductions will continue for each pay period while I am enrolled in the Plan. If required premiums are not paid, I understand my coverage may end in accordance with the terms of the Plan. I further understand that under certain limited circumstances, as permitted under the terms of the Plan, AutoZone may continue my coverage and collect missed premiums in arrears from my future compensation, including instances where: (i) the amount available in my paycheck is not sufficient to cover my regular deductions for that, (ii) AutoZone continues my benefits on my behalf during an unpaid leave of absence, or (iii) I am permitted to make a retroactive election change (such as due to the birth of a new child) and the change results in additional premiums due for the period of retroactive coverage (e.g., I move from AutoZoner only to AutoZoner + family coverage). I understand that in these and similar circumstances, pursuant to AutoZone policy, when I have an unpaid balance of required premium contributions AutoZone will collect these "arrearages" for both current and prior Plan years through payroll deductions up to the following amounts per pay period: \$100 for Medical coverage (including Triple S Salud, UHC, Surest, FlexWork and Kaiser plans), Dental (including Delta Dental or FlexWork Plans), and Vision Plans (including VSP and FlexWork coverage); \$50 for Supplemental Life Insurance, Dependent Life Insurance, Supplemental AD&D, and Supplemental Spousal Life Insurance coverages; and \$25 for all other elected benefits. If you terminate employment while you still have an arrears balance, it will be direct billed to your home.

I specifically authorize AutoZone to take payroll deductions from my future compensation for the purpose of repaying any arrearages due to outstanding required premium payments owed by me to AutoZone.

For additional information regarding this policy or to revoke my authorization, I understand I may contact the AutoZone Benefits Department at (844) 396-1089.

Have You Been Rehired or Had a Work Status Change?

Review the Benefits Eligibility Status Change Guide in the [Benefits Center](#). You may also contact the AutoZone Benefits Service Center at (844) 396-1089, 7 a.m. – 7 p.m. CT, Monday – Friday for more information about your benefits eligibility.

Health Benefits



Medical Plan Options for Full-time AutoZoners

Eligible AutoZoners have a choice of the Surest copay plan or one of three medical plans administered by UnitedHealthcare (UHC). The UHC plans have different annual deductibles and out-of-pocket maximums, and the Surest plan has no deductible, so you can choose the coverage that best meets your needs.

Each medical plan automatically includes prescription drug coverage with Optum Rx and no-cost preventive care from in-network providers.



Choose Smart. Look for the Blue Tier 1 Dot.

With the Nexus network, using Tier 1 providers saves you money. Look for UHC's "blue Tier 1 dot" symbol when you search for providers on:

- The 2026 Benefits Center
- myuhc.com > Find Care & Costs (for those currently enrolled)
- UHC's pre-member website at whyuhc.com/autozone

The Nexus Network

The UHC plans use the Nexus network, which offers high-quality providers that have been specially selected because they provide the best outcomes at the most affordable costs.

- The Nexus network designates providers as either Tier 1 or Tier 2. When you receive care from Tier 1 providers, your out-of-pocket costs will typically be lower than with a Tier 2 provider. Out-of-network care is not covered (except in the case of a true emergency). So it's important to confirm that your providers participate in the Nexus network.
- If there is no Nexus Tier 1 provider in your area, Nexus Tier 2 specialist claims will be paid as in-network for Tier 1, as long as the specialist is within a 30-mile radius.
- You'll need to designate a primary care provider (PCP) for each covered family member. Your PCP will act as your health guide and connect you to the care you need.
- When you enroll online, you'll see "Nexus Network" in the plan name.
- **IMPORTANT!** Baptist Memorial Health Care is not part of the Nexus network in the Memphis, Tennessee area.

Live in California or Hawaii?

You can enroll in a Kaiser Permanente medical plan.
[Learn more now.](#)



How the Plans Work

Feature	Option 1: Surest Plan with Health Reimbursement Arrangement (HRA)	Option 2: UHC Economy HDHP with Health Savings Account (HSA)	Option 3: UHC Basic HDHP with HSA	Option 4: UHC Choice PPO with Health Reimbursement Arrangement (HRA)
Type of plan	Surest is a copay plan with no coinsurance or annual deductible.	The UHC Economy and Basic plans are high deductible health plans (HDHPs). This means you pay 100% of your medical and prescription drug expenses (except for in-network preventive care and certain preventive medications) until you meet your annual deductible.		This is a traditional preferred provider organization (PPO) plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers who deliver services at agreed-upon, discounted rates.
Annual deductible	This plan has no annual deductible; the plan begins paying for coverage immediately.	These plans have a “true family annual deductible.” This means that the entire annual deductible must be reached, even if only one family member has claims. All claims work together toward meeting the annual deductible.		Regardless of the tier, each covered individual’s medical claims, up to three family members, work toward meeting the lower single annual deductible amount before moving to the coinsurance portion of the benefit.
Coinsurance	This plan has no coinsurance.	Once you meet your annual deductible, you and the plan share in the cost of your eligible expenses through coinsurance . The plan pays a large percentage if you stay in-network, and you pay the remaining amount.		
Copay	Copays vary by service and provider. You will always see what you will pay by reviewing the Surest app or website before making an appointment.	You’ll pay a flat amount for a covered service. Under the HDHP plans, you’ll pay only a copay for a generic prescription (after you meet the medical plan annual deductible).		You’ll pay a flat amount for a covered service, such as office visits and general prescription drugs.
Out-of-pocket maximum	The most you will pay during the plan year. Once you reach the out-of-pocket maximum , the plan pays 100% of your eligible expenses for the rest of the plan year. AutoZone’s plan year is January 1 - December 31.			
Driving out-of-pocket costs down	You cannot contribute to the HRA, so AutoZone does this for you. AutoZone funds your HRA as you complete healthy activities . You can use your HRA funds to cover your copays.	You can make pre-tax contributions to your HSA. AutoZone helps fund your HSA as you complete healthy activities . You can use your HSA funds to pay for eligible health-related expenses and to cover your annual deductible and coinsurance.		You cannot contribute to the HRA, so AutoZone does this for you. AutoZone funds your HRA as you complete healthy activities . You can use your HRA funds to cover your annual deductible and coinsurance.



Medical Plan Highlights

Feature	Option 1: Surest Plan with HRA	Option 2: UHC Economy HDHP with HSA		Option 3: UHC Basic HDHP with HSA		Option 4: UHC Choice PPO with HRA	
	Choice Plus Network*	Choice Plus Network**	Nexus Network	Choice Plus Network*	Nexus Network	Choice Plus Network**	Nexus Network
Preventive care	Plan pays 100% when you see an in-network provider.						
Annual deductible							
AutoZoner Only	\$0	\$4,300	\$4,300	\$3,000	\$2,750	\$2,000	\$1,750
AutoZoner + Spouse or AutoZoner + Child(ren)	\$0	\$8,600	\$8,600	\$6,000	\$5,500	\$3,750	\$3,500
AutoZoner + Family	\$0	\$8,600	\$8,600	\$6,000	\$5,500	\$5,750	\$5,250
Out-of-pocket maximum							
AutoZoner Only	\$7,000	\$8,300	\$8,300	\$7,250	\$6,700	\$7,500	\$6,850
AutoZoner + Spouse or AutoZoner + Child(ren)	\$14,000	\$16,600	\$16,600	\$14,750	\$13,400	\$14,000	\$12,700
AutoZoner + Family	\$14,000	\$16,600	\$16,600	\$14,750	\$13,400	\$15,250	\$13,950

	Surest Plan with HRA	UHC Economy HDHP with HSA		UHC Basic HDHP with HSA		UHC Choice PPO with HRA	
	Choice Plus Network*	Choice Plus Network**	Nexus Network	Choice Plus Network**	Nexus Network	Choice Plus Network**	Nexus Network
PCP office visits	\$45–\$150 copay	You pay 30%	Tier 1 you pay 30% Tier 2 you pay 50%	You pay 20%	Tier 1 you pay 20% Tier 2 you pay 50%	You pay 20%	Tier 1 you pay 20% Tier 2 you pay 50%
Specialist office visits	\$45–\$150 copay	You pay 30%	Tier 1 you pay 30% Tier 2 you pay 50%	You pay 20%	Tier 1 you pay 20% Tier 2 you pay 50%	You pay 20%	Tier 1 you pay 20% Tier 2 you pay 50%
Virtual care	You pay \$0		You pay \$54 copay		You pay \$54 copay		You pay \$5 copay
Inpatient	\$400–\$5,500 copay	You pay 30%	Tier 1 you pay 30% Tier 2 \$500 copay + annual deductible/ you pay 50% coinsurance	You pay 20%	Tier 1 you pay 20% Tier 2 you pay 50%	You pay 20%	Tier 1 you pay 20% Tier 2 you pay 50% + prior authorization required; your cost share may increase to 60% if not obtained
Outpatient surgery and scopic procedures in hospital	\$80–\$5,500 copay	You pay 30%	Tier 1 you pay 30% Tier 2 \$250 copay + annual deductible/ you pay 50% coinsurance	You pay 20%	Tier 1 you pay 20% Tier 2 \$250 copay + annual deductible/ you pay 40% coinsurance	You pay 20%	Tier 1 you pay 20% Tier 2 you pay 50% + prior authorization required

* Surest uses the UHC Choice Plus network of doctors, hospitals and clinics.

