



2023 Benefits

Open Enrollment

October 4 - 22

Benefits enrollment happens once a year, so now is the time to review your benefit choices for 2023!

Here are some highlights to know as you review your 2023 benefits:

- ✓ **No premium increases** for medical, dental, and vision coverage for the FIFTH 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.
- ✓ **Domestic Partner: New for 2023**, domestic partners will now be eligible to be on the PetSmart medical, dental, and vision plans. Head to benefits.petsmart.com for full details.



Enrollment must be completed by
Oct. 22, 2022.



2023 Benefits Open Enrollment



ENROLLMENT CHECKLIST

- 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 2023 enrollment in HR Connect by Oct. 22 – **don't forget to SAVE your changes to complete your enrollment.**
- Don't forget to elect your beneficiaries on the basic life insurance records page.

WEEKLY MEDICAL PREMIUMS BY COVERAGE LEVEL

	PPO1	PPO2	HDHP	Surest
Associate Only	\$61.45	\$44.11	\$22.17	\$22.17
Associate Plus Spouse or Domestic Partner ¹	\$146.62	\$112.06	\$84.87	\$84.87
Associate Plus Child(ren)	\$126.98	\$96.85	\$73.21	\$73.21
Associate Plus Family ¹ (includes spouse, domestic partner and child(ren))	\$218.71	\$167.88	\$127.65	\$127.65

¹ Spousal Surcharge: If you cover your spouse or domestic partner 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.

MEDICAL PLAN FEATURES COMPARISON

	PPO1	PPO2	HDHP	Surest
HRA		X		
HSA			X	
Health Care FSA ²	X	X		X
Dependent Care FSA	X	X	X	X
Deductible	X	X	X	
Copays ³	X	X		X
Coinsurance ⁴			X	
Rx Deductible/Coinsurance			X	
Rx Copays	X	X		X

² If you have a balance in your 2022 Health Care FSA on Jan. 1, 2023 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.

³ Some services may require a copay.

⁴ Some services may require coinsurance.

Salaried Associates

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

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 increasing from \$390 annually to \$500 annually for associate only and from \$780 annually to \$1,000 annually for associate plus dependent(s).

Visit benefits.petsmart.com to learn more.

SPECIALIST MANAGEMENT SOLUTIONS

Specialist Management Solutions (SMS) is part of your health plan and exists to simplify your path to affordable, quality surgery and specialty care. Think of SMS as a concierge service. In one phone call to SMS, you get instant access to a care advocate who will help you find a local surgeon who specializes in your condition, schedule an appointment for you, and talk to you about your options for where you can receive care for a surgery or other outpatient procedure. SMS will be available for you or your family member throughout the experience of getting surgery, available to answer questions and provide assistance at any time. A few examples of specialties include: ENT, Orthopedics, Pain Management, and General Surgeries.

**Payment for medical appointments and treatments remain member's responsibility and are subject to plan benefits.*

ENROLLING NEW DEPENDENTS FOR 2023*

You will be required to confirm eligibility by providing documentation such as a marriage license, birth certificate or domestic partner affidavit.

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.*

NEW!

New and Enhanced Program Offerings for 2023

- New **Hello Heart** offering, helping keep your heart healthy
- Cigna Dental virtual care now available
- New stress and sleep management apps, **Sleepio** and **Daylight**
- **Expanded** Hinge Health Digital MSK coverage
- **Enhancements** to the legal plan for the same great rate of \$3.87 per week
- New family caregiving solution, **HomeThrive Dari Digital**

Find full details on these new and enhanced offerings at benefits.petsmart.com

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.

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

Don't forget, 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 or Domestic Partner	\$3.33
Associate Plus Child(ren)	\$3.33
Associate Plus Family (includes spouse, domestic partner and child(ren))	\$5.00

WEEKLY DENTAL PREMIUMS BY COVERAGE LEVEL

Dental	PLAN 1	PLAN 2	DHMO
Associate Only	\$6.91	\$3.04	\$2.97
Associate Plus Spouse or Domestic Partner	\$13.83	\$6.08	\$6.52
Associate Plus Child(ren)	\$15.21	\$6.69	\$7.65
Associate Plus Family (includes spouse, domestic partner, and child(ren))	\$22.82	\$10.02	\$11.66

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

surest[™]
A UnitedHealthcare Company

In addition to a new name, **here are a few changes coming to Surest for 2023**

- ✓ Reduction in some copays
- ✓ Now includes access to Sanvello app
- ✓ Access to virtual urgent and primary care through K Health

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
MetLife Legal Services	Phone: 1-800-438-6388 Legal Services website: legalplans.com
UnitedHealthcare <ul style="list-style-type: none"> • Medical plans • Health Reimbursement Account • Flexible Spending Accounts • Advocate4Me • Specialist Management Solutions 	Phone: 1-866-501-3061 Website: myuhc.com Email: advocate4me@uhc.com
Surest (formerly BIND)	Website: join.surest.com/petsmart Access code: petsmart0223
Prescription Drugs: CVS Caremark	Phone: 1-800-966-5772 Website: caremark.com
Optum Financial (for HSA)	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: Optum Virtual Care at myuhc.com Surest Members can access: K Health at mysurest.com
Substance Use Treatment Help-line	Phone: 1-855-780-5955
Sanvello	Website: sanvello.com
Ally	Phone: 1-800-788-5614 Website: liveandworkwell.com Access code: 12347
New York Life 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.

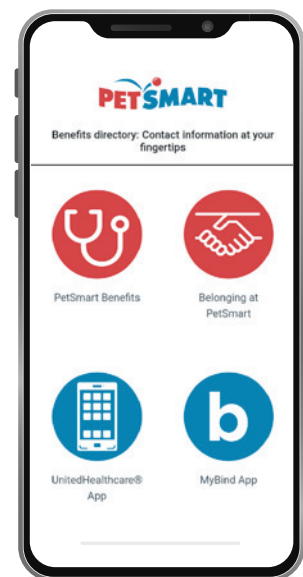
STEP 1: Text **BENEFITS** to **67936**

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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