



Make 2023 a great year

Take advantage of these
benefits and programs.

Benefits that can help you be healthier

Each year when you select your health plan, you have choices. And making the choice that's right for you is important for your physical, emotional and financial health. Use this guide to compare your options, to learn about programs included with the plan and to refer to when you need it.

Want more information?



benefits.petsmart.com

- Learn more about your health plan options.
- Discover online tools, resources and more!



UnitedHealthcare benefits specialists

1-866-501-3061, TTY 711

¿Habla español? Podemos ayudar.



Surest Member Services

1-866-683-6440



PetSmart benefits app

Get quick access to important contact numbers and websites. Text* "BENEFITS" to 67936 and click on the link in the text reply. Then tap the share button, scroll down and click "Add to Home Screen."

*See [Texting terms and conditions](#) | [UnitedHealthcare \(uhc.com\)](#).
Message and data rates may apply.

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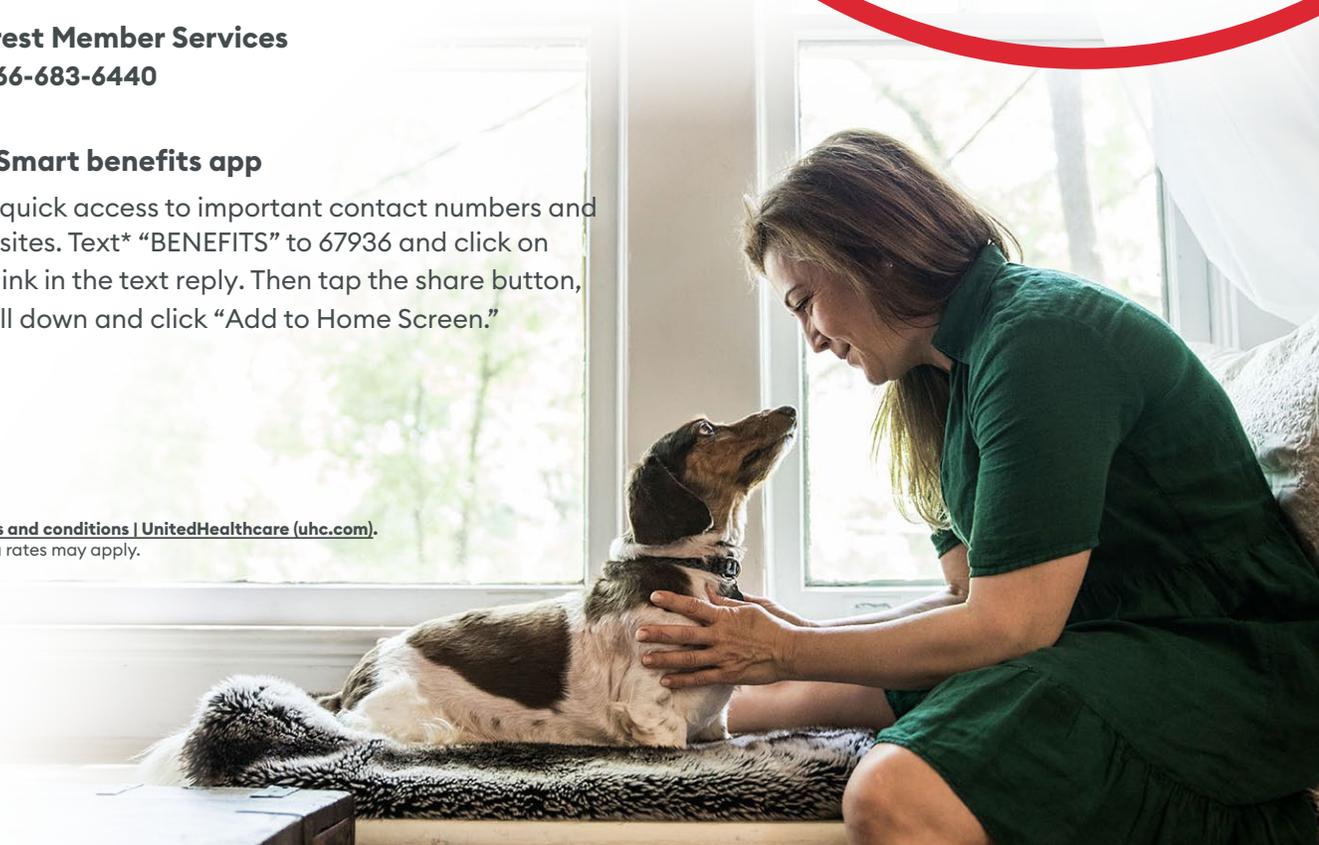
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Click the above for more information.



