



## BENEFITS AND PAY INFORMATION

### 2026

This summary contains 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 the last day of the pay period based on plan enrollment. 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 (employee and employer costs) plus a 2% administration fee for the agreed upon duration to continue these coverages through COBRA. If you have questions about your COBRA benefits, call the Benefits Center at 1-888-481-0101.

COBRA plans you are eligible to enroll in can be accessed along with rates via the [PetSmart Benefits Portal \(worklife.alight.com/petSMART\)](https://worklife.alight.com/petSMART).

***Other options besides COBRA:*** Besides COBRA continuation coverage, there may be other options for you and your family through the Health Insurance Marketplace, Medicaid, or other group policies (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA. You can learn more about what may be available to you at [www.healthcare.gov](http://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. If you wish to convert this coverage to an individual policy, you must complete the application form that will be mailed by New York Life to your address on file with PetSmart. Please be aware of the timeframe to complete and return as it is a time sensitive document. When you call for an application, 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 are no conversion policies available.

## **E. Flexible Spending Accounts (FSA)**

Participation in the Health Care Flexible Spending Accounts 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 90 days after your termination date to submit all receipts for reimbursement under the plan for health care expenses with dates of service on or before your last date of employment. For additional information or questions regarding your FSA, please go to [optumbank.com](http://optumbank.com) or call 1-800-243-5543.

## **F. Health Savings Accounts (HSA)**

Since you are the owner of the HSA, you may continue to maintain the account after separation as the funds belong to you. For additional information or questions regarding your HSA, please go to [optumbank.com](http://optumbank.com) or call 866-234-8913.

## **G. SaveSmart 401(k) Plan**

For information on your 401(k) account, to include rollovers, cash distributions and outstanding loans, please contact Fidelity at 1-888-401-5738 or online at [www.401k.com](http://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 Empower, the Plan's recordkeeper, at 1-800-824-0040.

## **I. Tuition Assistance Program**

If you had an approved Eligibility Request, your courses were completed before your separation and in the last 30 days, but you had not yet submitted your final grade, you may still submit your grades for reimbursement. If you meet the remaining eligibility requirements, your reimbursement will be delivered via the normal payroll process (i.e. direct deposit or live check).

## **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. MetLife Legal Plan**

Participation will end on your last day of employment. If you are currently receiving services, those services will continue until completion. However, no new services will be initiated. If you wish to continue your legal plan benefit after separating from PetSmart, MetLife offers the opportunity to continue as a legal plan member for 12 months through a portable plan. Contact the Client Services Center at 1-800-821-6400 to enroll in your portable plan within 30 days of your last day worked.

## **L. Smart Solutions Discount Health and Wellness Services**

If enrolled in the program, you will be able to continue your participation after separation as long as you continue making the monthly payment.

## **M. PerkSpot Discount Program**

You can continue participation in the PerkSpot discount program after separation. Discounts can be found at [petsmart.perkspot.com](http://petsmart.perkspot.com).

## **N. PlayUp Recognition Program**

After your last day of employment, you will no longer be able to access PlayUp via OKTA single sign on. You will be able to access PlayUp via the directions below to redeem any remaining, non-expired points and awards for **90 days** from your date of separation. Note: It may take up to 2 weeks from your termination date for new PlayUp access to be live. For any issues, please contact PlayUp Customer Service at 1-800-892-4331.

1. Visit <https://petsmartplayup.com/partneraccess>
2. Use the following login info:
  - **Username:** Associate ID (no leading zeros)  
Example: If your Associate ID is **001122**, your username will be **1122**.
  - **Initial Password:** Associate ID + EPIN (no leading zeros, no spaces)  
Example: If your Associate ID is **000456** and birthday is **01/03**, your initial password will be **456103**.

## **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.

### **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](http://www.theworknumber.com).

While very rare, if a verifying party requires you to obtain a salary key, please visit [www.theworknumber.com](http://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 may vary by state, an individual should file a claim with the applicable state agency as soon as possible once 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. W-2 AND PAYSTUBS**

You can retrieve your W-2 online at [www.MyADP.com](http://www.MyADP.com). W-2's are available by January 31<sup>st</sup> each year for the previous tax year.

If you have not registered with ADP before select "Create Account", then "I have a registration code". The registration code is *PETM-PETS*. You need to provide your first and last name, PetSmart associate ID number, social security number, and month and date of birth to register.

#### **VI. 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. Address changes must be submitted by December 1<sup>st</sup> of the tax year to have a W-2 mailed to the correct address in January. See V. W-2 AND PAYSTUBS above for instructions on obtaining your W-2 online.

#### **VII. QUESTIONS**

For more information about any of your medical, dental or vision benefits, please contact the Benefits Center at 1-888-481-0101

For Payroll and W2 questions, please contact the HR Shared Services Team at 1-866-263-8411 or email them at [hrsharedservices@petsmart.com](mailto:hrsharedservices@petsmart.com).