2026 Benefits Guide

May 1, 2026 – April 30, 2027

Si desea consultar esta Guía de Beneficios 2026 en español, escanee este código QR.

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What to Know for the 2026 Plan Year

During your enrollment period, take the time to explore your benefit options and choose what works best for you and your family. Start with this guide—it's your quick path to plan details, premium costs, and information you need to feel confident in your choices.

New Medical Plan Option!

In-Network Only Plan

- Lower per-paycheck premiums and **access to the valuable healthcare coverage you expect at Chewy**.
- **$5 weekly premium** for Team Member Only coverage and a **$5 copay** for in-network primary care and outpatient mental health care.
- **The same prescription drug coverage and virtual care options** you've come to trust.
- **The In-Network Only Plan does not include coverage for out-of-network services (except for emergencies). Before you enroll, make sure your doctors are in the Aetna Open Access Select network.**

IRS Contribution Limits

- **Health Savings Account (HSA)**: The HSA maximums are increasing to $4,400 for Team Member Only coverage and $8,750 for other coverage levels. The "catch-up" limit of $1,000 remains unchanged for those age 55 and older.
- **Health Care Flexible Spending Account (FSA):** The Health Care FSA maximum is increasing to $3,400.

Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance

You will be required to provide Evidence of Insurability (EOI), or "proof of good health," to increase your coverage beyond the allowed limit or elect coverage that exceeds the Guaranteed Issue (GI) maximum.

During Open Enrollment, check and update your address, beneficiaries, and dependent information on file. Visit the Benefits Learning Center at chewybenefits.com for details about all of your coverage options.

Enrollment Overview

You Can Enroll or Change Your Benefit Elections at the Following Times:

	As a New Hire	After a Qualifying Life Event	During Benefits Open Enrollment
Timing	Within the first **30 days** of your date of hire	Within **30 days** of you or your eligible dependent(s) Qualifying Life Event	Open Enrollment is held in **April** each year.
Keep in Mind	If you don't enroll in the first 30 days, you'll need to wait until the next Open Enrollment period, unless you experience a Qualifying Life Event.	If you don't make benefit elections or changes within 30 days of your Qualifying Life Event, you'll have to wait until the next Open Enrollment period. Changes are limited to the benefits directly impacted by the Qualifying Life Event.	Benefits will take effect on May 1 and stay in effect through the following April 30. Once you enroll, you generally may not cancel or change your benefit elections until the next Open Enrollment period unless you experience a Qualifying Life Event.

Who You Can Cover

- **You:** You are eligible for the benefits described in this guide if you are a Team Member who works 30 hours per week or more.
- **Your Dependents:**
  - **Your legal spouse or domestic partner:** Imputed tax applies when enrolling domestic partners and children of domestic partners.
  - **Your dependent children:** Dependent children may include biological, legally adopted, stepchildren, and children for whom you have permanent legal custody.

See the Summary Plan Description (SPD) for more details on eligibility and enrollment in Workday at **wd5.myworkday.com/chewy**.

What Is a Qualifying Life Event?

A Qualifying Life Event is a change to your family or eligibility for benefits coverage that may occur during the year such as marriage, divorce, birth of a child, or loss of coverage. Start by visiting Workday at **wd5.myworkday.com/chewy**.

When New Team Member Benefits Start

Coverage begins at different times, depending on the specific plan or program:

Benefit	Coverage Start Date
• **Medical** • **Dental** • **Vision** • **Family-Building & Pet Adoption** • **Life Coverage**	The first of the month following your date of hire. If your start date is the first of the month, these benefits are effective immediately.
Short-Term Disability	14 days from date of hire
Long-Term Disability	After completing the 90-day eligibility waiting period
401(k) Retirement	On the first of the month following 60 days of employment

Enrollment Instructions

Prepare

Gather information about yourself, your dependents, and your life insurance beneficiaries, including:

- ✔ **Full name**
- ✔ **Social Security number**
- ✔ **Date of birth**
- ✔ **Employee ID** — located on the reverse side of your Fulfillment Center (FC) badge or in Workday (click "View Profile" and look for Employee ID under "Job Details")