Helpful terms to know when choosing a plan

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage.

Copayment or copay

A fixed amount of money you'll pay for a covered doctor visit or prescription.

Covered services

The portions of a medical or vision expense that the plan has agreed to pay for or reimburse.

They include:

- Doctor's office visits
- Prescription drugs (pharmacy)
- Emergency services
- Hospital care
- Lab services
- Pregnancy care services
- Outpatient care services
- Wellness services

Deductible

The amount you'll need to pay before your plan will start to pay for covered services.

Health Reimbursement Account (HRA)

A health savings account funded by PetSmart to help you pay for eligible medical and prescription drug expenses like copays, deductibles and coinsurance.

Health Savings Account (HSA)

A personal savings account to help you save and pay for your health care. There's no "use it or lose it" rule. You get to keep the money even if you change plans, change employers or retire.

Network

A group of health care providers and facilities that have a contract with UnitedHealthcare. Using the network may help lower your costs because these providers and facilities have agreed to provide services at a discount. If you use out-of-network providers, your costs may be higher.

Out-of-pocket limit

The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit, the plan will usually pay 100% of the allowed amount. The out-of-pocket limit includes all of your network payments.

Preferred Provider Organization (PPO)

With a preferred provider organization, or PPO, a health insurance plan or network contracts with providers to offer services to covered persons at pre-negotiated fee levels. A covered person may have lower out-of-pocket costs when medical services are received from a network provider. A covered person may visit any provider but may receive a higher level of benefits when a network provider is seen.

Prescriptions

Medications and drugs prescribed by your doctor. You may save money by choosing prescriptions from the lower tiers and signing up for home delivery. Talk to your pharmacist or doctor to learn ways that may help you save.

Preventive care

Routine health care, including screenings, checkups and patient counseling, to prevent or discover illness, disease or other health problems.

Find insurance terms confusing?

Visit [justplainclear.com](https://www.justplainclear.com).

Snapshot of your medical plan options

Plan features	High-deductible health plan (HDHP) with HSA		PPO 1		PPO 2 with HRA		Surest (formerly Bind)	
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
HRA or HSA (money from PetSmart to help you pay for eligible medical and prescription drug expenses like copays, deductibles and coinsurance)								
	PetSmart's contribution to your HSA*				PetSmart's contribution to your HRA			
Individual	\$500		\$0		\$250		\$0	
Family	\$1,000				\$500		\$0	
Annual deductible								
Individual	\$2,150	\$4,300	\$1,250	\$2,500	\$1,750	\$3,500	\$0	\$0
Family	\$4,250	\$8,500	\$2,500	\$5,000	\$3,500	\$7,000	\$0	\$0
HDHP with HSA: If you enroll in the HDHP with HSA and choose family coverage, ¹ you have one deductible for the entire family. For example, if you visit a network specialist and your visit costs \$2,125, and your child visits a network specialist and the appointment costs \$2,125, then you've reached your annual deductible of \$4,250.								
Annual out-of-pocket maximum (including mental health and substance disorder benefits)								
Individual	\$5,000	\$10,000	\$3,500	\$7,000	\$4,250	\$8,500	\$6,000 Medical / \$1,500 Rx	\$12,000
Family	\$10,000**	\$20,000	\$7,000	\$14,000	\$8,500	\$17,000	\$12,000 Medical / \$3,000 Rx	\$24,000
Weekly associate cost								
Associate only	\$22.17		\$61.45		\$44.11		\$22.17	
Associate + Spouse	\$84.87		\$146.62		\$112.06		\$84.87	
Associate + Child(ren)	\$73.21		\$126.98		\$96.85		\$73.21	
Associate + Family	\$127.65		\$218.71		\$167.88		\$127.65	
Preventive care Includes annual wellness exams and screenings, labs, X-rays, gynecological exams, well-child care and immunizations if for preventive purposes only								
Network: Plan pays 100% (no copay or deductible)								
Out-of-network: Not covered (N/C)								
Physician services (office visits)								
Primary care physician	Plan pays 80%	Plan pays 60%	You pay \$25 copay	Plan pays 60% ²	You pay \$25 copay	Plan pays 60% ²	\$25 to \$100	\$480
Specialist (including mental health and substance disorder)			You pay \$50 copay		You pay \$50 copay			

Continued on next page →

¹ Family includes associate plus spouse, associate plus child(ren) and associate plus family coverage levels.

