

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
- 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:

- 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)**.

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February 1, 2024

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

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Questions?

Contact our enrollment partner, Alight, at **855-722-0241**.

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.

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.

Premiums for HMSA CompMed PPO employee-only coverage will be lower in 2024. With increased costs for care across the board, all other medical and dental rates are slightly increasing this year. We worked hard to keep increases as low as possible. See the 2024 rates on **page 5**.

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.



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

More great benefits

- Fertility benefits for all medical plans.
- Child adoption benefits for all partners.
- Parental leave providing six weeks of 100% paid leave for eligible partners.
- Pet Insurance from Nationwide helps provide peace of mind that your furry, scaly and feathered family members are protected.

Medical plan options

You have the choice of two medical plan options - the HMSA CompMed PPO and the Kaiser Permanente Platinum HMO.

HMSA CompMed PPO

If you choose coverage through HMSA CompMed PPO, you'll have the option to use in-network providers through HMSA or you can see out-of-network providers. To save on out-of-pocket costs, stay in-network whenever possible.

In-network providers are doctors, hospitals, pharmacies, labs and other providers that participate in the HMSA network and have agreed to provide services at reduced rates. When you use in-network providers, the plan pays a higher percentage of the coverage charge – so you and Petco save money.

KP Platinum HMO

If you live in a Kaiser Permanente service area, you can choose the KP Platinum HMO. With this plan, Kaiser provides medical services, hospitalization, supplies and prescription drugs through its own network of doctors, hospitals and other Kaiser-affiliated providers and facilities. Kaiser covers your medical services only if you go to a Kaiser provider or facility. You are also covered if you have a life-threatening emergency when you are outside a Kaiser service area.

When you enroll in a Kaiser plan, you will need to select a primary care physician (PCP) to manage your care. In most cases, you will need approval from your PCP before seeing a specialist.

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.

If you enroll in the KP Platinum HMO, you also have access to these support options:

- 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**.



Medical plans comparison chart

The HMSA CompMed PPO contracts with a network of preferred providers from which you can choose. You do not need to select a primary care physician (PCP) and you do not need referrals to see other in-network providers.

Under the KP Platinum HMO, you will need to select a PCP, who is responsible for managing and coordinating your healthcare. If you need to see a specialist, your PCP will provide a referral.

See the Summary of Benefits & Coverage (SBC) on [MyPetcoBenefits.com](https://www.mypetcobenefits.com) for additional details on your medical options.

Plan Feature	HMSA CompMed PPO		KP Platinum HMO
Plan year deductible – Individual – Family	\$0 \$0	\$2,000 \$4,000	\$0 \$0
Plan year out-of-pocket max – Individual – Family	\$2,500 \$7,500	\$3,600 \$4,200	\$2,500 \$7,500
	HMSA in-network YOU PAY...	HMSA out-network YOU PAY...	KP Platinum in-network YOU PAY...
Preventive care	\$0	\$0	\$0 ³
Office visit – PCP – Specialist	\$14 copay \$14 copay	\$14 copay \$14 copay	\$15 copay \$15 copay
Urgent care	\$14 copay	20%	\$15 copay
Emergency room	20%	20%	\$75 copay
Diagnostic testing	20%	20%	10%
Outpatient X-ray and lab	20%	20%	\$15 copay
Hospitalization – Inpatient	20%	20%	\$75/day Included in facility fee
Outpatient treatment (PT, OT, ST)	20%	20%	\$15 copay
Fertility benefit	See plan SBC	See plan SBC	See plan SBC
Mental health/substance abuse – Inpatient – Outpatient	20% 20%	20% 20%	\$75 copay \$15 copay
Pharmacy retail – Specified preventive drugs – Generic – Brand formulary – Brand non-formulary	30-day supply 100% covered \$7 copay \$30 copay \$30 copay	30-day supply 100% covered \$30 copay and 20% \$30 copay and 20% \$30 copay and 20%	30-day supply 100% covered \$10 copay \$35 copay \$35 copay
Pharmacy mail service – Specified preventive drugs – Generic – Brand formulary – Brand non-formulary	90-day supply 100% covered \$11 copay \$65 copay \$65 copay	90-day supply N/A N/A N/A N/A	90-day supply 100% covered \$20 copay \$70 copay \$70 copay

¹ The plan pays benefits on the eligible charge, which is what HMSA participating providers have agreed to accept as payment for services. When you receive care out-of-network, you are responsible for the difference between HMSA's eligible charge and the provider's actual charge.

2024 health care premiums

Medical (costs shown per pay period)

Option	Employee only	Employee + spouse/DP ¹	Employee + child(ren)	Family
HMSA CompMed PPO	\$4.96	\$204.06	\$175.61	\$259.97
KP Platinum HMO ²	\$2.80	\$180.69	\$155.27	\$259.97

1. Domestic partner
2. You must live in a Kaiser Permanente service area 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**.

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
- 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
- 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





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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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