

2025 BENEFITS OPEN ENROLLMENT
OCTOBER 28 – NOVEMBER 8

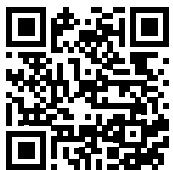
**BENEFITS
THAT ARE
UNIQUELY
YOU**



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Your once-a-year opportunity to update your benefits
Enroll or make changes at **MyPetcoBenefits.com**

CHOOSE YOUR 2025 BENEFITS

Open Enrollment is October 28 – November 8, 2024

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, 2025.

Petco makes it easy to customize your benefits. You have lots of choices, and this guide can help you decide what works best for you and your family. Learn what's changing and explore your options, then mix and match to make your benefits uniquely yours.

DO YOU NEED TO ENROLL? For 2025, if you take no action, you'll be automatically re-enrolled in the coverage you have today, except for spending accounts. You need to enroll each year to maintain this coverage.



Visit [MyPetcoBenefits.com](https://www.mypetcobenefits.com) to learn more and select your 2025 benefits.

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

KEY DATES

October 28 – November 8

Benefits Open Enrollment for 2025.
To enroll or make changes, visit
[MyPetcoBenefits.com](https://www.mypetcobenefits.com).

January 2025

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

February 1, 2025

Your 2025 benefit elections begin. Any
changes to your monthly premiums
will be reflected on your paycheck.

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**.

2025 BENEFIT HIGHLIGHTS

New pharmacy benefit manager

We regularly review our partnerships to make sure we provide the best value to you. We are excited to announce that next year Capital Rx will replace CVS Caremark as our prescription drug provider for the UMR-UnitedHealthcare (UMR-UHC) plans. Some participants may experience changes in the formulary (list of approved medications). We encourage everyone to review the new formulary tool on [MyPetcoBenefits.com](https://www.mypetcobenefits.com). You can also connect with a Quantum Health Care Coordinator to validate coverage and medication copays/coinsurance.

Additional information about the pharmacy benefit manager change will be mailed to participant homes later this year.

New life, AD&D and disability carrier

Introducing Aflac, our new insurance carrier for the life, AD&D and disability plans. Benefit coverage amounts and premiums will remain unchanged. Current benefit elections and beneficiary designations will transfer automatically.

During Open Enrollment, you have the chance to enroll in or increase coverage up to the guaranteed issue amount without evidence of insurability (EOI). Enrolling in short-term disability will require EOI, but pre-existing restrictions will be waived.

Note: For hourly employees, Voya will remain the carrier for voluntary life and AD&D coverage.

Health plan premiums

Due to inflation, medical and dental premiums are increasing. Petco is absorbing most of the increase, but some costs will be passed on to partners, and will differ based on coverage level. Vision premiums are not changing. See [page 6](#) for the 2025 rates.

Health savings account - match

Partners enrolled in an HSA medical plan will be able to earn matching health savings account contributions from Petco. You must contribute to your health savings account through payroll deduction to receive the match – at least \$100 annually if you cover just yourself, or \$200 if you cover any dependents.

Petco's contributions will be made each pay period you contribute to your health savings account. The maximum annual match you can receive from Petco is \$350 for employee-only coverage or \$700 if you cover dependents.

To participate in the health savings account, enroll through [MyPetcoBenefits.com](https://www.mypetcobenefits.com).

New UMR-UnitedHealthcare medical ID cards

UMR-UHC members will receive new ID cards reflecting the pharmacy benefit manager change to Capital Rx. Use your new ID card starting February 1 to ensure there is no disruption in your pharmacy coverage.

Mental health support

Petco invests in your overall wellbeing by providing mental health resources for you and your dependents. Some resources are automatic and offered at no cost, while others require enrollment in a medical plan. Access all your mental health resources at [MyPetcoBenefits.com](https://www.mypetcobenefits.com).