** AutoZoners hired after January 1, 2024 are only eligible to enroll in UHC plans in the Nexus network or Surest plan.



Medical Plan Rates

The following tables show the 2026 bi-weekly non–tobacco user and tobacco user rates for the medical plans. You’ll be able to see your personalized per-paycheck costs when you enroll online.

Surest Plan	Non-Tobacco/Tobacco
AutoZoner Only	\$55.31/\$82.97
AutoZoner + Spouse*	\$143.45/\$215.18
AutoZoner + Child(ren)	\$124.51/\$186.77
AutoZoner + Spouse & 2 Children	\$202.44/\$303.66
AutoZoner + Spouse & 3 or More Children	\$228.67/\$343.01

* Or domestic partner (California only).

	Nexus Network	Choice Plus Network (if eligible)
Economy HDHP with HSA	Non-Tobacco/Tobacco	Non-Tobacco/Tobacco
AutoZoner Only	\$26.01/\$39.02	\$31.78/\$47.67
AutoZoner + Spouse*	\$75.53/\$113.30	\$92.32/\$138.48
AutoZoner + Child(ren)	\$63.60/\$95.40	\$77.73/\$116.60
AutoZoner + Spouse & 2 Children	\$105.67/\$158.51	\$129.16/\$193.74
AutoZoner + Spouse & 3 or More Children	\$119.06/\$178.59	\$145.52/\$218.28
Basic HDHP with HSA		
AutoZoner Only	\$47.10/\$70.65	\$59.47/\$89.21
AutoZoner + Spouse*	\$123.28/\$184.92	\$155.65/\$233.48
AutoZoner + Child(ren)	\$106.47/\$159.71	\$134.42/\$201.63
AutoZoner + Spouse & 2 Children	\$173.73/\$260.60	\$219.34/\$329.01
AutoZoner + Spouse & 3 or More Children	\$196.19/\$294.29	\$247.69/\$371.54
Choice PPO with HRA		
AutoZoner Only	\$83.19/\$124.79	\$105.02/\$157.53
AutoZoner + Spouse*	\$202.55/\$303.83	\$255.71/\$383.57
AutoZoner + Child(ren)	\$178.24/\$267.36	\$225.02/\$337.53
AutoZoner + Spouse & 2 Children	\$287.02/\$430.53	\$362.36/\$543.54
AutoZoner + Spouse & 3 or More Children	\$324.54/\$486.81	\$409.73/\$614.60
Standard PPO with HRA (if eligible)		
AutoZoner Only	\$116.15/\$174.23	\$146.63/\$219.95
AutoZoner + Spouse*	\$274.36/\$411.54	\$346.36/\$519.54
AutoZoner + Child(ren)	\$243.37/\$365.06	\$307.26/\$460.89
AutoZoner + Spouse & 2 Children	\$389.62/\$584.43	\$491.89/\$737.84
AutoZoner + Spouse & 3 or More Children	\$440.85/\$661.28	\$556.57/\$834.86

* Or domestic partner (California only).

Where Should You Get Care?

Getting care at the place that may best fit your condition or situation can save you time—and money. In fact, it could save you up to \$2,400 compared with an emergency room visit.*

Primary Care

The provider who may know you best

- **When to use:** For routine checkups, preventive care, managing chronic conditions, and nonurgent health concerns
- **Examples:** Annual physicals, managing diabetes, getting vaccinations, discussing persistent symptoms like headaches

Virtual Care

A care provider over the phone or by video

- **When to use:** For minor illnesses or health concerns that don't require a physical exam, and when you need quick access to care from home
- **Examples:** Cold or flu symptoms, minor skin conditions, prescription refills or follow-up visits

Convenience Care

Nurse practitioners and physician assistants at retail pharmacy clinics

- **When to use:** For minor illnesses or injuries when your primary care provider isn't available
- **Examples:** Treating minor infections, rashes or simple sprains; getting flu shots

Urgent Care

Physicians and care teams at walk-in clinics

- **When to use:** For non-life-threatening but urgent medical issues that need attention the same day, when primary care is unavailable
- **Examples:** Minor fractures, deep cuts requiring stitches, severe flu symptoms or moderate asthma attacks

Emergency Room (ER)

Physicians and care teams at hospital emergency departments

- **When to use:** For severe, life-threatening conditions that require immediate medical attention
- **Examples:** Chest pain, severe shortness of breath, stroke symptoms, head injuries or heavy bleeding

For more information, visit uhc.com/quickcare.

* Estimated \$2,400 difference between the average emergency room visit and another care provider are for general informational and illustrative purposes only.

Virtual Care

Virtual visits for urgent care are available to all enrolled AutoZoners, 24 hours and seven days a week by mobile device, tablet or computer. Virtual care can help save substantial time and money that is associated with urgent care and emergency room visits.

Surest Members

Connect to a virtual visit provider by searching for care on the Surest tile in the AutoZoners app or AutoZoners.com, or by visiting Benefits.Surest.com. Virtual urgent care visits with Surest are \$0.

UHC Members

Connect to a virtual visit provider by going to the UHC tile in the AutoZoners app or AutoZoners.com, calling (866) 204-3118 or visiting MyUHC.com/VirtualVisits.

- UHC Basic or Economy plan: You pay a \$54 copay (behavioral health copays vary based on outpatient mental health costs). Your copay applies to your annual deductible.
- UHC Choice or Standard plan: You pay a \$5 copay. Copays do not apply to your annual deductible.

Your Prescription Drug Coverage

If you elect medical coverage from Surest or UHC, Optum Rx will be your prescription provider, and as you do with your medical care, you may pay a copay for each prescription at any pharmacy in the Optum Rx national network. Certain preventive medications may be covered at no cost to you. You can fill your 30-day non-maintenance prescriptions at any pharmacy in the Optum Rx national network. **All 90-day maintenance drugs (such as those for high blood pressure, heart disease, asthma or diabetes) MUST be filled through Optum Rx Home Delivery or at a CVS pharmacy.**

To find a network pharmacy, check medication coverage, track home delivery orders and much more, visit the Optum Rx tile in the AutoZoners app or [AutoZoners.com](https://www.AutoZoners.com), visit [OptumRx.com](https://www.OptumRx.com) or call (844) 720-0027, available 24 hours and seven days a week.

It's important to review the medications on the Preventive Drug List each year. These medications are also included in the AutoZone Covered Drug Formulary List, which is found in the [Benefits Center](#), also accessed in [AutoZoners.com](https://www.AutoZoners.com) or the AutoZoners app.

Prescription Drug Savings

Rx Savings Solutions (RxSS) is a free, secure online tool run by pharmacists that easily shows you all the ways you can lower prescription drug costs. Visit [MyRXSS.com](https://www.MyRXSS.com) or call (800) 268-4476, 7 a.m. – 8 p.m. CT, Monday – Friday.

Optum Perks

Optum Perks is a prescription discount card and savings program. All U.S.-based AutoZoners, including those in Puerto Rico and the U.S. Virgin Islands, can use Optum Perks, even if they do not elect medical coverage with AutoZone.

All AutoZoners can access the Optum Perks digital card on the Optum Perks tile in the AutoZoners app or [AutoZoners.com](https://www.AutoZoners.com).

Optum Perks and Optum Rx work together. AutoZoners with Optum Rx coverage should present both the Optum Perks and the Optum Rx ID cards to the pharmacist, who will determine the best price available, either on-plan (Optum Rx) or off-plan (Optum Perks). This ensures AutoZoners are always getting the best possible price within the same program.



Kaiser Permanente Medical Plan

If you live in California (CA) or Hawaii (HI), you’re eligible to enroll in a Kaiser Permanente (Kaiser) plan.

