

2023 Summary of Medical Benefits and Cost



	PPO 1		PPO 2		HDHP		Bind/Surest	
	Associate Only	\$61.45	Associate Only	\$44.11	Associate Only	\$22.17	Associate Only	\$22.17
	Associate + Spouse or Domestic Partner	\$146.62	Associate + Spouse or Domestic Partner	\$112.06	Associate + Spouse or Domestic Partner	\$84.87	Associate + Spouse or Domestic Partner	\$84.87
	Assoc. + Child(ren)	\$126.98	Assoc. + Child(ren)	\$96.85	Assoc. + Child(ren)	\$73.21	Assoc. + Child(ren)	\$73.21
	Assoc. + Family plus chil(ren) and Spouse or Domestic Partner	\$218.71	Assoc. + Family plus chil(ren) and Spouse or Domestic Partner	\$167.88	Assoc. + Family plus chil(ren) and Spouse or Domestic Partner	\$127.65	Assoc. + Family plus chil(ren) and Spouse or Domestic Partner	\$127.65
Plan features	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Health Reimbursement Account (HRA) (money from PetSmart to help you pay for eligible medical and prescription drug expenses, like copays, deductibles and coinsurance)	\$0		Individual: \$250 Family: * \$500		N/A		N/A	
Health Savings Account (HSA) money from PetSmart to help cover health expenses as allowed by law	N/A		N/A		Individual \$500/annual; Family* \$1000/annual (prorated annual contribution based on plan start date)		N/A	
Annual deductible	Individual: \$1,250 Family: \$2,500	Individual: \$2,500 Family: \$5,000	Individual: \$1,750 Family: \$3,500	Individual: \$3,500 Family: \$7,000	Individual: \$2,150 Family: \$4,250 If coverage is more than Individual, the Family deductible must be met before coinsurance begins	Individual: \$4,300 Family: \$8,500 If coverage is more than Individual, the Family deductible must be met before coinsurance begins		\$0
Annual out-of-pocket maximum (including copays, coinsurance and deductible)	Individual: \$3,500 Family: \$7,000	Individual: \$7,000 Family: \$14,000	Individual: \$4,250 Family: \$8,500	Individual: \$8,500 Family: \$17,000	Individual: \$5,000 Family: \$10,000**** If coverage is more than Individual, the Family out of pocket maximum must be met before 100 % coinsurance begins	Individual: \$10,000 Family: \$20,000 If coverage is more than Individual, the Family out of pocket maximum must be met before 100 % coinsurance begins	Medical: Individual: \$6,000 Family: \$12,000 Rx: Individual \$1,500 Family: \$3,000	Individual: \$12,000 Family: \$24,000
Physician services (office visits) • Primary care physician • Specialist (including mental health and substance abuse)	• You pay \$25 copay • You pay \$50 copay	• Plan pays 60%** • Plan pays 60%**	• You pay \$25 copay • You pay \$50 copay	• Plan pays 60%** • Plan pays 60%**	• Plan pays 80%** • Plan pays 80%**	• Plan pays 60%** • Plan pays 60%**	• You pay \$25-100 copay (combined PCP/SCP) • Most common: PCP/SPC: \$130/\$220	\$200
Preventive Care (including annual wellness exams and screenings, labs, X-rays, gynecological exams, well-child care and immunizations if for preventive purposes only)	Plan pays 100% (no copay or deductible)	Not covered	Plan pays 100% (no copay or deductible)	Not covered	Plan pays 100% (no coinsurance or deductible)	Not covered	Plan pays 100% (no copay)	\$330
Convenience care clinic (for minor illnesses or injuries)	You pay \$25 copay	Plan pays 60%**	You pay \$25 copay	Plan pays 60%**	Plan pays 80%**	Plan pays 60%**	You pay \$50 copay	N/A
Virtual visit (physician visit from mobile device or computer)	You pay \$25 copay	Not covered	You pay \$25 copay	Not covered	Plan pays 80%**	Not covered	You pay \$15 copay; \$0 Khealth copay	N/A
Urgent care (for non-emergency treatment)	You pay \$50 copay	Plan pays 60%**	You pay \$50 copay	Plan pays 60%**	Plan pays 80%**	Plan pays 60%**	You pay \$100 copay	\$240
Chiropractic care	You pay \$50 per visit, up to 30 combined in-network/out-of-network visits per year	Plan pays 60%** up to 30 combined in-network/out-of-network visits per year	You pay \$50 per visit, up to 30 combined in-network/out-of-network visits per year	Plan pays 60%** up to 30 combined in-network/out-of-network visits per year	Plan pays 80%***, up to 30 combined in-network/out-of-network visits per year	Plan pays 60%** up to 30 combined in-network/out-of-network visits per year	You pay \$35 copay, up to 30 in-network/out-of-network visits per year	You pay \$70 copay, up to 30 in-network/out-of-network visits per year
The in-network benefits for the following plan features are paid after you meet your annual deductible.							No deductible to meet on the Bind plan.	
Inpatient hospitalization (including mental health and substance abuse)	Plan pays 80%**	Plan pays 60%**	Plan pays 80%**	Plan pays 60%**	Plan pays 80%**	Plan pays 60%**	Most common copay \$4,000 (may vary by procedure)	You pay \$7,000 copay
Emergency room (for true medical emergencies)	You pay \$200 copay, then plan pays 80%**		You pay \$200 copay, then plan pays 80%**		Plan pays 80%**	Plan pays 60%**	You pay \$1,500 copay	You pay \$1,500 copay
Lab and X-ray (for illness or diagnosis)	Plan pays 80%**	Plan pays 60%**	Plan pays 80%**	Plan pays 60%**	Plan pays 80%**	Plan pays 60%**	You pay \$0-\$1,000 copay	You pay \$0-\$2,000
Maternity care	\$25 copay for first office visit only Plan pays 80%** for physician, delivery and hospital charges	Plan pays 60%**	\$25 copay for first office visit only Plan pays 80%** for physician, delivery and hospital charges	Plan pays 60%**	Plan pays 80%** for physician, delivery and hospital charges	Plan pays 60%**	Prenatal: You pay \$0 copay Delivery: You pay \$2,000-\$3,500 copay	Prenatal: You pay \$330 copay Delivery: You pay \$7,000 copay

