



BENEFITS AND PAY INFORMATION

2021

This summary is important information about your benefits and final paycheck following your last day of employment with PetSmart. This is a summary and does not replace or alter the official documents that legally govern the terms and operation of PetSmart's benefits plans, policies and procedures.

I. BENEFITS

A. Medical/Dental/Vision Coverage (including Prescription)

Coverage for medical, dental, and vision ends at 11:59 PM on your last day of employment. If you're enrolled in medical, dental or vision at the time your employment ends, you may elect to continue your coverage through COBRA for a limited time (generally up to 18, 29, or 36 months, depending on your circumstances). You'll have 60 days to make your COBRA election and 45 days thereafter to make your first premium payment. You'll be responsible for paying the full cost of coverage (monthly costs are on the fourth page of this document) as outlined in the COBRA packet that will be mailed to your address on file with PetSmart. If you have questions about your COBRA benefits, call Conexis, our COBRA administrator at 1-877-722-2667 or online at www.conexis.org.

(For U.S. Mainland associates only) Participation in the Health Reimbursement Account ends when medical coverage ends. If you continue medical coverage through COBRA, you may still access unused funds in the Health Reimbursement Account during the COBRA period.

Other options besides COBRA: Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

B. Company Paid Basic Life Insurance and Supplemental Life Insurance

Participation in the Company Paid Basic Life Insurance or Supplemental Life Insurance coverage will end on your last day of employment. You will receive a letter instructing you to call a toll-free number to request applications if you are interested in pursuing the continuation options available to you. If you wish to convert this coverage to an individual policy, you must complete the application form that will be mailed by Cigna to your address on file with PetSmart. Please be aware of the timeframe to complete and return it to Cigna as it is a time sensitive document. By calling Cigna for applications you will be able to request a quote of the cost of insurance over the phone.

C. Accidental Death and Dismemberment

Participation in Accidental Death and Dismemberment coverage will end on your last day of employment. There is no conversion policy available.

D. Short-Term and Long-Term Disability

Benefits coverage under all disability plans will end on your last day of employment. There is no conversion policy available.

E. Flexible Spending Accounts (FSA)

Participation in the Flexible Spending Accounts (Health Care and Dependent Day Care) will end on your last day of employment. If you have a positive balance remaining in your Health Care Flexible Spending Account (i.e., you have contributed more as of your termination date than you have received in health care expense reimbursements), you may continue participation in that benefit, on an after-tax basis, through COBRA, for the remainder of the current year. Otherwise, you have until July 30, 2020 to submit all receipts for reimbursement under the plan for health care expenses and dependent day care expenses with dates of service on or before your last date of employment. Please contact UHC at 1-866-501-3061 for more information.

F. Health Savings Accounts (HSA)

Since you are the owner of the HSA, you may continue to maintain the account after separation. The funds are yours to keep. For additional information or questions regarding your HSA, please go to optumbank.com.

G. SaveSmart 401(k) Plan

For information on your 401(k) account including rollovers, cash distributions and outstanding loans, please contact Fidelity at 1-888-401-5738 or online at www.401k.com.

H. Deferred Compensation Plan

Participation will end on your last day of employment. Unless you are eligible for a retirement benefit under the Plan or other provisions apply, a lump sum distribution will be made within 60 days of your last day of employment. If you have questions, call Prudential, the Plan's recordkeeper, at 1-800-824-0040.

I. Tuition Assistance Program

For questions about this program, call HR Shared Services at 1-866-263-8411.

J. Ally

Eligibility to use Ally, our employee assistance program, ends on your last day of employment unless you continue medical coverage through COBRA.

K. MetLaw Group Legal Plan

Participation will end on your last day of employment. If you are in the middle of receiving services, those services will be completed however, no new services will begin.

L. Smart Solutions Discount Health and Wellness Services

If enrolled in the program, you will be able to continue your participation after separation. You will be required to continue making the monthly payment to remain eligible.

M. PerkSpot Discount Program

You can continue participation in the PerkSpot discount program after separation. Discounts can be found at petsmart.perkspot.com.