Here’s a look at Kaiser’s in-network coverage for some common plan features. To view all coverages for each Kaiser plan, please see the Summary of Benefits Coverages, found under Benefits Resources in the [Benefits Center](#).

Feature	HDHP with Health Savings Account (HSA) (California only)	HMO (California only)	Deductible HMO (DHMO) (Hawaii only)
Preventive care	Plan pays 100% when you see an in-network provider.		
Annual deductible			
AutoZoner Only	\$3,400	None	\$300
AutoZoner + Spouse* or AutoZoner + Child(ren)	\$6,800 Each individual must meet their individual deductible amount until total paid meets the annual family deductible amount.		\$900
AutoZoner + Family			
Out-of-pocket maximum			
AutoZoner Only	\$5,350	\$1,500	\$3,000
AutoZoner + Spouse* or AutoZoner + Child(ren)	\$10,700 Each individual must meet their individual out-of-pocket limit until total meets the annual family out-of-pocket limit.	\$3,000	\$9,000
AutoZoner + Family			
Participant cost sharing			
PCP/specialist visit	\$30 copay/ \$50 copay	\$25 copay	\$20 copay/ \$30 copay
Hospital services	30% coinsurance	\$500 copay per admission	20% coinsurance after annual deductible
Inpatient	30% coinsurance	\$250 copay per procedure	20% coinsurance after annual deductible
Outpatient	30% coinsurance	\$100 copay per visit	20% coinsurance after annual deductible
Emergency room	\$30 copay per visit	\$25 copay per visit	\$20 copay per visit, 20% coinsurance (out of area)
Urgent care			

Kaiser Medical Plan Rates

The following table shows the 2026 bi-weekly cost of the Kaiser medical plans. You’ll be able to see your personalized per-paycheck costs when you enroll online.

	Kaiser HDHP (CA only)	Kaiser HMO (CA only)		Kaiser DHMO (HI Only)
AutoZoner Only	\$64.67	\$201.56	AutoZoner Only	\$16.80
AutoZoner + Spouse*	\$135.80	\$423.27	AutoZoner + 1	\$131.15
AutoZoner + Child(ren)	\$122.87	\$382.96	AutoZoner + Family	\$196.73
AutoZoner + Family	\$194.00	\$604.66		

* Or domestic partner (California only).



Kaiser Permanente Prescription Drug Benefits

Here's a look at how the Kaiser Permanente (Kaiser) plans cover prescription drug benefits from a Kaiser pharmacy. The plans do not offer out-of-network prescription drug coverage.

Prescription Drugs	HDHP with HSA (California only)	HMO (California only)	DHMO (Hawaii only)
Generic	Retail: \$15 copay Mail order (90-day supply): \$30 copay	Retail: \$10 copay Mail order (90-day supply): \$20 copay	Retail: \$10 copay Mail order (90-day supply): \$20 copay
Preferred brand	Retail: \$30 copay Mail order (90-day supply): \$60 copay	N/A	Retail: \$45 copay Mail order (90-day supply): \$90 copay
Non-preferred brand (no discount)	Retail: \$30 copay Mail order (90-day supply): \$60 copay	Retail: \$30 copay Mail order (90-day supply): \$60 copay	Retail: \$45 copay Mail order (90-day supply): \$90 copay
Specialty pharmacy	20% coinsurance, up to \$250 per prescription	\$30 (Up to a 30-day supply retail)	Retail: \$200 copay Mail order (90-day supply): N/A

Virtual Care for Kaiser Members

California

Call Kaiser Member Services and Telehealth Support at (800) 464-4000, available 24 hours and seven days a week.

- **Kaiser HMO telehealth:** No copay/no cost
- **Kaiser HDHP with HSA telehealth:** Cost depends on service, length of visit and whether you've met the annual deductible

Hawaii

Call Kaiser Member Services and Telehealth Support at (800) 966-5955, available 24 hours and seven days a week.

- **Kaiser Dental HMO telehealth:** No copay/no cost

For more information, go to kp.org/get_care or visit the Kaiser tile in the AutoZoners app or AutoZoners.com.

Your Dental Coverage

Dental coverage is provided through Delta Dental of Tennessee.

You can choose between two Delta Dental plans—one that includes orthodontia (and costs more) and one that doesn’t (and costs less). You may use any licensed dentist you choose, but you will receive the greatest discounts when you choose a Delta Dental in-network PPO dentist. To find a Delta Dental dentist, visit deltadentaltn.com.

To view all Delta Dental coverages, please see the Summary of Benefits Coverages, found under Benefits Resources in the [Benefits Center](#).

Plan Highlights	In-Network Low Plan	In-Network High Plan
Annual deductible	\$50 individual/\$100 family	\$50 individual/\$100 family
Waived for preventive services	Yes	Yes
Calendar-year maximum	\$1,000 per person (excludes annual deductible)	\$1,500 per person (excludes annual deductible)
Preventive care (cleanings, basic X-rays)	Covered 100%	Covered 100%
Basic restorative (fillings, extractions, etc.)	Covered 60% (after annual deductible)	Covered 75% (after annual deductible)
Major restorative (crowns, dentures, dental implants, etc.)	Covered 50% (after annual deductible)	Covered 60% (after annual deductible)
Orthodontia	N/A	Covered 50% (after annual deductible); \$1,500 lifetime maximum

2026 Delta Dental Bi-Weekly Paycheck Contribution Rates	Low Plan	High Plan
AutoZoner Only	\$8.41	\$10.20
AutoZoner + Family	\$19.91	\$25.35

Your Vision Coverage

AutoZone offers vision coverage through Vision Service Plan (VSP) with a choice of two plans. Both options offer a range of services and supplies from your provider of choice, including eye exams, eyeglass lenses, frames, contact lenses and laser surgery. You may use any vision provider you choose, but you’ll save money on exams and eyewear when using a VSP provider. VSP’s network includes Costco®, Walmart® and Sam’s Club®. Visit [vsp.com](#) to find a member doctor or print your member card (VSP does not mail member cards).

To view all VSP benefits, please see the Summary of Benefits Coverage documents, found under Benefits Resources in the [Benefits Center](#).

VSP Vision Benefits	Plan A (12 Months)	Plan B (24 Months)
Frequency for exam, lenses and frames	Once per calendar year	Once every other calendar year
Eye exam	\$5 copay	\$5 copay
Single vision, bifocal or trifocal lenses	\$10 copay	\$10 copay
High index lenses (single vision/multifocal)	\$56 copay	\$60 copay
Frames	\$170 featured frame brand allowance; \$150 allowance every year and 20% off amount over allowance, or get \$80 allowance at Costco, Walmart or Sam’s Club	
Contact lenses (in lieu of glasses)	\$150 allowance	
Lightcare	\$10 copay and up to \$150 allowance	

2026 VSP Bi-Weekly Paycheck Contribution Rates		
	Plan A (12 Months)	Plan B (24 Months)
AutoZoner Only	\$5.75	\$2.87
AutoZoner + Family	\$12.48	\$6.22

Kaiser members are eligible to receive routine eye exams with a Kaiser plan optometrist at no charge (excludes frames and lenses).

Additional Benefits

- Glasses and sunglasses discounts: average 20%–25% savings on non-covered lens enhancements.
- You can use your frame and lens benefit to get ready-made eyewear*—non-prescription blue light glasses or sunglasses—to help defend your eyes indoors and out.
- Laser vision correction:
 - VSP members receive an average 15% off the regular price or 5% off the promotional price at contracted facilities.
 - VSP members can receive a 25% discount on LASIK eye surgery procedures from the LASIK Vision Institute.
 - For more information and a list of participating locations, visit [lasikvisioninstitute.com/autozone](#).