Enroll

New Hire Enrollment

- Okta users enroll using the Workday tile.
- Non-Okta users enter a login and password to enroll in Workday at **wd5.myworkday.com/chewy**.
  - Navigate to your Workday inbox to view your benefits enrollment task.
  - Click "Let's Get Started" to move to the "Enrollment" page and start the enrollment process.
  - Click "Enroll" on each tile and follow the prompts to select a plan and coverage type for each benefit.
  - Be sure to select which dependents should be covered for each plan. To add a dependent(s), click "Add New Dependent." Complete all required fields (*).
  - Important! Your benefit elections will not be processed until you click "Submit." If you click "Save for Later," your elections will be recorded but you will need to go back into Workday to complete your enrollment.
  - Click "Review and Sign," check "I Accept," and click "Submit" to process your enrollment. Following enrollment, select "View Benefits Statement" to see your elections.

Call a Benefits Counselor at the Team Member Service Center at **1-844-992-4399**, Monday – Friday, 8 a.m. – 6 p.m., ET.

New Hires: After you submit your elections, contact HR@chewy.com if you want to make changes to your benefit elections within your 30-day new hire window.

Open Enrollment (April 1 – April 15, 2026)

- Okta users enroll using the Workday tile.
- Non-Okta users enter a login and password to enroll in Workday at **wd5.myworkday.com/chewy**.
  - Navigate to your Workday inbox to view your benefits enrollment task.
  - Click "Let's Get Started" to move to the "Enrollment" page and start the enrollment process.
  - Click "Enroll" on each tile and follow the prompts to select a plan and coverage type for each benefit.
  - Be sure to select which dependents should be covered for each plan. To add a dependent(s), click "Add New Dependent." Complete all required fields (*).
  - Important! Your benefit elections will not be processed until you click "Submit." If you click "Save for Later," your elections will be recorded but you will need to go back into Workday to complete your enrollment.
  - Click "Review and Sign," check "I Accept," and click "Submit" to process your enrollment. Following enrollment, select "View Benefits Statement" to see your elections.

Call a Benefits Counselor at the Team Member Service Center at **1-844-992-4399**, Monday – Friday, 8 a.m. – 7 p.m., ET.

Or schedule a phone appointment by visiting **chewy.annualenrollment.net** or scan the QR code at right.

Onsite: For more information, contact your site HR, or visit **chewy.annualenrollment.net** for a list of participating locations.

Medical — Choosing the Right Plan for You

We offer three medical plan options. Each qualified health plan gives you access to a network of high-quality medical providers. The Preferred Provider Option (PPO) Plan and High Deductible Low Premium (HDLP) Plan provide access to the Aetna Choice POS II network. The In-Network Only Plan provides access to the Aetna Open Access Select network. Each plan carries different premiums and out-of-pocket costs.

PPO Plan

FSA Eligible

- Higher premium but lower out-of-pocket costs
- Allows you to contribute to a tax-advantaged **Flexible Spending Account (FSA)**

In-Network Only Plan

FSA Eligible

- Lowest premium
- Lowest copays and out-of-pocket maximum
- Allows you to contribute to a tax-advantaged **FSA**
- No out-of-network coverage (except for emergencies)

HDLP Plan

HSA Eligible

- Lower premium but higher out-of-pocket costs
- Allows you to contribute to a tax-advantaged **Health Savings Account (HSA) with funds contributed by Chewy**

No Copay!

Preventive Care: We Have You Covered!

No copay for in-network preventive care under any of the plans. This includes annual physical exams, several screening tests, and certain immunizations.

Key Terms

Visit **chewybenefits.com/terms-to-know** for a list of key terms, including:

- Coinsurance
- Copayment
- Deductible
- Health Savings Account (HSA)
- Network
- Out-of-pocket maximum
- Premium
- Preventive care

Scan Here

Medical — Plan Features & Key Terms

Embedded Deductible & Embedded Out-Of-Pocket Maximum

For medical plan members who are covering a spouse and/or child(ren), the PPO Plan, In-Network Only Plan, and HDLP Plan have embedded deductibles and embedded out-of-pocket maximums.

Each member of this family has an **individual deductible**.

Each member of this family has an individual **out-of-pocket maximum** (OOP max).

If one of them meets the individual deductible, the plan starts paying coinsurance for that person.

If one member meets the individual OOP max, the plan will pay 100% of eligible expenses for the remainder of the plan year for just that person.