² After you meet your annual deductible.

*Prorated contribution based on plan start date.

**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.

Snapshot of your medical plan options

Plan features	High-deductible health plan (HDHP) with HSA		PPO 1		PPO 2 with HRA		Surest (formerly Bind)	
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
Prescriptions								
Retail generic	Deductible / Coins.*		\$7 copay			\$7 copay	N/C	
Retail brand formulary	Deductible / Coins.		\$25 min / \$150 max; 25% coins.			\$25 min / \$150 max; 25% coins.	N/C	
Retail non-formulary	Deductible / Coins.		\$50 min / \$250 max; 40% coins.			\$50 min / \$250 max; 40% coins.	N/C	
Mail generic (90-day supply)	Deductible / Coins.		\$18 copay			\$18 copay	N/C	
Mail brand formulary (90-day supply)	Deductible / Coins.		\$75 copay			\$75 copay	N/C	
Mail non-formulary (90-day supply)	Deductible / Coins.		\$400 copay			\$400 copay	N/C	
Specialty (30-day supply)	\$0 / 30% coins.** after deductible is met		Network: \$0 / 30% coins.** Out-of-network: Not covered (N/C)			\$0 / 30% coins.**	N/C	

*If you're enrolled in the HDHP, whether your deductible has been met or not, specific generic medications will bypass the deductible and you'll be responsible for the applicable coinsurance. These include drugs that treat chronic conditions such as high blood pressure, high cholesterol, diabetes, etc. To see which drugs are on the list, visit benefits.petsmart.com/us/health-benefits/prescription-plan/.

**\$0 when enrolled in PrudentRx; otherwise 30%.



High-deductible health plan (HDHP) with a health savings account (HSA)

brought to you by **UnitedHealthcare**

Get a plan with network freedom and an HSA



Save money by staying in our network.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in our network.



There's coverage if you need to go out of network.

You can receive care and services from anyone in or out of our network. Out of network means that a provider does not have a contract with us. It's important to remember that out-of-network providers will likely charge you more than network providers. Elective procedures that are performed with an out-of-network provider or at an out-of-network facility will not be covered by the plan. Members will be responsible for 100% of the cost.



There's no need to select a PCP or get referrals to see a specialist.

However, consider choosing a primary care physician (PCP). Your PCP can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist.



Preventive care is covered 100% in our network.¹

DETAILED BENEFITS on pages 4 – 5 →

You can open an HSA

An HSA is a personal savings account through Optum Bank® that helps you save and pay for your health care. After you open your account, you'll receive an HSA debit card that you can use to help pay for qualified expenses today or anytime in the future – even into retirement.

It's your money. There's no "use it or lose it" rule. Any money left in your HSA rolls over from year to year and is yours to keep, even if you change jobs, change health plans or retire.

Set a goal, even a small one. You or a family member can put money into your account up to an annual limit that is set by the IRS.² Your contribution can be set up through regular pretax payroll deductions.

PetSmart will also contribute to your HSA. PetSmart will make either weekly or biweekly contributions to your HSA, depending on your current pay schedule, to help you save and pay for qualified medical expenses.

Individual	\$500 annually (Prorated annual contribution based on plan start date)
Family	\$1,000 annually (Prorated annual contribution based on plan start date)

To access your PetSmart contribution, you **MUST** first open an Optum Bank HSA account.

Visit optumbank.com.

If you go out of network, your costs may be higher. Out-of-network providers can even bill you for amounts higher than what your plan will cover. For all the coverage details, see your official health plan documents.

¹ Age-appropriate preventive care services are covered 100% when received in the plan network. You may be required to receive approval for some services before they can be covered.

² Learn more regarding HSA contribution limits at IRS.gov, Publication 969.