SupportLinc – available to all Petco partners

SupportLinc offers you and your eligible family members **free** 24/7 clinical support for managing mental health symptoms, as well as up to five virtual or in-person counseling sessions per issue, per year. Information you provide is confidential and never shared with Petco.

UMR-UnitedHealthcare

If you enroll in a UMR-UHC medical plan, you and your enrolled dependents have access to in-person care from in-network therapists, counselors, psychologists and psychiatrists.*

UMR-UHC members also have access to **free counseling services through Teladoc**** – members can meet virtually with licensed professionals seven days a week. Support is available in English and Spanish.

Kaiser Permanente

If you enroll in a Kaiser medical plan, you and your enrolled dependents have access to in-person care from in-network mental health professionals.*

Kaiser members also have **free access** to the following mental health apps:

- **Calm:** The #1 app for sleep and meditation
- **Headspace:** One-on-one texting with an emotional support coach, 24/7
- **MyStrength:** Personalized programs to improve awareness and change behavior

*Care received may be subject to plan deductibles, copays and coinsurance.

**Teladoc services are covered 100% after deductible for UMR-UHC HSA Plan members.



MEDICAL PLAN OPTIONS

All Petco partners have the choice of three UMR-UnitedHealthcare (UMR-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
- Deductible must be met in full before any plan benefits are paid
- Petco will match health savings account contributions up to \$350 if enrolled in individual coverage and up to \$700 if enrolled in family coverage. Petco will make per pay period contributions to your health savings account. You must contribute to your health savings account to receive a matching contribution from Petco.

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



Extra support when you need it

UMR-UHC members can get support for musculoskeletal issues, surgery and cancer treatment, through Sword Health and Carrum Health. Both programs are 100% paid by Petco. Access these benefits at **MyPetcoBenefits.com**.

Sword Health offers three programs for musculoskeletal digital therapy:

- **Thrive:** Physical therapy for back, joint and muscle pain, available to members 13 or older.
- **Bloom:** A pelvic health program for all stages of life, including pregnancy, postpartum and menopause. Available to members 18 or older with female pelvic anatomy.
- **Move:** A total-body program for daily aches and pains, injuries or lack of motivation, available to members age 13 or older.

Carrum Health makes it easier to get the quality surgery and cancer care you deserve. Carrum only works with the country's top surgeons and specialists in providing knee, hip, shoulder, spine, heart and weight loss surgeries, cancer care, and more. Most, if not all, of the cost related to the procedures are covered by Petco.* Connect with a Quantum Health Care Coordinator to understand what is covered in full.

*Partners utilizing Carrum Health who are enrolled in the UMR-UHC HSA Plan must satisfy the federal minimum deductible for medical services.

Questions?