If expenses for two or more members reach the family deductible, all are considered to have met the deductible.

If expenses for two or more members reach the family OOP max, all of them are considered to have met the OOP max.

The plan will then begin paying coinsurance for the whole family.

The plan will then pay 100% of eligible expenses for the whole family for the rest of the plan year.

Understanding the Value of the HDLP Plan

Many people may focus solely on comparing the deductible amounts of the HDLP Plan, PPO Plan, and In-Network Only Plan often choosing the PPO Plan without fully exploring all plan options. However, if you use the HDLP Plan wisely, you could end up spending less overall than you would as a PPO Plan member — regardless of the deductible.

Wellbeing @ Chewy

This program is designed to improve the health and wellbeing of Team Members through support and resources in the areas of physical, financial, and mental health. Learn about resources, like Omada, throughout this guide!

Explore more health and wellbeing resources on **page 12**!

The information provided in this material is for general informational purposes only and is not intended to provide specific advice or recommendations for any individual. While the HDLP Plan with an HSA may offer certain advantages, there are scenarios where the PPO Plan or In-Network Only Plan may be more advantageous depending on your individual health care needs, financial situation, and usage patterns. We encourage Team Members to carefully evaluate their options and consider factors such as anticipated medical expenses, provider preferences, and financial goals when selecting a health plan.

2026 Medical Plan Summary

	PPO Plan (Aetna Choice POS II)		In-Network Only Plan (Aetna Open Access Select)		HDLP Plan (Aetna Choice POS II)	
	In-Network	Out-of-Network	In-Network	Out-of-Network**	In-Network	Out-of-Network
Plan Year Deductible for Team Member Only Coverage*	$1,200	$6,000	$2,500	Not covered	$2,000	$6,000
Plan Year Deductible for All Other Coverage Levels* (Individual/Family)	$1,200 / $2,400	$6,000 / $12,000	$2,500 / $5,000		$3,400 / $4,000	$6,000 / $12,000
Out-of-Pocket Maximum* (Individual/Family)	$6,000 / $12,000	$10,000 / $20,000	$5,000 / $10,000		$6,000 / $12,000	$10,000 / $20,000
Company HSA Contribution	N/A	N/A	N/A		$400 Individual / $800 Family	$400 Individual / $800 Family
Preventive Care	No charge: $0 copay	50% after deductible	No charge: $0 copay		No charge: $0 copay	50% after deductible
Primary Care Physician (PCP)	$20 copay	50% after deductible	$5 copay		20% after deductible	50% after deductible
Mental Health Outpatient	$20 copay	50% after deductible	$5 copay		20% after deductible	50% after deductible
Specialist	$50 copay	50% after deductible	$80 copay		20% after deductible	50% after deductible
Teladoc	$0 copay	N/A	$0 copay		$0 copay after deductible	N/A
CVS Minute Clinic	$0 copay	N/A	$0 copay		$0 copay after deductible	N/A
Walk-in Clinic	$20 copay	50% after deductible	$5 copay		20% after deductible	50% after deductible
Urgent Care	$40 copay	50% after deductible	10% after deductible		20% after deductible	50% after deductible
Hearing Aid Reimbursement Every two years, includes repairs and batteries	$2,500 after deductible	N/A	$2,500 after deductible		$2,500 after deductible	N/A
Acupuncture Up to 10 visits per plan year	$20 copay	50% after deductible	$5 copay		20% after deductible	50% after deductible
Outpatient Complex Imaging	$300 copay	50% after deductible	$300 copay		20% after deductible	50% after deductible
Inpatient/Outpatient Hospital	20% after deductible	50% after deductible	25% after deductible		20% after deductible	50% after deductible
Emergency Room	$400 copay	$400 copay	$300 copay	Limited** (emergencies only)	20% after deductible	20% after deductible

*All deductibles and out-of-pocket maximums run on our plan year: May 1–April 30. Deductibles, coinsurance, and medical/prescription drug copays apply to the out-of-pocket maximum.

** Emergency services are covered at the in-network benefit level as required by federal law. Please refer to the Plan Documents for complete details.