Save on taxes¹

You don't have to pay federal taxes or, in most cases, state income taxes when you deposit money into your HSA, let it collect interest or use it for qualified expenses. The 2023 IRS HSA deposit limits are:

Individual	\$3,850 ²
Family	\$7,750 ²

Paying for prescriptions

You will have to pay the full cost of your covered prescriptions until you've paid the combined medical and prescription deductible. One exception to consider is that the deductible does not apply to the generic preventive medications that are listed on the HDHP drug list. You can use your HSA to help pay for them. After the deductible, you will pay coinsurance. For more details, refer to the chart on [page 5](#) or visit benefits.petsmart.com.

Open an account with Optum Bank, Member FDIC

Open an account with the preferred HSA bank of more than 1 million people. Visit optumbank.com.

You own the HSA. Use it to help save and pay.

Qualified expenses:

- Doctor's office visits
- Prescriptions
- Eyeglasses and contacts
- Dental care and braces
- Chiropractic services and more

How paying for network care works with an HSA:

STEP 1

Your deductible

You pay for all services, including prescriptions, until you meet your deductible. You can use an HSA to help pay for them.

Pay with your HSA or pay another way

STEP 2

Your coinsurance

After you reach the deductible, you share the costs with the plan. You can use an HSA to help pay your share.

Your plan pays 80%

+

You pay 20%

STEP 3

Your out-of-pocket limit

When you reach the limit, you are done paying. The plan will pay 100% of covered services for the rest of the plan year.

You are done paying

Preventive care is covered 100% when you use a network doctor.³

DETAILED BENEFITS on pages 4 – 5 →

¹Precise HSA tax effects depend on federal law. We recommend that you see your tax advisor for specific tax advice.

²This includes all deposits, including any contributions your employer makes.

³Age-appropriate preventive care services are covered 100% when received in the plan network. You may be required to receive approval for some services before they can be covered.



Choice Plus Plan with a health reimbursement account (HRA)

brought to you by **UnitedHealthcare**

Get a plan with network freedom and an HRA



Save money by staying in our network.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in our network.



There's coverage if you need to go out of network.

You can receive care and services from anyone in or out of our network. Out of network means that a provider does not have a contract with us. It's important to remember that out-of-network providers will likely charge you more than network providers. Elective procedures that are performed with an out-of-network provider or at an out-of-network facility will not be covered by the plan. Members will be responsible for 100% of the cost.



There's no need to select a PCP or get referrals to see a specialist.

However, consider choosing a primary care physician (PCP). Your PCP can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist.



Preventive care is covered 100% in our network.¹

DETAILED BENEFITS on pages 4 – 5 →

If you enroll in the PPO 2 plan, you can enjoy the benefits of an HRA

An HRA is an account funded by PetSmart to help you pay for covered health care services. Funds for your medical claims are automatically paid by your HRA for covered services first, and you won't pay as long as you have money in your HRA.

An HRA saves you money

When you have money in your HRA, you'll pay less out of pocket for covered services. PetSmart contributes annually to the HRA.

Individual	\$250
Family	\$500

If you go out of network, your costs may be higher. Out-of-network providers can even bill you for amounts higher than what your plan will cover. For all of the coverage details, see your official health plan documents.

Look for care in our network first.

The doctors and facilities in our national network have agreed to provide you services at a discount. We have:

- **1,216,374** physicians and health care professionals
- **6,962** hospitals

Search the network at whyuhc.com/petsmart.

¹ Age-appropriate preventive care services are covered 100% when received in the plan network. You may be required to receive approval for some services before they can be covered.

Your funds roll over each year

If you don't spend all of your HRA funds during the plan year, they will roll over to the next year.

Visit whyuhc.com/petsmart.

Misplaced your HRA card?

Call the Debit Card Service Center at **1-866-755-2648** to report that your card is missing and request a new one.

Use an HRA to help save and pay.

Ways to pay with your HRA:

- Set up automatic payments
- Use the Health Care Spending Mastercard®
- Submit claims on myuhc.com® to get reimbursed

Eligible expenses:

- Doctor's office visits
- Prescriptions
- Non-preventive tests (lab work, X-rays, etc.)

How paying for network care works with an HRA:

STEP 1

Your deductible

Your HRA automatically pays for covered services first. If you spend all of your HRA funds, you'll have to pay until you reach your deductible.

Your HRA pays first

+

You pay

STEP 2

Your coinsurance

After you reach the deductible, you share the costs with the plan. If you have money in your HRA, it will automatically pay for your share.