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

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



UMR-UNITEDHEALTHCARE PLAN COMPARISON CHART

The UMR-UnitedHealthcare (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-UnitedHealthcare plan comparison chart			
Plan feature	Enhanced PPO Plan	HSA Plan	Value PPO Plan
Plan year deductible			
– Individual	\$750	\$2,000	\$3,750
– Family	\$1,500	\$4,000 ¹	\$7,500
Petco HSA match			
– Employee	N/A	\$350	N/A
– Family	N/A	\$700	N/A
Plan year out-of-pocket max			
– Individual	\$5,000	\$4,000	\$5,000
– Family	\$10,000	\$8,000 ²	\$10,000
Covered services	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	Covered 100% after deductible	\$0 ³
Office visit			
– PCP	\$25 copay		\$40 copay
– Specialist	\$50 copay	20% ⁴	\$80 copay
Urgent care	\$50 copay	20% ⁴	\$80 copay
Emergency room	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 (deductible and coinsurance apply)	\$5,000/annual cap (deductible and coinsurance apply)	\$5,000/annual cap (deductible and coinsurance apply)
Mental health/substance abuse			
– Inpatient			
– Outpatient facility	20% ⁴	20% ⁴	30% ⁴
Pharmacy retail	30-day supply	30-day supply	30-day supply
– Specified preventive drugs ⁵	100% covered ³	100% covered ³	100% covered ³
– Generic	\$10 copay	20% ⁴	\$10 copay
– Brand formulary	20% ³	20% ⁴	30% ³
– Brand non-formulary	30% ³	20% ⁴	30% ³
Pharmacy mail service	90-day supply	90-day supply	90-day supply
– Specified preventive drugs ⁵	100% covered ³	100% covered ³	100% covered ³
– Generic	\$20 copay	20% ⁴	\$20 copay
– Brand formulary	20% ³	20% ⁴	30% ³
– Brand non-formulary	30% ³	20% ⁴	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](https://www.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	\$750	\$2,000	\$3,750
– Family	\$1,500	\$4,000 ¹ (\$3,300 CA)	\$7,500
Petco HSA match			
– Employee	N/A	\$350	N/A
– Family	N/A	\$700	N/A
Plan year out-of-pocket max			
– Individual	\$5,000	\$4,000	\$5,000
– Family	\$10,000	\$8,000 ²	\$10,000
Covered services	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	\$25 copay	20% ⁴	\$40 copay
– Specialist	\$50 copay	20% ⁴	\$80 copay (\$50 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	20% ⁴	20% ⁴	30% ⁴
– 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	20% ⁴	20% ⁴	30% ⁴
– Outpatient facility	20% ⁴	20% ⁴	30% ⁴
Pharmacy retail	30-day supply	30-day supply	30-day supply
– Specified preventive drugs ⁵	100% covered ³	100% covered ³	100% covered ³
– Generic	\$10 copay	20% ⁴ (\$50 max CA)	\$10 copay
– Brand formulary	20% ³ (\$100 max CA)	20% ⁴ (\$100 max CA)	30% ³ (\$100 max CA)
– Brand non-formulary	30% ³ (20%³ \$100 max CA)	20% ⁴ (\$100 max CA)	30% ³ (\$100 max CA)
Pharmacy mail service	90-day supply	90-day supply	90-day supply
– Specified preventive drugs ⁵	100% covered ³	100% covered ³	100% covered ³
– Generic	\$20 copay	20% ⁴ (\$50 max CA)	\$10 copay
– Brand formulary	20% ³ (\$100 max CA)	20% ⁴ (\$100 max CA)	30% ³ (\$100 max CA)
– Brand non-formulary	30% ³ (20%³ \$100 max CA)	20% ⁴ (\$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 \$3,300.** 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.

2025 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	\$110.87	\$310.50	\$229.62	\$394.01
UMR-UHC HSA Plan	\$64.68	\$205.36	\$149.94	\$274.11
UMR-UHC Value PPO Plan	\$43.78	\$144.69	\$103.45	\$211.45
Kaiser Enhanced Plan ²	\$83.04	\$236.68	\$174.27	\$351.33
Kaiser HSA Plan ²	\$49.69	\$150.76	\$107.07	\$209.85
Kaiser Value Plan ²	\$38.85	\$121.34	\$87.01	\$176.80

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 and they are 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	\$16.20	\$32.41	\$35.64	\$51.85
Standard Dental Plan	\$12.73	\$25.46	\$28.49	\$40.01
Delta Dental HMO	\$7.68	\$14.07	\$15.35	\$20.47

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 2025 Petco Compliance Notices Booklet on [MyPetcoBenefits.com](https://www.petco.com/benefits). Click "Documents" at the top right of the website, then find Legal Notices in the left column.

To request a printed copy of the 2025 Petco Compliance Notices Booklet at no cost, email benefits@petco.com.

MYPETCOBENEFITS.COM: YOUR ONE-STOP SHOP FOR BENEFITS

MyPetcoBenefits.com has information about all your benefits. Learn about your options, find quick answers to your questions, and explore plan details.

- 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

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

BENEFITS SNAPSHOT

Visit **MyPetcoBenefits.com** to find details on all the benefits Petco offers, 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