2026 Medical Plan Premiums/Rates

	PPO Plan (Aetna Choice POS II)		In-Network Only Plan (Aetna Open Access Select)		HDLP Plan (Aetna Choice POS II)	
	Weekly	**Bi-Weekly**	**Weekly**	**Bi-Weekly**	**Weekly**	**Bi-Weekly**
Team Member Only	$47.32	$94.65	$5.00	$10.00	$15.88	$31.77
Team Member + Spouse/DP	$118.32	$236.64	$79.78	$159.56	$82.57	$165.13
Team Member + Child(ren)	$75.72	$151.44	$51.06	$102.12	$52.84	$105.69
Team Member + Family	$165.63	$331.27	$111.69	$223.39	$115.59	$231.18

The **Aetna Health™ mobile app** lets you access your digital ID card, find in-network providers with DocFind, check coverage and benefits, track claims and costs, and even schedule appointments—all from your phone. With 24/7 access and personalized tools like Aetna Smart Compare®, you're always connected to the care you need, anytime, anywhere.

Receiving care from an in-network medical provider always saves you money. Check if your providers are in-network before scheduling care.

Health Care Flexible Spending Account (FSA)

If you are enrolled in the PPO Plan or In-Network Only Plan, you can enroll in the Health Care FSA to reduce your federal tax bill while putting aside money for health care needs.

Important! You must actively enroll during Open Enrollment each year to participate in this benefit.

Health Care FSA

Deductibles, copays, prescription drugs, medical equipment, etc.*

* If you are enrolled in a medical plan that offers an HSA, you are not eligible for the Health Care FSA.

How FSAs Work

1. When you enroll, you decide how much to set aside for FSA expenses. Your full contribution amount will be available for use on your benefit effective date.
2. Your contributions are then deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year for use on qualified expenses.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

Health Care FSA Annual Maximum Contribution	$3,400

You cannot change your contribution amount during the year unless you experience a Qualifying Life Event. Make your election by carefully considering your expected out-of-pocket health care expenses for the upcoming plan year.

Note: All FSAs are separate. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA (page 15) or vice versa.

Use It or Lose It!

Funds do not roll over from year to year. However, Chewy offers a 2.5-month grace period. You must incur all claims prior to July 15 and file all incurred expenses by July 30 each year.

Items You Might Not Realize Are Health Care FSA Eligible:

- ✔ Sunscreen
- ✔ Heating and cooling pads
- ✔ First aid kits
- ✔ Shoe inserts
- ✔ Travel pillows
- ✔ Motion sickness bands

Scan here for a list of FSA covered expenses.

Health Savings Account (HSA)

If you are enrolled in the HDLP Plan, you can enroll in an HSA and save for future health care costs while reducing your tax bill.

When you enroll in an HSA through Workday, Chewy will open an account with Fidelity on your behalf. You will need to actively sign up for an HSA in order to receive the Chewy contribution. Chewy contributions are prorated based on your enrollment date and will be deposited each pay period. **Chewy will contribute up to $400/individual, $800/family per plan year.**

How Much Can You Contribute?

	Annual IRS Contribution Limit	Annual Company Contribution	Maximum Contribution Amount
Individual Coverage	$4,400*	$400	$4,000
Family Coverage	$8,750*	$800	$7,950

*Total IRS contribution limits for 2026 include both Team Member and Chewy contributions. Individuals age 55 or older can make an additional $1,000 in "catch up" contributions. Amounts change yearly per IRS guidelines.

Note: Chewy HSA contributions will be deposited into your account each pay period if you are an active Team Member.

You can contribute to the account and adjust your contributions at any time during the plan year without a Qualifying Life Event. Use the funds any time for qualified health care expenses including doctor visits, prescription drugs, dental care, vision care, and even over-the-counter medications.

Any money that you don't use rolls over for future years and, in some circumstances, may be invested. The funds remain yours if you change jobs or retire, and your HSA also provides the following tax advantages:

HSAs Deliver Triple-Tax Savings

1

Contributions

You don't pay federal income tax on the money you contribute to your HSA.

2

Interest

You don't pay taxes on the interest you earn in your HSA.

3

Qualified Withdrawals

You don't pay taxes when you use the money in your HSA to pay for qualified medical services, reducing your out-of-pocket costs.