Your plan pays 80%

+

You pay 20%

STEP 3

Your out-of-pocket limit

When you reach the limit, you are done paying. The plan will pay 100% of covered services for the rest of the plan year.

You are done paying

Preventive care is covered 100% when you use a network doctor.¹

DETAILED BENEFITS on pages 4 – 5 →

¹ Age-appropriate preventive care services are covered 100% when received in the plan network. You may be required to receive approval for some services before they can be covered.



For **UnitedHealthcare** Plan Members

Quick access to knowledge and care

UnitedHealthcare knows that managing your health plan benefits and your health isn't always easy. So we have a team available to help with questions, including:

- Is this treatment covered?
- How much will I have to pay for a test my doctor wants me to get?
- What does this charge mean on my bill? And why is it this amount?
- Can you help explain my benefits and what I need to do?
- If I need to find a new doctor, can you help me?

UnitedHealthcare members enrolled in PPO 1, PPO 2 or the HDHP can contact us anytime at 1-866-501-3061, TTY 711.



On the go?

Download the **UnitedHealthcare® app** and take your plan with you. The app offers cost comparisons, your plan ID card and a provider/clinic search tool.

UnitedHealth Premium® program

The UnitedHealth Premium program uses national standardized measures to identify doctors who provide quality and cost-efficient care. To find a Premium Care Physician, sign in to myuhc.com and click “Find a Doctor.” Look for the blue hearts. By choosing a physician with two blue hearts, you may experience better cost controls and a better overall health care experience.

Get care online with 24/7 Virtual Visits

A 24/7 Virtual Visit lets you see and talk to a doctor from your mobile device or computer without an appointment. The doctor can provide a diagnosis and, if appropriate, send a prescription¹ to your local pharmacy, all in 30 minutes or less. You'll pay your portion of the service costs according to your medical plan.

24/7 Virtual Visits are a great choice for:

- Bladder infections/ urinary tract infections
- Bronchitis
- Colds
- Fevers
- Flu
- Pinkeye
- Rashes
- Sinus problems
- Sore throats
- Stomachaches

To get started, visit uhc.com/virtualvisits.

¹Prescription services may not be available in all states.



For **UnitedHealthcare** Plan Members

Wellness programs designed to help you reach your goals

If you choose a UnitedHealthcare plan – for yourself or your family – you’ll have access to the following programs designed to help you live your healthiest life.



Stork Support Maternity Support Program

Whether you’re thinking about having a baby or have one on the way, Stork Support is here to provide information and resources – from planning for pregnancy to postpartum care.

When you enroll in the program, you’ll be able to work with a maternity nurse who is available to answer questions about how your body’s changing, how to make healthy choices for yourself and baby, and what to expect on the big day. The nurse can also help you choose a doctor or nurse midwife and understand your health benefits and costs.

You’ll also have access to content and online video courses at myuhc.com/maternity. You’ll learn steps that may help lead to a healthier pregnancy and birth – all at no additional cost as part of your health plan benefits.



Fertility Solutions

If you’re dealing with fertility issues, you’re not alone. Fertility Solutions provides helpful information on causes of infertility and treatment options, emotional support and experienced guidance as you explore options for expanding your family.¹



Neonatal Resources

This program is designed to provide one-on-one care for babies spending time in the NICU. Neonatal registered nurses are available to work with NICU hospitals to ensure your baby gets the right care, help you prepare for life at home and answer your questions.



2nd.MD Get a second opinion

Connect with board-certified leading doctors via video or phone for an expert second opinion about a new diagnosis, changes in your current treatment plan, medications, or a possible surgery or other procedure. Visit [2nd.MD](https://2nd.md) or download the **2nd.MD app**.

A gift for you and your baby



When you enroll in Stork Support, you’ll receive a special gift for you and your baby, including:

- Your selected book
- A onesie
- A massager
- Lavender lotion
- Milestone stickers

For more information or to enroll in any of these programs, call **1-866-501-3061, TTY 711.**

¹ Centers for Disease Control and Prevention. Infertility FAQs. Available at: cdc.gov/reproductivehealth/infertility/index.htm. Accessed August 25, 2020.



For **UnitedHealthcare** Plan Members



Real Appeal®

Lose weight and keep it off with Real Appeal, an online weight-loss program. Work with a Transformation Coach who leads weekly group sessions on nutrition, exercise and how to break through barriers. You'll also receive a Success Kit with recipes, food and body scales, workout DVDs and more. To sign up, visit petsmart.realappeal.com.



