

Short-term and State Disability Supplemental Information

| Schedule of Short-Term Disability (“STD”) Benefits (excluding CA, NJ and RI) | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Associates can elect to use sick time or vacation time for the unpaid waiting period. Sick time should be used first, unless associate requests otherwise. The leave start date is the first day missed from work, prior to using any paid time off. | |
| Benefit | 60% of weekly earnings* |
| Maximum benefit | \$2,000 per week |
| Minimum benefit | \$50 per week |
| Benefit waiting period | 7 days |
| Maximum benefit period | 12 weeks** |

*STD benefits for hourly associates and commissioned associates are based on a six-week average gross income.

**The maximum benefit period for NY and HI associates is 26 weeks as required by state law. In NY and HI, STD benefits for full-time associates will be paid at 60 percent for the first 12 weeks of disability after the 7-day waiting period. STD benefits will be paid at the state-mandated level for the next 12–13 weeks depending on the length of disability and may be offset by any LTD compensation received. Part-time associates in NY will receive the mandated statutory state plan as required by state law. The NY and HI state-mandated plans have a seven-calendar-day waiting period before benefits are paid.

State Disability

Associates in California, New Jersey, Rhode Island, and Washington have coverage provided by the state-mandated disability plan. Part-time associates in Hawaii and New York will file STD claims with Cigna. All associates in Washington will file Short Term Disability with Cigna.

For more information or to file a claim, call or visit:

| State | Phone Number | Website |
|--------------|----------------|-------------------------------------------------------------------------------------------------------|
| California | 1-800-480-3287 | https://www.edd.ca.gov/disability/ |
| New Jersey | 1-609-292-7060 | http://lwd.dol.state.nj.us/labor/index.html |
| Rhode Island | 1-401-462-8420 | www.dlt.ri.gov/tdi/ |
| Washington | 1-888-717-2273 | https://paidleave.wa.gov/ |

Frequently Asked Questions

- What is Short Term Disability pay (STD)?
 - If you become disabled and miss more than 7 consecutive days due to an illness or non-work-related accident, the short-term disability plan may pay a benefit of 60 percent of your weekly pay. STD is not a leave of absence; it is a benefit that helps supplement your pay while you are disabled.
- Who is eligible?
 - Short-term disability coverage is available at no cost to all full-time associates in most states. Associates working in New Jersey, California and Rhode Island who miss more than 7 consecutive days due to an illness or non work-related accident have separate state disability coverage. New York residents may be eligible.
- Can I use my sick/vacation time while on Leave?

- Yes, you can use accrued sick or vacation time for the waiting period. You must notify your store leader if you want to use your accrued sick or vacation time while on leave. Otherwise the first 1-2 weeks of your leave will be UNPAID.
- If I receive STD payments will my benefits premiums be deducted?
 - If you are receiving Short Term Disability (STD) benefits from Cigna, then the weekly premiums can be deducted from your STD payments. The premiums can only be collected for the week in which you receive a check from Cigna. You must pay PetSmart directly for any missed premium payments, including payments not collected by Cigna. Payments should be sent to PetSmart via check to:
 - PetSmart Inc; Attn: Benefits
19601 N. 27th Ave
Phoenix, AZ 85027
- Where can I find additional information?
 - Call Cigna at 1-855-709-6395 or online at www.cigna.com.
- How do I file a pay claim?
 - To receive STD benefits, the associate must file a claim. To report your short-term disability, please follow the steps below.

| Step | Action |
|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Call Cigna at 1-855-709-6395, or log in to your account online at www.mycigna.com and view Coverage then Disability. Spanish-speaking customers can call 1-866-562-8421. <ul style="list-style-type: none"> ● The claim should be made no more than 14 days before an expected disability start date. ● Get quick access to your claim information with the mycigna Mobile app. ● If you reside in California, New Jersey or Rhode Island, you must file a claim directly with the disability office in your state. ● If you reside in Washington, you must contact Cigna then contact the disability office in your state. |
| 2 | A Cigna representative will take all the necessary information to process the claim. |
| 3 | The associate's physician must provide Cigna with the diagnosis, the date the disability began, and its expected duration. |
| 4 | If the claim is approved, Cigna will send an approval letter explaining the benefits. |
| 5 | Payments stop when the associate returns to work, the disability ends or the maximum benefit has been paid, whichever occurs first. <ul style="list-style-type: none"> ● PetSmart offers reasonable accommodations consistent with the requirements of the Americans with Disabilities Act to qualified individuals as long as those reasonable accommodations will not create a hardship on PetSmart. |