Investing and Retirement Planning

- **Grow your account balance over time.** Like a 401(k), your HSA funds may, in some circumstances, be invested.
- **Try not to use your HSA for routine expenses.** If you can pay out-of-pocket, leave your HSA funds alone because they may grow for when you need them in the future.
- **Your HSA could be a powerful retirement savings account!** After age 65, HSA funds can be used for any purpose without penalty (though non-medical withdrawals will be subject to income tax). Note: You cannot contribute once enrolled in Medicare (including Part A).

Prescription Plan

Prescription coverage through CVS Caremark is included when you enroll in a Chewy Medical Plan.

	PPO Plan		In-Network Only Plan		HDLP Plan[1]	
	In-Network Pharmacies	**Out-Of-Network Pharmacies**	**In-Network Pharmacies**	**Out-Of-Network Pharmacies**	**In-Network Pharmacies** (After Deductible)	**Out-Of-Network Pharmacies** (After Deductible)
Retail — 30-day Supply						
Generic	$10 copay	20% after $10 copay	$10 copay	Not covered	$10 copay	20% after $10 copay
Preferred Brand	$50 copay	20% after $50 copay	$50 copay		$50 copay	20% after $50 copay
Non-preferred Brand	$70 copay	20% after $70 copay	$70 copay		$70 copay	20% after $70 copay
Specialty[2]	30% or $0 copay	Not covered	30% or $0 copay		30% or $0 copay	Not covered
Maintenance — 90-day supply — Filled by a pharmacy or at selected participating retail providers						
Generic	$20 copay	Not covered	$20 copay	Not covered	$20 copay	Not covered
Preferred Brand	$100 copay		$100 copay		$100 copay	
Non-preferred Brand	$140 copay		$140 copay		$140 copay	
Specialty[2]	30% or $0 copay		30% or $0 copay		30% or $0 copay	

[1] In the HDLP Plan, you must meet the medical plan deductible before the prescription plan begins providing the coverage amounts shown, except for preventive medications which are covered at 100%.

[2] There is a $0 copay for PrudentRx Copay Program participants. Those who actively opt out of PrudentRx will be subject to 30% coinsurance. The PrudentRx $0 copay and 30% coinsurance both apply after deductible for the HDLP Plan.

Note:

- **Generic medications:** Prescriptions will automatically be filled with generic medications unless your physician prescribes a brand medication.
- **Maintenance medications:** After two fills at a retail pharmacy, maintenance prescriptions must be filled with a 90-day supply at a participating mail-order pharmacy or at selected participating retail providers.
- **Specialty medications:** Plan participants who take specialty medications will have the opportunity to enroll in the PrudentRx Copay Program to reduce their coinsurance costs from 30% to 0%.

PrudentRx Specialty Prescription Program

PrudentRx can help you save on specialty prescription costs. PrudentRx will work with you and the drug manufacturer to get copay card assistance when available and assist you when copay cards need renewal. Even if your specialty medication has no copay card, your out-of-pocket costs will be $0 for the PPO Plan and In-Network Only Plan or $0 after deductible for the HDLP Plan.

As a plan member, you will be automatically enrolled in the program and can choose to opt-out at any time. If you actively opt-out of the program, you will be subject to 30% coinsurance for specialty medications. You will receive more information about this program after enrollment. For questions, call PrudentRx at **1-800-578-4403**.

Telemedicine

Teladoc Virtual Office Visits

Teladoc provides access to a network of board-certified doctors in the U.S. who are available at any time via web, phone, or mobile app. They can diagnose, treat, and prescribe medications.

Teladoc does not replace your primary care doctor, but is a convenient option for care when your doctor is not available, such as late at night, or on a weekend.

Teladoc doctors can treat many general medical, mental health, and dermatological conditions. For example:

General Medical

- Cold and flu symptoms
- Sinus infections

Mental Health

- Anxiety
- Depression
- Stress

Dermatology

- Acne
- Eczema
- Poison ivy

What Do Teladoc Visits Cost?

PPO Plan: A $0 copay applies to general medical, behavioral health, and dermatology visits.

In-Network Only Plan: A $0 copay applies to general medical, behavioral health, and dermatology visits.

HDLP Plan: Until the deductible is met, the cost of a visit ranges from $56 for a general medical visit to $215 for an initial psychiatry visit. After the deductible is met, visits will be covered at 100%.