Wellness Coaching

Wellness Coaching helps you work toward, and achieve, your health goals at your own pace. Work one-on-one with a coach who can make recommendations and create a personalized plan for you. Or use online tools and resources, and connect with your coach when you need more support. Get started today at myuhc.wellnesscoachingnow.com.



Quit For Life®

If you're ready to quit smoking, Quit For Life can help. You'll get support from a Quit Coach®, a quit guide, access to a members-only website and, if you qualify, nicotine-replacement therapy such as patches or gum. To enroll, call **1-866-784-8454** or visit myuhc.com.



For UnitedHealthcare Plan Members



Specialist Management Solutions (SMS)

SMS is here to help make specialty care and outpatient surgery more personable and easier to navigate. Your SMS care advocate will help you determine the best treatment options and most appropriate setting for you and your family members’ needs – and remain in touch throughout the care experience.

Below is a list of common specialties and outpatient procedures that will require engagement with SMS prior to the procedure. **Please note this is not a comprehensive list.**

Starting January 1, 2023, all outpatient procedures will require a prior SMS consultation. To avoid a potential reduction in benefit, please call **1-833-381-2223** to speak with an SMS care advocate before you or your family members schedule any outpatient procedure.

Specialty name	Area of focus	Common surgeries / procedures
Orthopedics	Shoulder and elbow, hand and wrist, joint replacement, trauma, tumor, spine, sports medicine, foot and ankle	Arthroscopy, soft-tissue repair, fusion, osteotomy, joint replacement, rotator cuff repair
General surgery	Esophagus, abdomen, breast, skin, small intestine, large intestine, liver, pancreas, thyroid gland, appendix and bile ducts	Cyst removal, thyroid surgery, gallbladder removal, hernia repair
Gynecology	Fundus, Fallopian tube, ovary, myometrium, endometrium, vagina, cervix, female reproductive organs	Cervical cryosurgery, colposcopy, dilation and curettage (D&C), hysteroscopy, hysterectomy, myomectomy, oophorectomy, pelvic laparoscopy
Urology	Kidneys, ureters, urinary bladder, urethra, male reproductive organs	Cystourethroscopy and cystoscopy, lithotripsy
Musculoskeletal (spine)	Vertebrae, intervertebral discs, spinal column, spinal cord, dura, lamina	Vertebroplasty/kyphoplasty, decompressions, cervical fusions, disc replacement, lumbar fusions
Podiatry	Feet	Tendon and ligamentous repair, bunionectomy, heel spur
Ear, nose and throat (ENT)	Ears, nose and throat	Tonsillectomy and adenoidectomy, tympanoplasty and mastoidectomy, cochlear implants, functional endoscopic sinus surgery
Ophthalmology	Retina, glaucoma, pediatrics, cornea, oculoplastic	Cataract intraocular lens (IOL), retina surgery
Plastics	Entire body	Cosmetic surgery, reconstructive surgery
Gastroenterology	Esophagus, stomach, small intestine, colon, pancreas, gallbladder, liver	Colonoscopy, upper GI endoscopy (EGD), endoscopic bariatric balloon, hemorrhoid energy therapy (HET)
Cardiovascular	Heart, circulatory system	Cardiac event monitors, pacemaker implants, cardiovascular procedures

Surest health plan

bind is now Surest.
Same health plan. New name.



Bind is now Surest. Same great health plan. New name.

The Surest health plan was designed to give you clarity and peace of mind, so you can focus on your life – not on your health insurance. Choices and costs are clear – designed to be easy to understand. And you have more control over how your benefits work for you.

Preventive

Annual physical	\$0
Vaccinations	\$0
Prenatal care	\$0

Office visits

Virtual Visit	\$30
Office visit	\$25 to \$100

Maternity

Prenatal	\$0
Ultrasounds	\$0
Labor & delivery	\$2,000 to \$3,500

Mental health & substance use disorder

Office visit	\$25
Inpatient setting	\$3,500

Urgent & emergency care

Urgent care visit	\$100
Emergency room visit	\$1,500
Emergency hospitalization	\$3,500

Therapies & rehab

Physical therapy	\$25 to \$75
Chiropractic	\$35

One copay

With traditional plans, you may receive multiple bills and charges for single trips to the doctor or hospital. Surest makes it easier with a single, clear copay you can see in advance.

