

Choose your 2024 benefits

Open Enrollment is October 30 - November 10, 2023

This is your one chance this year to enroll in a new plan, make important changes to your coverage or enroll/re-enroll in a spending account for the next plan year, which begins February 1, 2024.

DO YOU NEED TO ENROLL? For 2024, if you take no action, you'll be automatically re-enrolled in the coverage you have today, except for spending accounts and, for salaried partners, long-term disability. You need to enroll to maintain this coverage.

Plans you can change or update during Open Enrollment:

- Medical, dental and vision
- Health savings account (HSA)
- Flexible spending accounts
- Voluntary life and accidental death and dismemberment
- Voluntary short- and long-term disability
- Voluntary critical illness, accident insurance and hospital indemnity insurance
- Legal assistance plan
- Pet care: Petco Preventive Care (Wellness Plan) and Petco Insurance (accident and illness)

You will also have access to these benefits:

- Carrum Health
- Employee Assistance Program (EAP) by SupportLinc
- Fertility benefit
- Child adoption benefits



Visit [MyPetcoBenefits.com](https://www.mypetcobenefits.com) to learn more and select your 2024 benefits.

2024 Open Enrollment Key Dates

October 30 - November 10

Benefits Open Enrollment for 2024.
To enroll or make changes, visit
[MyPetcoBenefits.com](https://www.mypetcobenefits.com).

January 2024

All UMR-UHC members will receive
new insurance cards in the mail.

February 1, 2024

Your 2024 benefit elections
begin. Be sure to review your
paystubs to ensure your benefit
deductions are correct.

Questions?

Contact our enrollment partner, Alight, at **855-722-0241**.
UMR-UHC participants can also speak with a
Quantum Health Care Coordinator at **877-324-3536**.



Benefit highlights

Supporting partner wellbeing

- **Physical wellbeing.** Free on-demand digital fitness platform by Studio SWEAT gives you access to hundreds of fitness classes you can take anywhere, anytime from any device.
- **Mental wellbeing.** We are investing in a new and improved Employee Assistance Program (EAP), offering a more robust network of therapists and platform enhancements through SupportLinc. Providing help for a wide variety of issues, you and your dependents can access up to five confidential counseling sessions per issue, per year. This service is free to all Petco partners and their dependents.
- **Financial wellbeing.** We are introducing Roth after-tax contributions to our 401(k) plan in 2024 and we are also adding hardship withdrawal options. More information to come in December.

Affordable access to top physicians

In our UMR-United Healthcare plans, you can now get access to world-class physicians at top hospitals for common treatment and procedures for joint, spine, sports medicine, bariatric, cancer, and cardiovascular surgery. This is offered at zero out-of-pocket cost in most plans through Carrum Health.

Learn about all of your benefit options by going to **MyPetcoBenefits.com** and choose the best coverage for you and your family.

Coverage for more dental procedures

Our Delta Dental plans are broadening to cover porcelain fillings, night guards, and more.

Medical and dental premium changes

Over the past four years, Petco has invested more than \$18 million to improve medical plans and keep partner costs low. With increased costs for care across the board, this year we are slightly increasing medical and dental rates. We worked hard to keep these as low as possible. See the 2024 rates on **page 6**.

Copay updates to UMR-UHC plans

We are continuing to provide you with easy access to care, including lowering copays on certain plans.

Teladoc acute and mental health care services are available 24/7, and will continue to be offered at a \$0 copay.

We are reducing the urgent care copays for partners enrolled in the Enhanced and Value UMR-UHC plans.

If a partner is admitted to the hospital following an emergency room visit, their ER copay will be waived.

Voluntary long-term disability

All eligible partners will have the option to enroll in voluntary long-term disability coverage. Salaried partners will need to enroll during Open Enrollment to continue coverage for 2024.



More great benefits

- Fertility benefits for all medical plans.
- Child adoption benefits for all partners.
- Petco annual contribution to Health Savings Account (HSA) up to \$350 for employee only and \$700 for employee + dependents.
- Parental leave providing six weeks of 100% paid leave for eligible partners.
- UMR-UHC's participants have a dedicated support team of care coordinators from Quantum Health, providing personalized guidance with medical claim questions, insurance coverage inquiries, prior authorizations, nurse support and more.
- Pet Insurance from Nationwide helps provide peace of mind that your furry, scaly and feathered family members are protected.



Medical plan options

All Petco partners have the choice of three UMR-United Healthcare (UHC) medical plan options. Depending on where you live, you may also have the choice of three additional options through Kaiser Permanente.