* Not available at Walmart® Optical or Sam’s Club® Optical



Healthcare Support

The following benefits are available to AutoZoners and their eligible dependents enrolled in Surest and UHC plans **at no additional cost!**

Diabetes management and weight loss	Twin Health is a program that uses wearable technology and Artificial Intelligence (AI) to help manage type 2 diabetes and prediabetes, as well as help those with a body mass index (BMI) of 27 or greater lose weight. Twin Health creates a “digital twin” of your body to deliver real-time, tailored recommendations for nutrition, activity, sleep and more—empowering you to improve your health and reduce your dependence on medication.
Digestive health	Cylinder is a digestive health program that helps provide real relief from gut issues like bloating, gas, heartburn, chronic conditions like irritable bowel syndrome (IBS) and more. You will receive a free at-home gut microbiome analysis plus support from a registered dietitian and a health coach.
Digital physical therapy	Sword Health is a digital physical therapy program that helps you recover from pain or injury—at home, on your schedule. Using wearable sensors and a dedicated physical therapist, Sword delivers a personalized exercise plan with real-time feedback and ongoing support to help you build strength, improve mobility and avoid unnecessary procedures or medications.
Healthcare billing and diagnosis support	The Health Pro Connection gives you support from a personal health expert to review bills and solve billing issues, find lower cost options and support complex care needs. With the Health Pro Connection, you can also: - Find assistance choosing in-network providers - Compare costs of healthcare services - Set up medical appointments - Connect with a Medical Ally to explain a diagnosis and find treatment options, review the risks and benefits of surgery and schedule a second opinion
Maternity programs	Prenatal care increases the chances of a healthy birth. Each medical plan includes maternity programs to support you on your way to becoming a parent. Maven from UHC Maven provides virtual pregnancy and postpartum support for you and your partner, available 24 hours and seven days a week. Learn more at mavenclinic.com/join/uhc-join. Pacify from Surest Pacify is your virtual maternity and postpartum support that allows you to video chat with maternal and infant health experts within minutes, 24 hours and seven days a week, with no appointment necessary. Learn more at pacify.com/surest. Kaiser Kaiser’s maternity program provides you with the support you need every step of the way. Learn more at kp.org/maternity.
Medicare guidance	Retiree Health Solutions, administered by Alight, helps AutoZoners age 64 and above learn about the choices available in the individual Medicare marketplace. Healthcare expenses can potentially have a huge impact on your savings, and Alight can help you get the right amount of coverage so you don’t spend more than you need to on Medicare benefits.
Surgery support	Carrum Health connects you with top-rated surgeons and care teams for planned surgeries—at little or no cost to you. From your first consult through recovery, a dedicated care specialist coordinates every step, including paperwork, appointments and follow-up care, so you can focus on healing—not the hassle or high costs. If you’re enrolled in a UHC plan, all joint, spine and bariatric surgeries must be scheduled through Carrum Health. Those enrolled in Surest must schedule bariatric surgeries through Carrum Health. This helps ensure your procedure is performed by a top-rated surgeon and that you’re supported every step of the way—from scheduling and billing to transportation—saving you money in the process.
Quit smoking	Quit For Life® gives you all the online resources to help create a plan and quit tobacco. From a Quit Team to personalized tools and text support, you’ll have help at every step.

AutoZone Wellness Program

The AutoZone Wellness Program funds your HRA and helps fund your HSA through Wellness Rewards, which you earn as you complete healthy activities and challenges in [AutoZoners.com](#) and the AutoZoners app. AutoZoners and their covered spouses* can each earn up to \$500 in Wellness Rewards each calendar year—for a total of up to \$1,000 annually from AutoZone.

The Wellness Program year will run from January 1 to October 15, 2026 for healthcare-related rewards, and it will run from January 1 to December 31, 2026 for all other rewards.

For example, an AutoZoner must complete their annual physical prior to October 16, 2026 for their \$100 of Wellness Rewards to count toward their \$500 limit in 2026. If an AutoZoner completes their annual physical between October 16 and December 31, 2026, their \$100 of Wellness Rewards will count toward their \$500 limit in 2027. Allow 60 to 90 days for Wellness Rewards to be deposited to either your HSA or HRA (depending upon which medical plan you chose).

* Or domestic partners (CA only).

Not Enrolled in an Eligible Medical Plan?

You can still participate in healthy activities and challenges in [AutoZoners.com](#) and in the AutoZoners app to earn credits, so you can be entered into a quarterly raffle for one of many \$75 Visa gift cards. You need to earn only 75 credits to be entered into the quarterly raffle.



Healthcare Spending Accounts

Health Savings Account (HSA)

If you enroll in the Basic or Economy HDHP through UHC or the Kaiser HDHP with HSA (if eligible), you can elect an HSA. An HSA allows you to set aside tax-free money to pay for current and future qualified healthcare expenses such as copays, over-the-counter medicine, first aid supplies and more.

Your HSA funds are always your money. You can carry over your unused HSA balance from year to year. As with a bank account, you own your HSA, so it's yours to keep even if you change medical options, leave the company or retire.

For 2026, you can save up to:

- \$3,900 for AutoZoner-only coverage or
- \$7,750 for all other coverage levels.

This amount differs from the IRS contribution limits, as AutoZone wants you to be able to take advantage of the Wellness Program and earn the full \$500 or \$1,000 of Wellness Rewards.

You have the flexibility to start, stop or change your contribution amount at any time during the year. And if you'll be age 55 or older in 2026, you can also contribute an additional \$1,000 in catch-up contributions.

Health Reimbursement Arrangement (HRA)

If you enroll in the UHC Choice PPO (or Standard PPO, if eligible) or the Surest plan, you are automatically eligible for an HRA. AutoZoners cannot contribute to the HRA—it is solely funded through the Wellness Program.

Your HRA funds are available to use only while you are an actively-employed AutoZoner. If you change to an AutoZone medical plan without an HRA, leave or retire from AutoZone, or drop coverage with AutoZone, you will lose access to your HRA funds and will not be permitted to take the HRA with you.



Healthcare Flexible Spending Account (FSA)

The Healthcare FSA lets you set aside money on a pre-tax basis to reimburse yourself for qualified medical, dental and vision expenses. Two types of Healthcare FSAs are available, depending on which medical plan option you choose:

- A **General-Purpose Healthcare FSA** is available to AutoZoners who elect the UHC Choice PPO (or Standard PPO, if eligible) or waive medical coverage. You cannot elect a General-Purpose Healthcare FSA if you are contributing to an HSA.
- A **Limited-Purpose Healthcare FSA** is available to AutoZoners who elect an HDHP with an HSA. It can be used only to pay for eligible dental and vision expenses (not medical expenses).

You can contribute up to \$3,300 for 2026. Unlike the HSA, you cannot change your contribution amount during the year (except in the case of a [qualifying life event](#)). It's important to note the following:

- You may use the entire annual election immediately (even if payroll deductions have not occurred).
- You can use your FSA debit card, or you can pay the expense and submit a claim for reimbursement.
- Expenses for your 2026 election may be incurred through December 31, 2026 and must be claimed by April 1, 2027.
- You can carry over up to \$660 in unused funds to the next plan year; **any outstanding balance over this amount is forfeited, per IRS rules.**
- If you have a 2025 FSA and you elect an HDHP plan with HSA for 2026, you must use your entire FSA balance before December 31, 2025, or you cannot contribute to your HSA until April 2026.
- Similarly, if you have an FSA carry-over balance (of up to \$660) and you elect an HDHP plan with HSA for 2026, you cannot contribute to your HSA until April 2026. At that time, **any unused FSA funds will be forfeited.**





Voluntary Benefits

AutoZone offers voluntary income protection benefits through Chubb.

Chubb

Chubb offers Hospital Indemnity, Accident and Critical Illness benefits plans that pay cash directly to you if you get sick or injured due to a covered accident, serious illness or hospitalization. These benefits can be purchased at discounted rates that vary based on age and coverage level. You will see your personalized rates when you enroll.

Eligible AutoZoners and their spouses and dependent children (eligible if under the age of 26 and the AutoZoner participates) can participate in the voluntary benefits plans. AutoZoners must be actively at work on the application date and the effective date, work at least 15 hours per week and be continuously employed to maintain eligibility.

Hospital Indemnity Coverage

Hospital Indemnity coverage provides financial assistance to enhance your medical coverage. Benefits include payment for:

- Hospital admission—\$1,500 per admission, maximum one benefit per year
- Hospital admission, ICU—\$2,000 per admission, maximum one benefit per year
- Hospital confinement—\$100 per day, 300-day maximum per confinement
- Hospital confinement, ICU—\$200 per day, 30-day maximum per confinement
- Newborn nursery—\$100 per day, two-day maximum confinement for normal delivery, four-day maximum confinement for cesarean section

Accident Coverage

Accident coverage provides payment for more than 50 events, such as fractures, dislocations, lacerations and physical therapy. The payment amount you'll receive varies by the type of accident.

- First Accident Benefit—\$100
- Sports Package Benefit—up to \$1,000 per person per year
- Wellness Benefit—\$50 per person per year for completing annual physicals or immunizations

Critical Illness Coverage

Critical Illness coverage provides payment if you are diagnosed with a covered critical illness, such as cancer, heart attack, stroke and others. AutoZoners can elect coverage in the amount of \$5,000, \$10,000, \$20,000 and \$30,000. Spousal coverage is also available in the same amount that you elect for yourself. Dependent children under the age of 26 are automatically covered up to 100% of the amount that you elect for yourself, at no additional charge.