Prescription drugs

	30-day	90-day
Preventive drugs	\$0	\$0
Retail generic	\$7	\$18
Retail preferred brand	\$25 min / \$150 max	\$75
Retail non-preferred brand	\$50 min / \$250 max	\$400

Testing & diagnostics

Basic lab tests, X-rays and ultrasounds	\$0
MRI / CT scan	\$250 to \$1,000

Out-of-pocket maximum

Individual	\$6,000
Family	\$12,000

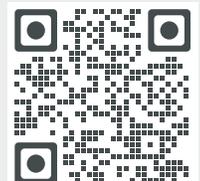
Procedures

Office, outpatient and inpatient	\$25 to \$5,000
Ex. Pain management procedures (e.g., steroid injection)	\$75 to \$305
Ex. Thyroid surgery (thyroidectomy)	\$1,400 to \$3,000

See how Surest works for you!

Visit: britehr.app/PetSmart2023

Questions? Call Surest Member Services at 1-866-683-6440.



More personalized health support

bind is now Surest.
Same health plan. New name.
surest[™]
A UnitedHealthcare Company

In addition to our broad network of doctors, Surest members have access to leading digital health and wellness programs designed to help you achieve your health goals. As a Surest member, you have access to these valuable online resources.



Doctor On Demand

Doctor On Demand is a fully virtual network of licensed physicians and behavioral health specialists available 24/7 on demand or by appointment. Doctor On Demand meets patients where they are – no waiting rooms, no commute time and less effort to address many care needs. They can help with issues like colds, allergies, urinary tract infections (UTIs), prescription refills, anxiety and stress from the comfort of home. **Your cost: \$15.**



Pivot

Pivot’s fresh, multi-pronged approach lets you use your smartphone to help quit smoking. With personalized coaching, a carbon monoxide breath sensor and limited nicotine replacement, Pivot supports any tobacco user with their goals – whether that’s just learning about the health risks of tobacco, cutting back a bit or actually trying to kick the habit. **Your cost: \$0.**



Surest Maternity Support Program

Pacify offers expectant and growing families access to unlimited video visits and calls with maternal and pediatric experts to answer questions whenever they pop up. Connect with lactation consultants, dietitians and other pregnancy management clinicians are available 24/7. **Your cost: \$0.**



Self Care by AbleTo Mental health support

As of January 1, 2023, get on-demand support with the new Self Care application for when you feel stressed or overwhelmed. This handy app provides access to self-care techniques, coping tools, meditations and more – anytime, anywhere. Get to know Self Care by AbleTo in 2023 by visiting myuhc.com or ableto.com/begin to get started.



Progyny

Progyny is a fertility and family-building benefits solution aimed at helping anyone who wants to have a child, no matter the path to parenthood. The Progyny benefit includes comprehensive treatment, access to high-quality care through a premier network of specialists and personalized support.



K Health Virtual visits

Receive care – for less – without leaving home with K Health. It offers 24/7 access to doctors for colds and coughs, asthma, allergies, rashes, sinus infections, UTIs, chronic heartburn, migraines and more. **Your cost: \$0.**



2nd.MD

2nd.MD provides access to top medical experts for second opinions, treatment reviews and guidance on making complex medical decisions. Not sure you need that knee surgery or have questions on a treatment path? 2nd.MD lets you get a second opinion. **Your cost: \$0.**

Additional programs



Hinge Health

Conquer back or joint pain without surgery or drugs. Hinge Health is a technology-based app that tracks and monitors progress toward improving chronic musculoskeletal pain and reduces the need for invasive procedures. You and your eligible family members get free access to Hinge Health's program for back, knee, hip, shoulder or neck pain. Visit hingehealth.com/petsmart to learn more or call **1-855-902-2777**.



Transform Diabetes Care

Offered through CVS Caremark, Transform Diabetes Care (TDC) combines local care sites, remote biometric monitoring and support from health care providers to help you stay on track with your treatment. TDC can help you monitor your progress at home too. You can also get free testing supplies and meters.