II. PAYCHECK AND PAID-TIME OFF

A. Vacation Pay

If you are an eligible, full-time associate, payment will be made for any accrued vacation hours less the hours already taken during the calendar year. Part-time associates, where required by state law, will be paid for any accrued vacation hours less hours already taken during the calendar year. If you have used vacation hours in excess of the amount accrued, the excess amount may be deducted from the final check or the associate may be required to reimburse the company. Associates who terminate during the first 90 days of employment may not be paid vacation. Director and above positions will have the PetSmart's Flexible Vacation Policy applied and will not have accrued vacation to payout. Pay will be calculated based on the rate earned upon separation. All of the referenced vacation payout processes are paid out in accordance to applicable state or local laws.

B. Sick Leave/Discretionary Days

Unless otherwise required by law, as is the practice with most employers, there is no payout for unused Sick Leave or Discretionary Days.

C. Final Pay

Final pay for discharged associates will be provided according to the applicable state laws. For questions regarding your final pay, contact the HR Shared Services Team at 1-866-263-8411.

III. EMPLOYMENT VERIFICATION

PetSmart has partnered with *The Work Number* to provide private and secure automated income and employment verifications 24-hours a day, seven days a week. To obtain proof of income and/or employment verification, please direct the verifying party to *The Work Number* via the web at www.theworknumber.com.

While very rare, if a verifying party requires you to obtain a salary key, please visit www.theworknumber.com and login via the VIEW MY DATA option to obtain the key. First time users will be required to create a username and pin to use for future logins.

IV. UNEMPLOYMENT INSURANCE

Unemployment Insurance (UI) programs provide unemployment benefits to eligible workers who become unemployed through no fault of their own and meet certain other eligibility requirements. Because UI criteria varies by state, an individual should file a claim with the applicable state agency as soon as possible after becoming unemployed. Additional information about UI benefits, including state contact information, can be found at: <https://www.dol.gov/general/topic/unemployment-insurance>. Please note that UI benefit decisions are made by the state in which an individual chooses to file and not by PetSmart.

V. ADDRESS CHANGE

To ensure PetSmart maintains a current address on file for COBRA information, W-2s, etc., please remember to notify the HR Shared Services Team at 1-866-263-8411 of address changes.

VI. QUESTIONS

For more information about any of our benefits, please contact the PetSmart Benefits Team at 1-866-263-8411 or e-mail them at benefits@petsmart.com.

For Payroll questions, please contact the HR Shared Services Team at 1-866-263-8411 or email them at hrsharedservices@petsmart.com.

VII. 2021 COBRA RATES

	<i>Medical Plans</i>				<i>Dental Plans</i>			<i>Vision</i>
US								
Coverage Level	PPO 1	PPO 2	PPO 3	HDHP	Plan 1	Plan 2	DHMO	VSP
Associate Only	\$526.46	\$508.39	\$459.55	\$482.93	\$31.78	\$13.70	\$13.13	\$7.33
Associate + Spouse	\$1,210.81	\$1,163.34	\$1,057.00	\$1,103.72	\$63.56	\$27.41	\$28.82	\$14.72
Associate + Child(ren)	\$1,052.88	\$1,016.69	\$919.09	\$965.90	\$69.88	\$30.14	\$33.81	\$14.72
Spouse Only	\$684.35	\$654.95	\$597.44	\$620.79	\$31.78	\$13.70	\$15.69	\$7.38
Spouse + Child(ren)	\$1,210.77	\$1,163.26	\$1,056.99	\$1,103.76	\$69.88	\$30.14	\$36.37	\$14.77
Children Only	\$526.42	\$508.30	\$459.54	\$482.97	\$38.10	\$16.44	\$20.69	\$7.38
Family	\$1,789.97	\$1,700.99	\$1,562.56	\$1,609.23	\$104.85	\$45.26	\$51.54	\$22.10

Hawaii Only	Medical Plan	Dental Plans			Vision
Coverage Level	HMSA	Plan 1	Plan 2	DHMO	VSP
Associate Only	\$491.82	\$31.78	\$13.70	\$13.13	\$7.33
Associate + Spouse	\$1,126.28	\$63.56	\$27.41	\$28.82	\$14.72
Associate + Child(ren)	\$934.46	\$69.88	\$30.14	\$33.81	\$14.72
Spouse Only	\$634.46	\$31.78	\$13.70	\$15.69	\$7.38
Spouse + Child(ren)	\$1,077.10	\$69.88	\$30.14	\$36.37	\$14.77
Children Only	\$442.64	\$38.10	\$16.44	\$20.69	\$7.38
Family	\$1,568.92	\$104.85	\$45.26	\$51.54	\$22.10