Coverage includes benefits for:

- A recurrence of the same critical illness if the dates of the diagnosis are separated by at least six months
- Cancer, including carcinoma in situ, if the covered person is treatment-free for 12 months and in complete remission
- A wellness benefit of \$50 per person per year for completing annual physicals or immunizations

Mental and Physical Wellness

Health Advocate

Health Advocate offers support for your emotional and mental health, work-life balance and needs at work and at home. Health Advocate provides four free in-person or virtual counseling sessions per issue per year at no cost to all U.S.-based Full-time and Part-time AutoZoners.

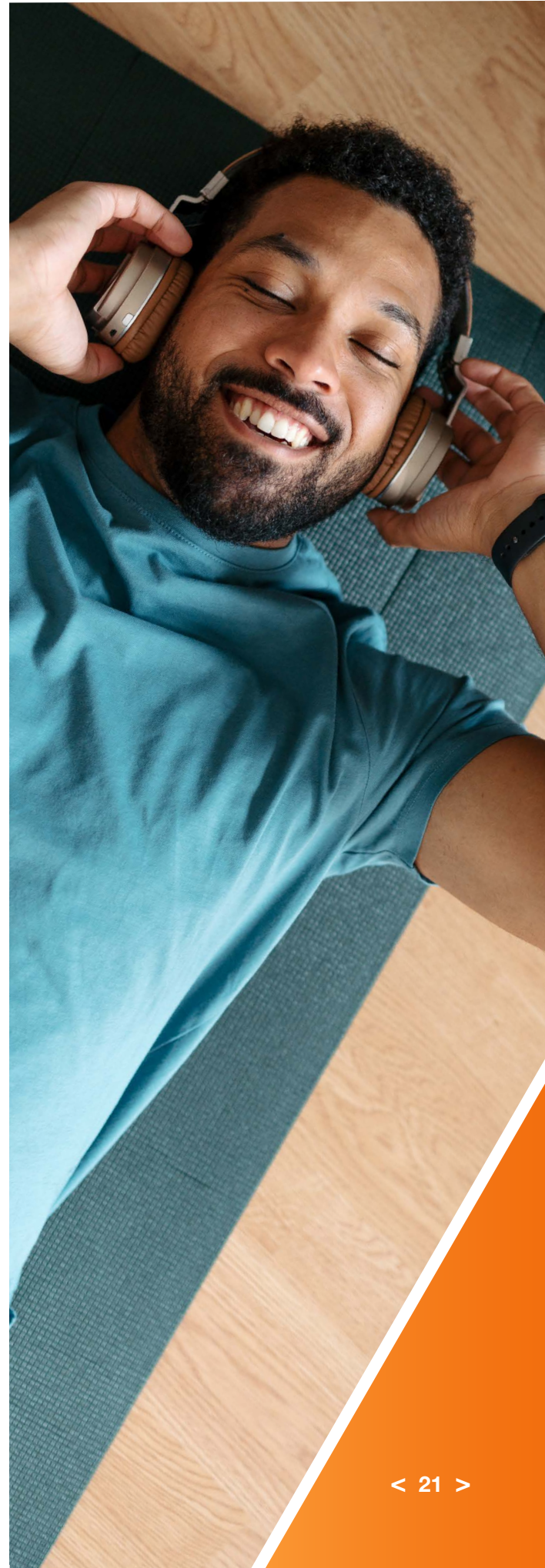
Confidential mental health support is available 24 hours, seven days a week and 365 days a year.

Health Advocate professionals can help you:

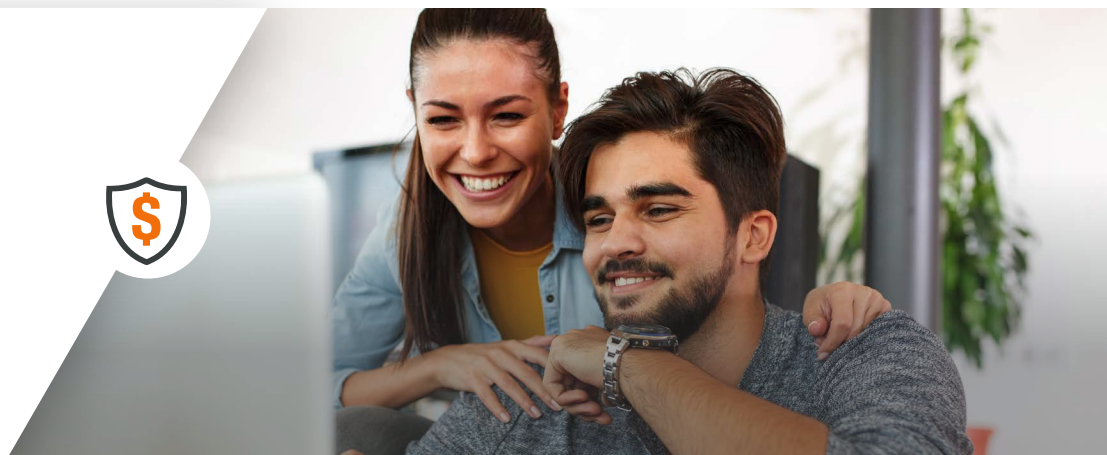
- Feel less worried and anxious so you can enjoy life's moments
- Lift that weight from your shoulders as you learn new ways to manage finances
- Feel less overwhelmed while Health Advocate supports your search for child care, elder care, babysitters, pet care and camps
- Feel relief from anger, confusion or fear when you learn how to get along better with your family
- Feel more in control while Health Advocate handles many time-consuming tasks, such as researching travel and making reservations

One Pass Select

One Pass Select is a flexible fitness membership available to all AutoZoners that allows you to visit a large network of gyms as well as take online workout classes for one flat fee per month while saving an average of 20% over retail gym memberships. AutoZoners may add up to four additional members of at least age 18 and can upgrade, downgrade or cancel their membership any time. Some memberships come with free grocery delivery on orders over \$35.



Wealth Benefits



401(k) Plan

AutoZone offers a 401(k) Plan, administered by Fidelity, that provides a simple and convenient way to help you achieve your financial goals through pre-tax and Roth after-tax contributions, or a combination thereof, plus matching contributions from AutoZone. Full-time and Part-time AutoZoners who are at least 18 years of age are eligible to make deferral contributions as of their date of hire. Interns and contractors are ineligible.

You can contribute up to 75% of your earnings on a pre-tax or Roth after-tax basis, or a combination of the two. Annual contribution limits apply, per IRS regulations. You can elect your contributions as of your date of hire and stop or change them at any time thereafter.

After you complete one year of service, AutoZone will begin matching eligible deferral contributions at the rate of:

- \$1 per \$1 for the first 3% you contribute
- \$.50 per \$1 for the next 2% you contribute

To enroll, visit [NetBenefits.com](https://www.netbenefits.com) or the Fidelity tile in the AutoZoners app or [AutoZoners.com](https://www.AutoZoners.com).

All-in-One Access

You can access your 401(k) Plan and ESPP information all in one place. Simply visit the Fidelity tile in the AutoZoners app or [AutoZoners.com](https://www.AutoZoners.com), visit [NetBenefits.com](https://www.NetBenefits.com) or call (800) 835-5095, Monday – Friday, 7:30 a.m. – 7:30 p.m. CT.

Questions? Learn more at [AutoZoneFinancialWellbeing.com](https://www.AutoZoneFinancialWellbeing.com).

Employee Stock Purchase Plan (ESPP)

Full-time and Part-time AutoZoners with at least six months of service can purchase discounted shares of AutoZone (AZO) stock through the ESPP, administered by Fidelity. Interns and contractors are ineligible.

- You automatically have a 15%+ return. This is an investment by AutoZone in you.
- Stock can be purchased on a calendar-quarter basis.
- AutoZone makes this plan accessible to you by allowing the purchase of fractional shares. That means you don't have to save the full amount of one share. Purchasing small amounts has the potential to create wealth.

You can contribute up to 10% of your last year's W-2 earnings through payroll deductions, up to \$15,000.

For more information or assistance, contact Fidelity Stock Plan Services at (800) 544-9354, Monday – Friday, 7:30 a.m. – 7:30 p.m. CT.

How to Enroll

To enroll, visit [NetBenefits.com](https://www.NetBenefits.com) or the Fidelity tile in the AutoZoners app or [AutoZoners.com](https://www.AutoZoners.com).

Enrollment Deadlines

Enrollment periods are open four times a year.

