

2022 Benefits Open Enrollment

October 5 - 22

Benefits enrollment happens once a year, so now is the time to review your benefit choices for 2022!

Here are some highlights to know as you review your 2022 benefits:

- ★ **No premium increases** for medical, dental, and vision coverage for the **FOURTH** year in a row!
- ★ FSA elections don't carry over; you must **re-enroll each year** to participate.
- ★ Know (or reset) your **HR Connect password**; you'll need it to enroll.

You must complete your enrollment by Oct. 22, 2021.

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2022 Benefits Open Enrollment

ENROLLMENT CHECKLIST

- Read this enrollment highlights guide.
- To learn more about a topic, visit benefits.petsmart.com
- Log into HR Connect to review your current elections. From the main page of Employee Self Service, click on Benefits and then select Benefit Participation Overview.
- If you previously enrolled in a flexible spending account (FSA) and wish to continue to have an FSA, you must enroll each year.
- Complete your 2022 enrollment in HR Connect by Oct. 22 – **don't forget to SAVE your changes to complete your enrollment.**

SALARIED ASSOCIATES

To calculate your biweekly contribution for medical, dental, and vision, multiply weekly contribution by 52 and divide by 26.

MEDICAL PLAN FEATURES COMPARISON

	PPO1	PPO2	HDHP	BIND
HRA		X		
HSA			X	
Health Care FSA ¹	X	X		X
Dependent Care FSA	X	X	X	X
Deductible	X	X	X	
Copays ²	X	X		X
Coinsurance ³			X	
Rx Deductible/Coinsurance			X	
Rx Copays	X	X		X

¹ If you have a balance in your 2021 Health Care FSA on Jan. 1, 2022 and you enroll in the HDHP, your FSA will automatically be converted to a Limited Purpose Health Care FSA, which means you can only use the funds to cover dental and vision expenses.

² Some services may require a copay.

³ Some services may require coinsurance.



HSA vs. FSA vs. HRA

Health savings accounts (HSAs), health reimbursement accounts (HRAs), and flexible spending accounts (FSAs) all offer ways to pay for health care expenses while saving on taxes. The HRA is funded by PetSmart for associates enrolled in PPO2. FSA and HSA are funded by you, the associate, and PetSmart also contributes to your HSA account. There are many big differences between how the accounts work, though. The HSA employer seed is \$390 annually for associate only and \$780 annually for associate plus dependent(s). Visit benefits.petsmart.com to learn more.

WEEKLY MEDICAL PREMIUMS BY COVERAGE LEVEL

	PPO1	PPO2	HDHP	BIND
Associate Only	\$61.45	\$44.11	\$22.17	\$22.17
Associate Plus Spouse ⁴	\$146.62	\$112.06	\$84.87	\$84.87
Associate Plus Child(ren)	\$126.98	\$96.85	\$73.21	\$73.21
Associate Plus Family ⁴ (includes spouse and child(ren))	\$218.71	\$167.88	\$127.65	\$127.65

⁴ Spousal Surcharge: If you cover your spouse who is eligible for coverage through his or her employer, you need to add \$20 per week (\$1,040 per year) to the costs shown above.

PRESCRIPTION DRUGS

As part of your prescription plan, the PrudentRx Copay Program allows you to get all of your specialty medications at no cost to you. That means \$0 out-of-pocket for any medications on your specialty drug list when you enroll in PrudentRx. See the Summary Plan Description on benefits.petsmart.com.

ENROLLING NEW DEPENDENTS FOR 2022*

You will be required to confirm eligibility by providing documentation such as a marriage license or birth certificate. Learn more at benefits.petsmart.com.

*Note: PetSmart conducts periodic audits to ensure that dependents enrolled in the plans meet the eligibility criteria for coverage. Any misrepresentations or falsifications of information regarding eligibility for coverage or benefits may result in (i) termination of your PetSmart benefits, (ii) termination of your employment with PetSmart, and (iii) reimbursement to PetSmart of benefits that were improperly obtained.



VISIT [BENEFITS.PETSMART.COM](https://benefits.petsmart.com) FOR MORE AWESOME OFFERINGS!

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You've never had health insurance work like this before.

The Bind personalized health plan was designed to give you clarity and peace of mind, so you can focus on your life – not your health insurance.

Choices and costs are clear—designed to be easy to understand. And you have more control over how your benefit works for you.

Your deductible is \$0.

With Bind, you don't chip away at anything before your plan powers up. Without a deductible, the plan starts contributing whenever you use it.

Visit ChooseBind.com/PetSmart

Access code: **petsmart2022**

For questions call Bind Help at **1-833-997-1084**

OTHER BENEFITS



We offer options to support your unique needs:

- Four medical plans offering zero cost preventive exams
- Three dental plans
- Vision care
- Prescription drug coverage
- Hearing aid discounts
- Health programs and resources like virtual visits, Real Appeal, personal wellness coaching, HingeHealth, smoking/tobacco cessation programs



Visit benefits.petsmart.com for your one-stop shop for all things related to PetSmart benefits. Check out these benefits:

- Ally, your Employee Assistance Program (EAP)
 - Short- and long-term disability plans
- For those enrolled in the HDHP, you have access to a Health Savings Account (HSA) to help you plan, save, and pay for health care, all while saving on taxes, and PetSmart will deposit free money into your account.