	PPO 1 & PPO2***	HDHP***	Bind
Retail Generic	\$7 Copay	Deductible/Coinsurance	\$7 Copay
Retail Brand Formulary	\$25 Min/\$150 Max; 25% Coins		\$25 Min/\$150 Max; 25% Coins
Retail Nonformulary	\$50 Min/\$250 Max; 40% Coins		\$50 Min/\$250 Max; 40% Coins
Mail Generic (90-day)	\$18 Copay		\$18 Copay
Mail Brand Formulary (90-day)	\$75 Copay		\$75 Copay
Mail Nonformulary (90-day)	\$400 Copay		\$400 Copay
Specialty	\$0/30% Coins - through Prudent Rx		\$0/30% Coins - through Prudent Rx

	Individual	Family
Health Savings Acct (HSA)	\$3,850	\$7,750
The maximum annual contribution will include both the associate and the employer contribution amounts for the plan year not exceeding the IRS limits. PetSmart contributes: \$500/individual or \$1000/family		
Healthcare FSA	\$2,850	\$2,850
Dependent Care FSA	\$5,000****	\$5,000****
Savings Account Maximum Annual		

Please note:

*Family includes associate plus spouse, associate plus child(ren), and associate plus family coverage levels.
 **After you meet your annual deductible.
 ***RX deductible is combined with the Medical Deductible for PPO1, PPO2 and HDHP plans. If coverage is more than individual, the family deductible must be met before coinsurance begins. The deductible does not apply to generic preventive medications.
 ****Highly compensated associates may have a limited maximum contribution that differs.
 This is a summary of medical benefits. Refer to the Summary Plan Description (SPD) for complete plan requirements.
 *****Family coverage out-of-pocket maximum is capped at \$10,000 for all members in the family; however, an individual within that family group will pay no more than \$9,100.