To Set Up Your Account

Visit **teladoc.com/aetna** and click "Set Up Account."

Online: Log into **teladoc.com/aetna** and click "My Medical History."

Mobile app: Visit **teladoc.com/mobile** to download the app. Log in and complete the "My Health Record" section.

Call Teladoc: Complete your medical history over the phone at **1-800-Teladoc (835-2362)**.

Important!

HDLP Plan members must meet the deductible before receiving a $0 copay.

Additional Health & Wellbeing Resources

Aetna's resources can help you and your family members get the most out of your Chewy medical coverage. For more information, check out the options below, and visit **aetnaresource.com/n/chewy**.

Aetna Concierge

Aetna Concierge can provide support with selecting doctors, estimating costs, planning for treatment, and more.

Phone: Toll-free number on your member ID card (Monday–Friday 8 a.m.–6 p.m. ET)
Online: Chat at **aetna.com**.

Aetna Informed Health Line

Access a 24-hour nurse line and online tools for help with your health questions. Call as many times as you need at no extra cost.

Phone: 1-800-556-1555,* toll free
Online: aetna.com. Log in, choose "Health Programs," then "24-Hour Nurse Line."

*For speech or hearing impaired, dial 711. Ask the relay operator to dial 1-800-556-1555 and select the option to speak to a nurse.

Aetna Healthy Chapters

Get support throughout your pregnancy journey at no extra cost. Learn about what to expect before and after delivery, newborn care, and more.

The program also provides an infertility consultant as well as phone-based genetic counseling and screening.

Phone: 1-800-272-3531 (8 a.m.–7 p.m. ET)
Online: aetna.com. Log in and select the "Maternity Support Center" tile in the "Health and Wellness" section.

Simple Steps to a Healthier Life

This program can help you improve your health with a personalized plan, tools, and online programs that fit your schedule. Be tobacco free, manage diabetes, have a healthy back, or get heart-healthy by managing cholesterol.

To get started, complete the confidential online health assessment.

Online: aetna.com. Log in and scroll over to "Health Records". Choose "Take a Health Assessment."

Transform Oncology for Cancer Care

After a cancer diagnosis, the Transform Oncology Program is here with resources and support to manage your care, understand your benefits, and locate the right providers. Access to a dedicated, personal navigator, a Guided Genetic Health Program, and the Aetna Cancer Support Center are included.

Online: Log in at **aetna.com** and navigate to "Member Resources."

Omada for Prevention, Diabetes, or Hypertension (High Blood Pressure)

To help members manage diabetes, lower blood pressure, or lose weight, Omada offers one-on-one health coaching, specialist support, easy monitoring with smart devices and tools,* and online peer groups.

These programs are offered at no cost to Chewy medical plan members.

*Certain features and smart devices are only available if you meet program and clinical eligibility requirements.

Omada for Joint and Muscle Health

The virtual physical therapy program gives you access to a licensed physical therapist with unlimited video visits, a personalized treatment plan, and a free exercise kit.

The cost is determined by your medical plan. HDLP Plan members will pay $0 after your deductible is met. PPO Plan and In-Network Only Plan members will pay $0 per session.

Online: omadahealth.com/chewy

Brightline Mental Health Support

Access mental health support for your kids and teens with Brightline. Brightline provides personalized therapy, psychiatry, and coaching via video visit for your kids, plus a digital platform to track progress and access resources.

Phone: 1-888-224-7332

Note: Brightline's services are covered benefits via Aetna and Chewy for children covered as dependents on your benefits in select states. Aetna will check your eligibility when you sign up. Deductibles and copays apply.

Dental Insurance

You may choose from two dental insurance plans through Cigna: the **Dental Preferred Provider Organization (DPPO)** or the **Dental Health Maintenance Organization (DHMO)**.