Deadline	For Quarter Beginning
December 20	January 1
March 20	April 1
June 20	July 1
September 20	October 1

Southern Security Federal Credit Union (SSFCU)

All Full-time, Part-time and contracted AutoZoners and their immediate family members, as well as interns, are eligible for membership in the SSFCU. When you join SSFCU, you become an owner. This enables you to enjoy services at significantly lower costs than at other financial institutions, in addition to accessing higher dividends on your savings and lower rates on your loans. You will also find fewer and lower fees charged.

- Membership starts with \$25 deposited into your share (savings) account. If you maintain a minimum balance of \$25, you will retain membership for life.
- Services include checking, savings, holiday club, online banking, credit cards, personal and auto loans, and home equity lines of credit.

To learn more about SSFCU, click the SSFCU tile in [AutoZoners.com](https://www.AutoZoners.com) or the AutoZoners app, go to [SouthernSecurity.org](https://www.SouthernSecurity.org) or call (901) 495-7584, Monday – Friday, 8:30 a.m. – 5 p.m. CT.

Financial Education Center

All AutoZoners have free access to the SSFCU Financial Education Center, which offers a series of online lessons that address everyday money matters. And you don't have to be a member to check it out. AutoZoners can choose a financial playlist that makes sense for their personal situation.

Credit and Debt Counseling Services with GreenPath

Membership in the SSFCU also includes access to free financial and debt counseling services and support through GreenPath Financial Wellness to help ease any financial stress you may be experiencing.

If you have credit card or student loan debt, you may qualify for:

- A debt management plan
- Financial counseling
- Tips for improving your credit score
- Assistance with student loan repayment options



Life Insurance

Life insurance helps safeguard you and your family against the unexpected. AutoZone's life insurance plans are administered by New York Life.

Basic Life Insurance

AutoZone provides Basic Life Insurance at no cost to [Full-time AutoZoners](#):

- **Full-time Salaried:** Two times your Annual Base Benefit Rate (ABBR), up to \$5 million
- **Full-time Hourly:** \$20,000

Details regarding imputed income can be found in your Summary Plan Description online in the Benefits Center under Benefits Resources, accessed in the AutoZoners app or [AutoZoners.com](#).

Supplemental Life Insurance

[Eligible AutoZoners](#) may purchase Supplemental Life Insurance coverage. You must elect coverage for yourself to enroll your eligible dependents.

You pay the full cost of any Supplemental Life Insurance you elect on an after-tax basis, and rates are based on your age and the amount of coverage you elect. Spouse and child rates are flat rates for the coverage level elected. You will find your personalized cost of coverage when you enroll.

- **Yourself:** One to five times your ABBR, up to \$2.5 million
- **Spouse:** \$20,000–\$100,000, in increments of \$10,000 (Your spouse's coverage amount cannot exceed the amount of Supplemental Life Insurance coverage you elect for yourself.)
- **Child:** \$5,000, \$10,000, \$15,000 or \$20,000

Survivor Benefit

AutoZone provides the beneficiary or beneficiaries of deceased Full-time AutoZoners who have at least one year of full-time service with 12 weeks of base pay to assist with the transition and sudden loss of income.

Supplemental Accidental Death and Dismemberment (AD&D) Insurance

[Eligible AutoZoners](#) may purchase Supplemental AD&D Insurance through New York Life, which offers financial protection if you or a covered family member becomes dismembered or dies as a result of a covered accident. You must elect coverage for yourself to enroll your eligible dependents.

- **Yourself:** One to five times your ABBR, up to \$2.5 million
- **Spouse:** 50% of AutoZoner coverage, up to a maximum of \$50,000
- **Child:** 15% of AutoZoner coverage, up to a maximum of \$10,000

Coverage rates are based on the amount of coverage you elect. Find your personalized cost of coverage when you enroll in the [Benefits Center](#), also accessed in the AutoZoners app or [AutoZoners.com](#).

LifeTime Benefit Term Insurance

[Eligible AutoZoners](#) may purchase LifeTime Benefit Term (LBT) voluntary benefit insurance, administered by Chubb. LBT provides money to your family at your death, and while you're living too, if you need home healthcare, assisted living or nursing care.

LBT has guaranteed issue of \$150,000 with a minimum benefit of \$10,000 for you, and up to 50% of the AutoZoner amount up to \$30,000 with a minimum benefit of \$10,000 for your spouse. Coverage is also available for your dependent children with the child term rider up to \$25,000. Learn more about Chubb LBT in the AutoZoners app or [AutoZoners.com](#).

Annual Base Benefit Rate (ABBR)

ABBR is defined as actual annualized earnings plus actual commissions and bonuses received for the prior calendar year, excluding all stock plans.

Evidence of Insurability (EOI)

If proof of good health (or EOI) is required when you elect or increase Supplemental Life Insurance coverage, you will be linked to New York Life's website to complete the EOI process. However, EOI will not be required in the following situations:

- **AutoZoner:** You can increase your coverage by your ABBR (up to \$500,000) without providing EOI.
- **Spouse:** You can increase your spouse's coverage by one increment without providing EOI.
- **Child:** EOI is not required for child coverage.

Identity Theft Protection

AutoZone offers two Norton LifeLock identity protection plans as voluntary benefits, available to all AutoZoners 18 and older starting on their date of hire. Both plans provide essential services like credit monitoring, device security, secure VPN and 24/7 support.

- **Essential Plan**—Covers up to three devices (or six for a family), includes credit monitoring, personal computer (PC) cloud backup (10 GB) and more.
- **Premier Plus Plan**—Offers expanded protection, including cyber crime coverage, AntiTrack and personal computer (PC) cloud backup (500 GB), plus more device coverage.

Learn more and enroll through the AutoZoners app or AutoZoners.com.

Don't Forget to Designate Your Beneficiaries

Beneficiaries are the people and/or estate that should receive your Basic and/or Supplemental Life and AD&D benefits if you die. If you don't name a beneficiary, your loved ones could experience a significant delay in payment during an already challenging time. You can update or provide new beneficiary information in the **Benefits Center**, also accessed in the AutoZoners app or AutoZoners.com.



Time Away Benefits



AutoZone offers a variety of time away benefits—including disability coverage, parental leave and paid time off—to support you when you need time to rest, recover or care for loved ones.

Disability Insurance

Disability coverage replaces a portion of your income if you're unable to work due to your own illness, injury or pregnancy. AutoZone provides basic Short-term Disability (STD) through Sedgwick and Long-term Disability (LTD) through New York Life at no cost to Full-time AutoZoners. You can also purchase Supplemental STD and LTD coverage.

Basic Short-term Disability

Eligible Full-time AutoZoners have basic STD at no cost, which provides 50% of your ABBR during periods of disability. The maximum weekly benefit is \$577.

Supplemental Short-term Disability

You may purchase an additional 10% of Supplemental STD coverage, which supplements your AutoZone-paid STD coverage. Together, both STD benefits would pay you 60% of your ABBR during periods of disability. The maximum weekly benefit is \$2,500.

You pay the full cost of Supplemental STD coverage on an after-tax basis. Your cost for coverage depends on your salary and whether you are a Full-time Salaried or Full-time Hourly AutoZoner. You'll find personalized cost information when you enroll online.

Long-term Disability

If your disability continues beyond the maximum period covered under the STD plan, you may be eligible for LTD benefits. AutoZone's LTD plan pays 60% of your pre-disability base monthly earnings for up to two years after you are unable to work for more than 90 days. The maximum monthly benefit is \$15,000 for Full-time Salaried AutoZoners and \$5,000 for Full-time Hourly AutoZoners.

Supplemental Long-term Disability

You may also purchase Supplemental LTD coverage, which allows the continuation of AutoZone-provided LTD benefits (60% of ABBR) to be payable up until you reach age 65. You pay the full cost of Supplemental LTD coverage on an after-tax basis. You'll find personalized cost information when you enroll online.

Note: If you become disabled after the age of 62, LTD benefits are payable from 12 to 60 months. If you live in California, Hawaii, New Jersey, New York or Rhode Island, you're eligible for state disability benefits. If you work in a state with a state disability program, contact your state's disability office for more information. You may be eligible to purchase AutoZone's Supplemental STD and/or LTD; however, reviewing your state's plan could help you avoid paying for coverage you may not need.

For more information on STD and LTD, read the Time Off and Leave Policy Guide on the Benefits Center under Benefits Resources, accessed in AutoZoners.com or the AutoZoners app.

Time Off

At AutoZone, we value work-life balance and understand you have responsibilities outside of work. That's why we offer a variety of paid time off (PTO), paid holidays and paid sick leave (PSL) benefits for eligible AutoZoners.