The UMR-UHC plans are PPOs. Your coverage is higher when you use in-network providers. To find a provider, contact a Quantum Health Care Coordinator at **877-324-3536** or visit **MyPetcoBenefits.com**.

The Kaiser plans are HMOs – you must get all of your care from Kaiser providers and facilities. UMR-UHC and Kaiser both offer an HSA (health savings account) Plan, an Enhanced Plan and a Value Plan.

HSA Plan

- Premiums between Enhanced and Value Plans
- High deductible
- Must meet the full deductible before the plan begins to pay for services and prescriptions
- Petco will make per pay period contributions to your HSA up to \$350 per plan year for employee-only coverage and up to \$700 if you cover one or more dependents

NOTE: While the HSA Plan may be a good choice for someone who is a low user of healthcare and has predictable expenses, it might not be right for everyone.

Enhanced Plan

- Highest premiums
- Lowest deductible
- Copays for doctor visits, urgent care and generic drugs

Value Plan

- Lowest premiums
- Highest deductible
- Copays for doctor visits, urgent care and generic drugs

There is no cost to you for telemedicine doctor visits through Teladoc for the UMR-UHC medical plans for general medicine and behavioral health.

Mental health benefits

We know that caring for your health goes beyond visits to the doctor, which is why we continue to offer mental health resources such as our robust Employee Assistance Program (EAP), free to all Petco partners regardless of eligibility or medical plan participation. Through the EAP, you can access a wide range of tool kits, resources and services covering topics from mental health to stress management and relationships, with up to five virtual or in-person counseling sessions per issue, per plan year.

We also offer medical plan-based mental health support including:

- UMR-UHC
 - Teladoc Behavioral Health (virtual care)
- Kaiser
 - Virtual behavioral health care
 - Ginger app
 - Calm app
 - My Strength app



Questions?

For help choosing the right medical plan or for general questions, contact our enrollment partner, Alight, at **855-722-0241**.

UMR-UHC participants can also speak with a Quantum Health Care Coordinator at **877-324-3536**.

UMR-United Healthcare plan comparison chart

The UMR-United Healthcare (UMR-UHC) medical plans offer a wide network of preferred providers. When you use network providers, you pay less for care. For details, see the UMR-UHC Summary of Benefits & Coverage (SBC) for each medical plan on [MyPetcoBenefits.com](#).

	UMR-United Healthcare plan comparison chart		
Plan Feature	Enhanced PPO Plan	HSA Plan	Value PPO Plan
Plan year deductible – Individual – Family	\$750 \$1,500	\$2,000 \$4,000 ¹	\$3,750 \$7,500
Petco contribution to HSA – Employee – Family	N/A N/A	\$350 \$700	N/A N/A
Plan year out-of-pocket max – Individual – Family	\$5,000 \$10,000	\$4,000 \$8,000 ²	\$5,000 \$10,000
	In-network YOU PAY...	In-network YOU PAY...	In-network YOU PAY...
Preventive care	\$0 ³	\$0 ³	\$0 ³
Telemedicine virtual doctor visit through Teladoc	\$0 ³	\$0 ³	\$0 ³
Office visit – PCP – Specialist	\$25 copay \$50 copay	20% ⁴	\$40 copay \$80 copay
Urgent care (reduced copay)	\$50 copay	20% ⁴	\$80 copay
Emergency room (new copay)	20% ⁴ and \$200 copay (waived if admitted)	20% ⁴ and \$200 copay (waived if admitted)	30% ⁴ and \$200 copay (waived if admitted)
Diagnostic testing	20% ⁴	20% ⁴	30% ⁴
Outpatient X-ray and lab	20% ⁴	20% ⁴	30% ⁴
Hospitalization – Inpatient semi-private room – Inpatient physician	20% ⁴	20% ⁴	30% ⁴
Outpatient treatment (PT, OT, ST)	20% ⁴	20% ⁴	30% ⁴
Fertility benefit	\$5,000/annual cap	\$5,000/annual cap	\$5,000/annual cap
Mental health/substance abuse – Inpatient – Outpatient facility	20% ⁴	20% ⁴	30% ⁴
Pharmacy retail – Specified preventive drugs ⁵ – Generic – Brand formulary – Brand non-formulary	30-day supply 100% covered ³ \$10 copay 20% ³ 30% ³	30-day supply 100% covered ³ 20% ⁴ 20% ⁴ 20% ⁴	30-day supply 100% covered ³ \$10 copay 30% ³ 30% ³
Pharmacy mail service – Specified preventive drugs ⁵ – Generic – Brand formulary – Brand non-formulary	90-day supply 100% covered ³ \$20 copay 20% ³ 30% ³	90-day supply 100% covered ³ 20% ⁴ 20% ⁴ 20% ⁴	90-day supply 100% covered ³ \$20 copay 30% ³ 30% ³