PrudentRx

As a part of your prescription plan, when you are enrolled in PPO1, PPO2, HDHP or Surest, the PrudentRx Copay Program allows you to get all of your specialty medications at no cost to you. PrudentRx works with manufacturers to get copay card assistance for your medication (some limits and restrictions apply). Once you get started, they'll manage enrollment and renewals on your behalf. But even if there is no copay card program available for your medication, your cost will be \$0 for as long as you are enrolled in the program. Call PrudentRx at **1-800-578-4403** for more information.

New offerings effective as of November 1, 2022



Hello Heart

As of November 1, 2022, you may be eligible for our newest heart-healthy offering through Hello Heart. High blood pressure is a serious situation that can lead to chronic conditions like heart disease. The Hello Heart blood pressure monitor and mobile app help you track, understand and manage your blood pressure, reducing your risk of developing serious heart conditions. Get started at join.helloheart.com/PET2.



Daylight

Daylight helps people gain control over their anxiety. Take a two-minute quiz to discover your anxiety type and then receive personalized techniques for managing it. To learn more, visit trydaylight.com/petsmartday.



Sleepio

Do you suffer from insomnia? Sleepio offers a personalized program with step-by-step guidance to help you calm your racing mind, reshape behaviors and get better sleep. Visit sleepio.com/petsmartsleep.

For all associates, including those who are part-time

Stella's right beside you. So is Ally.



Keeping up with our to-do lists isn't always easy – especially when we're also working through relationship challenges, trying to find child care or dealing with any of the other challenges life can throw our way. Ally – your Employee Assistance Program (EAP) – is here 24/7 to make the journey easier.

Family topics – parenting challenges, finding day care, caring for aging parents, adoption support, marriage and relationship issues, pet services and more

Legal support – including a 30-minute consultation with an attorney on topics such as landlord/tenant disputes, personal injury and bankruptcy

Financial assistance – phone consultations with a credentialed finance professional to discuss financial planning, debt, investments and other financial topics at no additional cost

Health and wellness support – talk with a specialist via phone anytime or visit liveandworkwell.com (access code **12347**) to access helpful articles and tools

Substance abuse and support – get confidential support from a substance use recovery advocate who will listen to concerns, answer questions, talk about treatment options or help you find a provider.

Counseling – get up to three face-to-face counseling visits covered 100%. If continued help is needed, you will use your behavioral health benefit through your medical plan coverage.



Call anytime, 24/7.
1-800-788-5614,
TTY 711



liveandworkwell.com
access code: **12347**



Talkspace

Connect with a licensed therapist online or via text* or phone for concerns including anxiety, depression, ADD/ADHD, PTSD (post-traumatic stress disorder) and more. To get started, call Ally EAP to request an authorization code. Then go to talkspace.com/connect to register and choose a therapist.¹



Self Care by AbleTo

This app provides access to self-care techniques, coping tools, meditations and more – clinically validated techniques to support you when you feel stressed or overwhelmed. Download the app from ableto.com/begin, the App Store® or Google Play™. Or sign in to liveandworkwell.com (access code **12347**) and click “Try our self-care app” under the “Recommended for you” section of the home page.²



*Data rates may apply.

¹ Available at no additional cost for all PetSmart associates and household members through Ally EAP. To access this benefit, associates need an EAP authorization code from Ally EAP to enter when registering for Talkspace. One week of unlimited messaging is equivalent to one in-person behavioral health visit.

² Available at no additional cost for all PetSmart associates and household members.

We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator, UnitedHealthcare Civil Rights Grievance, P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة التعريف الخاصة بك.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisyè sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項：日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yánitli'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nítli'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodiilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

This information is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

The UnitedHealthcare plan with health savings account (HSA) is a high-deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open an HSA with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the HSA that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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Real Appeal® is a voluntary weight-loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable, and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

24/7 Virtual Visits are not an insurance product, health care provider or health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. The Designated Virtual Visit Provider's reduced rate for a Virtual Visit is subject to change at any time.

The UnitedHealth Premium® program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always consult myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please see myuhc.com for detailed program information and methodologies.

The Maternity Support Program follows national practice standards from the Institute for Clinical Systems Improvement. Nurses cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care. Please discuss with your doctor how the program information provided is right for you.

These services and programs are for informational purposes only and should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This content is for informational and/or educational purposes only. It is not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans.

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The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents, which may include a Summary of Benefits and Coverage and Certificate of Coverage/ Summary Plan Description. If descriptions, percentages and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

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