For more information, read the Time Off and Leave Policy Guide in the Benefits Center under Benefits Resources, accessed in AutoZoners.com or the AutoZoners app.

Maternity Leave

Paid maternity leave falls under STD and provides four to six weeks of coverage at 50% of your ABBR, with a weekly maximum benefit of \$577, after exhausting the 14-calendar-day waiting period.

Note: AutoZoners will exhaust a 14-calendar-day waiting period before transitioning to any medical leave including maternity leave and will use PSL and/or PTO as compensation.

Parental Leave

You can take up to 40 hours of paid parental leave to bond with your new little one. Leave must be taken in one full-week increment, within one year of a birth or an adoption. New parents, including new mothers and their spouses (or domestic partners in California only), are eligible for this leave after 30 days from their date of hire, paid at 50% of their ABBR with no maximum limit.



Discounts, Savings and Perks



Discounts

AutoZone provides several discounts to help keep money in your pocket—and educational programs to help you achieve your fullest potential.

AutoZone Digital Discount Card

All AutoZoners and their spouses receive 20% off merchandise at any AutoZone location with the AutoZone Digital Discount Card. The card can be accessed in the AutoZoners app.

BenefitHub

AutoZoners have access to BenefitHub, an online discount marketplace. BenefitHub offers travel deals as well as a variety of discount programs from retailers, local restaurants, hotels and service providers. Go to the BenefitHub tile in [AutoZoners.com](https://www.autozoners.com) or the AutoZoners app to learn more.

Savings

Dependent Care FSA

A Dependent Care FSA may be used to reimburse yourself for qualified child and dependent care expenses when a single parent or both parents are working or are considered full-time students.

Eligible dependents are children under the age of 13 or dependents of any age who are mentally or physically incapable of caring for themselves and whom you claim on your federal tax return. You may use this account without being enrolled in medical coverage.

The 2026 Dependent Care FSA contribution limit is \$7,500 (or \$3,750 if you are married and filing taxes separately). You cannot change your contribution amount during the year (except in the case of a [qualifying life event](#)), and you will **lose any unused money at the end of the year.**

Here's what you need to know about the Dependent Care FSA:

- You may use only the amount that's been deducted from your pay and is available in your account.
- Expenses for your 2026 election may be incurred through December 31, 2026 and must be claimed by April 1, 2027, or **your outstanding annual balance will be forfeited, per IRS rules.**

Commuter Benefits Program

All AutoZoners can put aside tax-free money for the commuter benefits program.

Two types of commuter benefits are available:

- Transit (public and shared transportation, including train, bus, vanpool and ferry)
- Parking (at or near work or near public transportation for your commute)

You can set aside up to \$280 a month for transit expenses and/or up to \$280 a month for parking expenses. To order transit and/or parking passes, visit the [Benefits Center](#), also accessed in [AutoZoners.com](https://www.autozoners.com) or the AutoZoners app. Select Reimbursement Accounts on the home page, and follow the Commuter Account prompt to place your order.

Perks

Adoption Assistance

If you have 12 months of full-time service and you adopt a child, you are eligible to receive an expense reimbursement of up to \$2,000 per child for court costs and medical, legal and agency fees.

Scholarship Reimbursement Program

After one year of service, AutoZoners with high school seniors are eligible to have their seniors apply for the AutoZone Scholarship Program. The program awards 30 high school seniors with a \$3,000 scholarship for undergraduate college tuition. Apply online at ScholarsApply.org/AutoZone.

Tuition Reimbursement Program

After six months of service, AutoZoners in eligible positions can take advantage of \$2,000 of tuition reimbursement for approved work-related programs and courses each fiscal year. For more details, see the Tuition Reimbursement Policy in the [Benefits Center](#) under Benefits Resources, accessed in AutoZoners.com or the AutoZoners app.



FlexWork Benefits



Limited Coverage for Newly Hired Full-time Hourly AutoZoners

Newly hired Full-time Hourly AutoZoners can enroll in UnitedHealthcare (UHC) FlexWork (FlexWork) limited coverage within 30 days from date of hire for healthcare coverage during their benefits waiting period. Once elected, coverage will be effective as of your date of hire. This coverage is a short-term bridge plan providing limited coverage while you wait for full-time comprehensive coverage to begin. It is important to note that you'll enroll in both FlexWork and comprehensive benefits at the same time. Your FlexWork coverage will end on the last day of the 90-day waiting period, and your comprehensive benefits will begin the next day.

Who Is NOT Eligible

- AutoZoners in Hawaii, Puerto Rico and the U.S. Virgin Islands
- Full-time Hourly AutoZoners past their enrollment deadline and 90-day waiting period
- Full-time Hourly AutoZoners in California enrolled in Kaiser Permanente and past their 60-day waiting period
- Full-time Salaried AutoZoners; assistant store managers, managers in training and California store managers; and Distribution Center tractor trailer drivers past their 30-day waiting period
- Temporary and contract AutoZoners under most circumstances.

Contact the AutoZone Benefits Service Center for more information.

Standard and Preferred Plan

AutoZone offers a choice of two FlexWork plan options: the Standard and the Preferred Plans, both of which include the following:

- **Limited Medical** benefits that include limited essential services such as office visits, diagnostic tests, urgent care and more. There are no annual deductibles or coinsurance, and you are responsible only for a copay at the point of service. All benefits are available in-network only, through the UHC Choice Plus network.
- **Hospital Indemnity Financial Protection Plan** coverage pays cash benefits for a certain number of days per year for a variety of covered medical services such as hospital admissions and confinement, intensive care unit (ICU) admissions, office visits, diagnostic tests and more. You may use the cash in any way that you choose.
- **Limited Pharmacy** benefits are available through network pharmacies only. Covered drugs may include a limited subset of medications, including preventive medications (selected contraceptives and medications prescribed for asthma and other conditions) and selected acute medications such as antibiotics, migraine medications and more. Prescription pricing is determined according to four tiers with increasingly higher copays or coinsurance.
- **Virtual care** is available 24 hours, seven days a week and 365 days a year to video chat with a doctor. Doctors can diagnose a wide range of non-emergency medical conditions, provide care plans and prescriptions, if needed. HealthiestYou Virtual Care is included at no cost with **no copays or visit fees**.



UnitedHealthcare (UHC) FlexWork Plan Highlights

Benefit Description	Standard Plan		Preferred Plan	
	Plan limits	Copay	Plan limits	Copay
Physician office/ online visits	4 combined visits per year	\$25 PCP copay; \$50 specialist copay	6 combined visits per year	\$25 PCP copay; \$50 specialist copay
Virtual care	No visit limits	\$0 copay	No visit limits	\$0 copay
Minor diagnostic labs and imaging (i.e., lab, X-ray, etc.)	1 testing day per year; unlimited tests per day	\$50 for freestanding facility or a doctor's office; \$150 copay for outpatient hospital- based facility	2 testing days per year; unlimited tests per day	\$50 for freestanding facility or a doctor's office; \$150 copay for outpatient hospital- based facility
Urgent care	2 visits per year	\$150 copay	4 visits per year	\$150 copay
Emergency room	Not covered		2 visits per year	\$500 copay
Hospital	Not covered		- No annual admission limits - \$10,000 benefit maximum/admission	
Pharmacy	- Tier 1: \$15 copay - Tier 2: \$30 copay - Tier 3 and Tier 4: 50% coinsurance - No monthly or annual limits - Mail orders are not covered			

To view all coverages for each UHC FlexWork plan, please see the Summary of Benefits Coverages, found under Benefits Resources in the [Benefits Center](#).

UnitedHealthcare (UHC) FlexWork Medical Plan Rates

The following table shows the 2026 bi-weekly cost of the UHC FlexWork medical plans. You'll be able to see your personalized per-paycheck costs when you enroll online.

	Standard Medical, Hospital Indemnity and Limited Pharmacy	Preferred Medical, Hospital Indemnity and Limited Pharmacy
AutoZoner Only	\$64.47	\$163.20
AutoZoner + Spouse*	\$141.27	\$355.58
AutoZoner + Child(ren)	\$113.91	\$285.84
AutoZoner + Family	\$204.15	\$511.80

* Or domestic partner (California only).

UnitedHealthcare (UHC) FlexWork Dental Option

[Eligible Full-time Hourly AutoZoners](#) can enroll in FlexWork dental coverage during their waiting period.

The FlexWork plan allows you to use any licensed dentist you choose. But you will receive the greatest discounts and make the most of your benefits when you choose a UHC Options PPO 30 network dentist.