1. The family deductible must be met before any person receives benefits. 2.The family out-of-pocket max must be met before benefits are paid at 100% for any family member. 3. Plan year deductible waived. 4. Coinsurance is paid after you meet the plan year deductible unless otherwise noted. 5. As specified in essential drug list.

Kaiser Permanente plan comparison chart

Kaiser plan options may be available in CA, CO, DC, GA, MD, OR, VA and WA. If you enroll you must select a Kaiser PCP and receive all care from Kaiser providers and facilities (except in the case of an emergency). You will need a referral from your PCP to see a specialist. For details, see the Kaiser Summary of Benefits & Coverage for each state’s medical plan on [MyPetcoBenefits.com](#). Note, California benefit differences are highlighted in [blue](#).

Kaiser Permanente plan comparison chart			
Plan Feature	Enhanced Plan	HSA Plan	Value Plan
Plan year deductible – Individual – Family	\$750 \$1,500	\$2,000 \$4,000 ¹ (\$3,200 CA)	\$3,750 \$7,500
Petco contribution to HSA – Employee – Family	N/A N/A	\$350 \$700	N/A N/A
Plan year out-of-pocket max – Individual – Family	\$5,000 \$10,000	\$4,000 \$8,000 ²	\$5,000 \$10,000
	In-network YOU PAY...	In-network YOU PAY...	In-network YOU PAY...
Preventive care	\$0 ³	\$0 ³	\$0 ³
Telemedicine virtual doctor visits	\$0 ³	20% ⁴	\$0 ³
Office visit – PCP – Specialist	\$25 copay \$50 copay	20% ⁴	\$40 copay \$80 copay (\$25 copay CA)
Urgent care	\$100 copay (\$25 copay CA)	20% ⁴	\$100 copay (\$40 copay CA)
Emergency room	20% ⁴	20% ⁴	30% ⁴
Diagnostic testing	20% ⁴	20% ⁴	30% ⁴
Outpatient X-ray and lab	20% ⁴	20% ⁴	30% ⁴
Hospitalization – Inpatient semi-private room – Inpatient physician	20% ⁴	20% ⁴	30% ⁴
Outpatient treatment (PT, OT, ST)	20% ⁴	20% ⁴	30% ⁴
Fertility benefit	Varies by state, refer to plan Summary of Benefits and Coverage (SBC)	Varies by state, refer to plan Summary of Benefits and Coverage (SBC)	Varies by state, refer to plan Summary of Benefits and Coverage (SBC)
Mental health/substance abuse – Inpatient – Outpatient facility	20% ⁴	20% ⁴	30% ⁴
Pharmacy retail – Specified preventive drugs ⁵ – Generic – Brand formulary – Brand non-formulary	30-day supply 100% covered ³ \$10 copay 20% ³ (\$100 max CA) 30% ³ (20%² \$100 max CA)	30-day supply 100% covered ³ 20% ⁴ (\$50 max CA) 20% ⁴ (\$100 max CA) 20% ⁴ (\$100 max CA)	30-day supply 100% covered ³ \$10 copay 30% ³ (\$100 max CA) 30% ³ (\$100 max CA)
Pharmacy mail service – Specified preventive drugs ⁵ – Generic – Brand formulary – Brand non-formulary	90-day supply 100% covered ³ \$20 copay 20% ³ (\$100 max CA) 30% ³ (20%² \$100 max CA)	90-day supply 100% covered ³ 20% ⁴ (\$50 max CA) 20% ⁴ (\$100 max CA) 20% ⁴ (\$100 max CA)	90-day supply 100% covered ³ \$10 copay 30% ³ (\$100 max CA) 30% ³ (\$100 max CA)

1. The family deductible must be met before any person receives benefits. **California partners have the flexibility of meeting an individual deductible of \$3,200.** 2.The family out-of-pocket max must be met before benefits are paid at 100% for any family member. 3. Plan year deductible waived. 4. Coinsurance is paid after you meet the plan year deductible unless otherwise noted. 5. As specified in essential drug list.