Other financial resources

- Enroll in FSA to take advantage of pre-tax deductions to pay for medical, dental and vision expenses
- Dependent Care FSA can help you pay for things like pre-tax day-care expenses
- Adoption assistance
- MetLife auto, home, and pet insurance
- MetLife legal services
- PerkSpot and other associate discounts at PetSmart stores
- Tuition assistance

And don't forget about the 401(k) Plan. While you don't need to enroll during open enrollment (you can do so anytime), be sure to check it out and get a company match from PetSmart.

WEEKLY VISION PREMIUMS BY COVERAGE LEVEL

New for 2022, you can use your \$200 VSP frame allowance for blue-light-filtering glasses in addition to ready-made prescription glasses as part of the light care benefit.

Associate Only	\$1.66
Associate Plus Spouse	\$3.33
Associate Plus Child(ren)	\$3.33
Associate Plus Family (includes spouse and child(ren))	\$5.00

WEEKLY DENTAL PREMIUMS BY COVERAGE LEVEL

	DENTAL PLAN 1	DENTAL PLAN 2	DHMO
Associate Only	\$6.91	\$3.04	\$2.97
Associate Plus Spouse	\$13.83	\$6.08	\$6.52
Associate Plus Child(ren)	\$15.21	\$6.69	\$7.65
Associate Plus Family (includes spouse and child(ren))	\$22.82	\$10.02	\$11.66

PETSMART
AWESOME
associate work experience
OFFERINGS

ENTER FOR YOUR CHANCE TO WIN!

Find the AWESome Offerings logo and associated QR code in any of the 2022 Open Enrollment materials, scan the QR code, and complete a short questionnaire on the benefits. Once the questionnaire is completed, you will automatically be entered for a chance to win one of 16 FitBit watches.



SHARE HOW YOU LIKE YOUR **#LIFEATPETSMART** BENEFITS.

KEY BENEFITS CONTACTS

GROUP OR ORGANIZATION	CONTACT INFORMATION
PetSmart Benefits Team	Phone: 1-866-263-8411 Email: benefits@petsmart.com
Leave of Absence Team	Phone: 1-800-521-7387 Email: leaveofabsence@petsmart.com
HR Shared Services team	Phone: 1-866-263-8411 Email: HRSharedServices@petsmart.com
PetSmart Associate Assistance Foundation (PAAF)	Email: paaf@petsmart.com
Tuition Assistance Program	Email: tuitionassistance@petsmart.com
Benefits Contact Directory	Text BENEFITS to 67936 to add this as a free resource on your phone
UnitedHealthcare <ul style="list-style-type: none"> • Medical plans • Health Reimbursement Account • Flexible Spending Accounts • Advocate4Me 	Phone: 1-866-501-3061 Website: myuhc.com Email: advocate4me@uhc.com
Bind Medical Plan	Phone: 1-833-997-1084 Website: choosebind.com/petsmart (access code: petsmart2022)
Prescription Drugs: CVS Caremark	Phone: 1-800-966-5772 Website: caremark.com
PrudentRX	Phone: 1-800-578-4403
Optum Financial	Website: optumbank.com
Cigna: Dental Plans	Phone: 1-800-367-1037 Website: mycigna.com
VSP Vision Plan	Phone: 1-800-877-7195 Website: vsp.com
Virtual Visits	UHC Members can access: uhc.com/virtualvisits or amwell.com BIND and UHC Members can access: doctorondemand.com
Substance Use Treatment Helpline	Phone: 1-855-780-5955
Sanvello	Website: sanvello.com
Ally	Phone: 1-800-788-5614 Website: liveandworkwell.com Access code: 12347
Cigna Short-Term Disability	Phone: 1-855-709-6395 Website: mycigna.com
SaveSmart 401(k) Plan	Phone: 1-888-401-5738 Website: www.401k.com
Hinge Health	Website: hingehealth.com/petsmart
Transform Diabetes	1-800-966-5772
ADP Pay statements and W2s	1-866-263-8411 ipay.adp.com

GET YOUR BENEFITS CONTACT DIRECTORY NOW

Take a minute (or less) to add this free resource onto your phone.

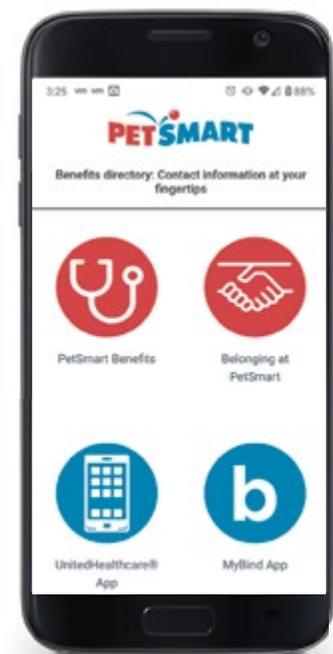
STEP 1: Text **BENEFITS** to **67936**

STEP 2: Select the link in the text response

STEP 3: Tap the Share icon 

STEP 4: Select Add to Home Screen

Wherever you are, you'll have quick and easy access to important benefits contact numbers, websites, and mobile apps.



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This guide is a summary of your PetSmart benefits. It doesn't replace or alter the official documentation that legally govern the terms and operations of PetSmart's benefits plans, policies and procedures. If information in this guide is different from the official documents for plans, policies and procedures the official documents always govern. This guide isn't an employment contract. Having this guide or participating in any PetSmart benefit, policy or procedure doesn't guarantee you a right to continued employment or otherwise affect your employment with PetSmart. If you'd like more details plan information on any PetSmart benefit, refer to the Summary Plan Description available online at benefits.petsmart.com. You can request a paper copy mailed to you by contacting the Benefits team at 1-866-263-8411 or benefits@petsmart.com.