Plan features include:

- No annual deductible for preventive care or diagnostic services
- Preventive, diagnostic, basic and major services coverage

Plan Highlights	In- and Out-of-Network
Annual deductible	\$50 individual/\$100 family
Waived for preventive services	Yes
Calendar-year maximum	\$500 per person (excludes annual deductible)
Preventive services (two cleanings per year, fluoride treatment, sealants)	Covered 80% (no annual deductible)
Diagnostic services (periodic oral evaluation, radiographs, lab and other diagnostic tests)	Covered 80% (no annual deductible)
Basic services (fillings, simple extractions, periodontics, endodontics, etc.)	Covered 60% (after annual deductible)
Major services (crowns, dentures, oral surgery, etc.)	Covered 50% (after annual deductible)

The following table shows the 2026 bi-weekly cost of the FlexWork dental plan. You'll be able to see your personalized per-paycheck costs when you enroll online.

Bi-Weekly UnitedHealthcare FlexWork Dental Contribution Rates	
AutoZoner Only	\$7.61
AutoZoner + Spouse*	\$15.24
AutoZoner + Child(ren)	\$17.42
AutoZoner + Family	\$26.34

* Or domestic partner (California only).

UnitedHealthcare (UHC) FlexWork Vision Option

[Eligible Full-time Hourly AutoZoners](#) can enroll in FlexWork vision coverage during their waiting period.

The FlexWork plan offers a range of services and supplies from your provider of choice, including eye exams, eyeglass lenses, frames, contact lenses and laser surgery. You may use any vision provider you choose, but you'll save money on exams and eyewear when using a UHC provider.

UHC FlexWork Vision Benefits	In-Network	Out-of-Network
Frequency for exam, lenses and frames	- One exam and one pair of lenses or one pair of contact lenses every 12 months - One pair of frames every 24 months	
Eye exam	\$10 copay	Up to \$40 allowance
Material copay	\$25	N/A
Frame allowance	Up to \$100	Up to \$45
Contact lens allowance (in lieu of glasses)	Up to \$105	Up to \$80
Discount on frame overage at participating providers	30%	N/A

The following table shows the 2026 bi-weekly cost of the FlexWork vision plan. You'll be able to see your personalized per-paycheck costs when you enroll online.

Bi-Weekly UHC FlexWork Vision Contribution Rates	
AutoZoner Only	\$2.71
AutoZoner + Spouse*	\$5.02
AutoZoner + Child(ren)	\$6.27
AutoZoner + Family	\$8.78

* Or domestic partner (California only).





Contacts

If you have questions, need help enrolling in benefits and/or experience a qualifying life event (e.g., marriage, birth of a child or loss of coverage), contact us:

- **Online:** Access the [Benefits Center](#), [AutoZoners.com](#) or the AutoZoners app.
- **By phone:** Call (844) 396-1089, 7 a.m. – 7 p.m. CT, Monday – Friday.

Once you’re enrolled, you can contact your benefits providers directly using the contact information below.

Don't Wait. Enroll Today!

Now is the time to make the most of everything AutoZone has to offer. Enroll in your benefits right now.



Plan/Provider	Policy Number	Telephone	Website
Alight Health Pro Connection	N/A	(844) 396-1089	Benefits Center
AutoZone Benefits Center — Enrollment, dependent verification, benefits resources and forms, COBRA and more	N/A	(844) 396-1089 7 a.m. – 7 p.m. CT, Monday – Friday	Access the Benefits Center at AutoZoners.com or from the AutoZoners app
UnitedHealthcare (UHC)	925108	(866) 204-3118 7 a.m. – 10 p.m. CT, Monday – Friday	MyUHC.com
Surest	501	(866) 683-6440 6 a.m. – 9 p.m. CT, Monday – Friday	Benefits.Surest.com
Kaiser Permanente —California	S. CA: 2257 76 N. CA: 38693	(800) 464-4000 24 hours, seven days a week	KP.org
Kaiser Permanente —Hawaii	9562	(800) 966-5955 24 hours, seven days a week	KP.org
Optum Rx —Surest and UHC pharmacy	AZONE	(844) 720-0027 24 hours, seven days a week	OptumRx.com
Alight Smart-Choice Accounts —Health Savings Account	N/A	(844) 396-1089 7 a.m. – 7 p.m. CT, Monday – Friday	Benefits Center
Chubb —Hospital Indemnity, Accident, Critical Illness and LifeTime Benefit Term	Hospital Indemnity, Accident and Critical Illness: 100000179 LifeTime Benefit Term: B3E-LBT	Hospital Indemnity, Accident and Critical Illness: (866) 566-1909 LifeTime Benefit Term: (855) 241-9891 7 a.m. – 7 p.m. CT, Monday – Friday	Chubb.com



Plan/Provider	Policy Number	Telephone	Website
AutoZone Wellness Program	N/A	N/A	AutoZoners.com
Vision Service Plan (VSP)	12079672	(800) 877-7195 7 a.m. – 8 p.m. CT, Monday – Friday	VSP.com
Delta Dental	7667	(800) 223-3104 7 a.m. – 5 p.m. CT, Monday – Friday	DeltaDentalTN.com
New York Life —Basic Life, Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance	FLX980564 (Life) OK980572 (AD&D)	(888) 842-4462, 24 hours, seven days a week	NewYorkLife.com/ Claims/ Start-a-Claim
Sedgwick —Short-term Disability	Ignition ID #	(855) 333-0831 7 a.m. – 7 p.m. CT, Monday – Friday	MySedgwick.com/ AutoZone
New York Life —Long-term Disability	FLK980290	(888) 842-4462, 24 hours, seven days a week	NewYorkLife.com/ Claims/ Start-a-Claim
Quit for Life	N/A	(866) QUIT-4-LIFE (866-784-8454) 24 hours, seven days a week	QuitNow.net
Health Advocate —Counseling and wellbeing support	N/A	(877) 233-9474 24 hours, seven days a week	HealthAdvocate.com/ AutoZone
Fidelity —401(k)	83613	(800) 835-5095 7:30 a.m. – 7:30 p.m. CT, Monday – Friday	NetBenefits.com
Fidelity Stock Plan Services —Employee Stock Purchase Plan (ESPP)	N/A	(800) 544-9354 7:30 a.m. – 7:30 p.m. CT, Monday – Friday	NetBenefits.com
Carrum —Surgery care	N/A	(888) 855-7806 8 a.m. – 7 p.m. CT, Monday – Friday	Carrum.me/AutoZone



Plan/Provider	Policy Number	Telephone	Website
Sword —Digital physical therapy	N/A	(385) 498-4640 8 a.m. – 5 p.m. CT, Monday – Friday	Meet.SwordHealth.com/AutoZone
Cylinder —Digestive health support	Register with code: AutoZone	(833) 336-9488 8 a.m. – 6 p.m. CT, Monday – Friday	Go.CylinderHealth.com/AutoZone
Twin Health —Diabetes management and weight loss support	N/A	N/A	Connect.TwinHealth.com/AutoZone
Optum Perks —Pharmacy discount card	N/A	(866) 407-8901 24 hours, seven days a week	Perks.Optum.com/AutoZone
Rx Savings Solutions —Prescription savings tool	N/A	(800) 268-4476 7 a.m. – 8 p.m. CT, Monday – Friday	MyRXSS.com
One Pass Select —Discount fitness membership	N/A	(877) 515-9364 8 a.m. – 9 p.m. CT, Monday – Friday	OnePassSelect.com
Alight Retiree Health Solutions —Medicare navigation support	N/A	(844) 396-1089 8 a.m. – 5 p.m. CT, Monday – Friday	Retiree.Alight.com
Pacify (Surest) —Virtual maternity and postpartum support	N/A	(866) 683-6440 24 hours, seven days a week	Pacify.com/Surest
Maven (UHC) —Virtual maternity and postpartum support	N/A	(866) 204-3118 24 hours, seven days a week	MavenClinic.com/Join/UHC-Join
LifeLock —Identity theft protection	N/A	(800) 607-9174 8 a.m. – 6 p.m. CT, Monday – Friday	Norton.com/EssentialPremierPlus

Download the AutoZoners App

It’s quick and easy to download. Here’s how:

- **Android device users:** Download the AutoZoners app from the Google Play Store.
- **iOS device users:** Go to AutoZoners.com and click the iOS App Download button to download the app. Apple users cannot download the AutoZoners app from the Apple Store.

AutoZoners can log in using their Ignition ID and password.

The AutoZoners app will be changing in January 2026—stay tuned for more details.

