

2025 BENEFITS OPEN ENROLLMENT
OCTOBER 28 – NOVEMBER 8

**BENEFITS
THAT ARE
UNIQUELY
YOU**



MyPetcoBenefits.com

petco
THE HEALTH +
WELLNESS CO.

petco
THE HEALTH +
WELLNESS CO.



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.

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
- 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



KEY DATES

October 28 – November 8

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

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](tel:855-722-0241).

2025 BENEFIT HIGHLIGHTS

Petco offers a wide variety of benefits so you can make choices that are uniquely you. Learn what's changing and explore all your options at [MyPetcoBenefits.com](https://www.petco.com/benefits) and choose the best coverage for you and your family.

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.



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.petco.com/benefits).

EAP – available to all Petco partners

The Employee Assistance Program offers free access to 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.

HMSA CompMed PPO

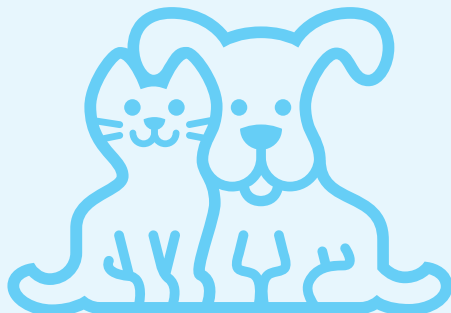
If you enroll in the HMSA CompMed PPO, you also have access to these resources:

- HMSA's Online Care® for Behavioral Health
- Behavioral health program

KP Platinum HMO

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

- Virtual behavioral health care
- Ginger app
- Calm app
- myStrength app



MEDICAL PLAN OPTIONS

All Petco partners 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 the HMSA CompMed PPO, you'll have the option to use in-network providers through HMSA or to 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.

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.



Questions?

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

Visit [MyPetcoBenefits.com](https://www.mypetcobenefits.com) to learn about all your benefits.

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	\$0	\$2,000	\$0
– Family	\$0	\$4,000	\$0
Plan year out-of-pocket max			
– Individual	\$2,500	\$3,600	\$2,500
– Family	\$7,500	\$4,200	\$7,500
Covered Services	HMSA in-network YOU PAY...	HMSA out-network YOU PAY*...	KP Platinum in-network YOU PAY...
Preventive care	\$0	\$0	\$0
Office visit			
– PCP	\$14 copay	\$14 copay	\$15 copay
– Specialist	\$14 copay	\$14 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	20%	20%	\$75 copay
– Outpatient	20%	20%	\$15 copay
Pharmacy retail	30-day supply	30-day supply	30-day supply
– Specified preventive drugs	100% covered	100% covered	100% covered
– Generic	\$7 copay	\$30 copay and 20%	\$10 copay
– Brand formulary	\$30 copay	\$30 copay and 20%	\$35 copay
– Brand non-formulary	\$30 copay	\$30 copay and 20%	\$35 copay
Pharmacy mail service	90-day supply	90-day supply	90-day supply
– Specified preventive drugs	100% covered	N/A	100% covered
– Generic	\$11 copay	N/A	\$20 copay
– Brand formulary	\$65 copay	N/A	\$70 copay
– Brand non-formulary	\$65 copay	N/A	\$70 copay

*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.



2025 HEALTH CARE PREMIUMS

Medical (costs shown per pay period)

Option	Employee only	Employee + spouse/DP ¹	Employee + child(ren)	Family
HMSA CompMed PPO	\$5.70	\$234.67	\$201.95	\$289.97
KP Platinum HMO²	\$3.22	\$207.79	\$178.56	\$298.97

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 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.

BENEFITS SNAPSHOT

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