2024 health care premiums

Medical (costs shown per pay period)

Option	Employee only	Employee + spouse/DP ¹	Employee + child(ren)	Family
UMR-UHC Enhanced PPO Plan	\$96.41	\$270.00	\$199.67	\$342.62
UMR-UHC HSA Plan	\$56.24	\$178.57	\$130.38	\$238.36
UMR-UHC Value PPO Plan	\$38.07	\$125.82	\$89.95	\$183.87
Kaiser Enhanced Plan ²	\$72.20	\$205.81	\$151.54	\$305.51
Kaiser HSA Plan ²	\$43.21	\$131.10	\$93.11	\$182.48
Kaiser Value Plan ²	\$33.78	\$105.51	\$75.66	\$153.74

1. Domestic partner
2. You must live in a Kaiser Permanente service area in CA, CO, DC, GA, MD, OR, VA or WA to enroll.

SPOUSE/DOMESTIC PARTNER SURCHARGE:

A \$50 surcharge is added to your medical contribution each pay period if you cover a spouse or domestic partner on a Petco medical plan when he or she is eligible for medical coverage outside of Petco’s plan (other than through Medicare or Medicaid).

NICOTINE SURCHARGE:

A \$15 surcharge per pay period is added if you and/or your covered dependent use nicotine and are not participating in a tobacco-cessation program (max surcharge of \$30 per pay period).

Vision (costs shown per pay period)

Option	Employee only	Employee + spouse/DP ¹	Employee + child(ren)	Family
VSP Enhanced Vision	\$3.39	\$6.76	\$7.19	\$11.50
VSP Standard Vision	\$2.14	\$4.24	\$4.52	\$7.22

1. Domestic partner

Dental (costs shown per pay period)

Option	Employee only	Employee + spouse/DP ¹	Employee + child(ren)	Family
Enhanced Dental Plan	\$14.76	\$29.52	\$32.16	\$46.38
Standard Dental Plan	\$11.07	\$22.14	\$24.77	\$34.79
Delta Dental HMO	\$6.67	\$12.23	\$13.35	\$17.80

1. Domestic partner

Legally required notices disclosure

Each year, Petco (or our insurance carriers) is required to provide legal notices and disclosures to participants in the benefit plans, including the Medicare Part D Notice of Credible Coverage. This notice along with other annual legal notices are in the 2024 Petco Compliance Notices Booklet on **MyPetcoBenefits.com**. Click “Documents” at the top right of the website, then find Legal Notices in the left column.

To request a printed copy of the 2024 Petco Compliance Notices Booklet at no cost, email **benefits@petco.com**.

MyPetcoBenefits.com

Your go-to resource for Petco benefits information

Visit **MyPetcoBenefits.com** to learn more about your options. If you're looking for quick answers to your benefit questions or you want to explore plan details, **MyPetcoBenefits.com** has it all.

For questions about how to enroll, contact our enrollment partner, **Alight**, at **855-722-0241**. UMR-UHC participants can also speak with a Quantum Health Care Coordinator at **877-324-3536**.

Your one-stop shop for all things benefits

MyPetcoBenefits.com has information on all new and continued Petco partner benefits including:

- Medical, dental, and vision
- Employee assistance program
- Health savings account (HSA)
- Spending accounts
- Fertility benefit
- Adoption benefit
- Commuter benefits program
- Short- and long-term disability
- Voluntary life and accidental death and dismemberment insurance
- Voluntary group accident insurance
- Voluntary critical illness insurance
- Voluntary hospital indemnity insurance
- Legal assistance plan
- 401(K) plan
- Deferred compensation plan
- Petco Preventive Care (Wellness) and Petco Insurance (Accident and Illness) for Pets
- Paid time off and open time off
- Holidays



Website tools and features

- See who is eligible for benefits and how to enroll
- Learn about life changes that allow you to update your benefits during the year
- Find out about mental health benefits and resources available to Petco partners
- Link to valuable resources including carrier websites, mobile apps and customer service telephone numbers
- Search frequently asked questions (FAQs) for answers to your benefit questions
- Link to Nationwide to enroll your fur family in pet insurance or pet wellness



ENROLL IN BENEFITS

as easily as I change colors

2024 BENEFITS OPEN ENROLLMENT
OCTOBER 30 – NOVEMBER 10



petco
THE HEALTH +
WELLNESS CO.



Scan here!

2024 BENEFITS OPEN ENROLLMENT
October 30 – November 10

Your once-a-year opportunity to update your benefits. Enroll at MyPetcoBenefits.com

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