	DPPO		DHMO	
	In-Network	**Out-of-Network[3]**	**In-Network**	**Out-of-Network**
Annual Benefits Maximum[1] *Does not apply to orthodontia*	$2,000	$2,000	Unlimited	Not covered
Calendar Year Deductible[2] (Individual/Family)	$50 / $150	$50 / $150	$0 / $0	
Preventive Services Exams, cleanings, X-rays	No charge — $0 copay	No charge — $0 copay	No charge — $0 copay	
Basic Services Fillings, extractions, oral surgery	20% after deductible	20% after deductible	$10 – $50 copay	
Major Restorative Services Crowns, bridgework, dentures	50% after deductible	50% after deductible	$195 – $665 copay	
Orthodontia	50%	50%	Adult and child coverage available	
Orthodontia Lifetime Maximum	$2,000	$1,500	Covered up to 24 months	
Implant Services Placement, repair, removal, restoration	50% after deductible	50% after deductible	$6 – $1,295 copay	
Availability	Available in all states		DHMO Plan options are not currently offered in: AK, ME, MT, NH, NM, ND, SD, VT, WY	

[1]WellnessPlus Progressive Maximum Benefit for DPPO: When you or your family members receive any preventive care service during one plan year, the annual dollar maximum will increase in the following plan year by $100 per family member up a maximum of $2,300.

[2]The deductible applies to Basic & Major services only. Deductibles run on a calendar-year basis.

[3]Out-of-Network services are subject to provider balance billing.

Note: The chart above includes a brief outline of the plans. Please refer to the summary plan documents for complete details.

Premiums/Rates	DPPO		DHMO	
	Weekly	**Bi-Weekly**	**Weekly**	**Bi-Weekly**
Team Member Only	$2.57	$5.14	$1.09	$2.18
Team Member + Spouse/DP	$8.77	$17.54	$4.35	$8.70
Team Member + Child(ren)	$9.13	$18.25	$4.90	$9.79
Team Member + Family	$14.38	$28.76	$7.88	$15.76

Enroll in myCigna at **myCigna.com** or download the mobile app. Access your digital ID Card, view claims, and search for a network dentist or specialist.

Scan Here

Finding a Dentist

DPPO

Go to **mycigna.com**, and click the "Find a Doctor" tab. Click on "Plan through your employer or school."

1. Enter your search location — city, state, or ZIP code.
2. Click on the "Pick" drop-down icon and select "Cigna Dental PPO or EPO" under the "Dental Plans" section.
3. Select the "Total Cigna DPPO Network."

You can narrow your search with key words, like the dentist's name, specialty type, or office name.

Call your current dentist.
To see if they are in-network, ask if they participate in the Cigna Dental PPO network.

DHMO

1. Choose a primary care dentist, in order for services to be covered.

   Go to **mycigna.com** to search for a network dentist by name, specialty, or location (using the desired ZIP code).
2. Click on "Find a Doctor, Dentist or Facility." Under "Find a..." click "Dentist."
3. Enter your search criteria — OR — under "Popular Searches" click a "Dentist by Category."
4. Select the "Access Plus Network."

Call 1-800-Cigna24 (1-800-244-6224).
Use the automated Dental Office Locator, speak to a representative, or ask for a dentist directory.

Vision Insurance

Chewy provides two vision plan options through EyeMed. EyeMed's network includes many providers (including LensCrafters, Target Optical, and Pearl Vision), and covers annual eye exams and prescription glasses and lenses.

	Base Plan		Buy-Up Plan	
	In-Network Member Cost	**Out-of-Network Reimbursement**	**In-Network Member Cost**	**Out-of-Network Reimbursement**
Eye Examination Once every plan year	$10 copay $0 copay for **PLUS Providers**	Up to $40	$10 copay $0 copay for **PLUS Providers**	Up to $40
Frames Base: Once every two plan years. Buy-Up: Once every plan year	$0 copay, 20% off balance over $150 allowance $200 allowance for **PLUS Providers**	Up to $105	$0 copay, 20% off balance over $200 allowance $250 allowance for **PLUS Providers**	Up to $140
Lenses — Once every plan year				
Single Vision	$15 copay	Up to $30	$15 copay	Up to $30
Lined Bifocal	$15 copay	Up to $50	$15 copay	Up to $50
Lined Trifocal	$15 copay	Up to $70	$15 copay	Up to $70
Lenticular	$15 copay	Up to $70	$15 copay	Up to $70
Contact Lenses — Once every plan year				
Conventional	$0 copay, 15% off balance over $150 allowance	Up to $105	$0 copay, 15% off balance over $200 allowance	Up to $140
Disposable	$0 copay, 100% of balance over $150 allowance	Up to $105	$0 copay, 100% of balance over $200 allowance	Up to $140
Medically Necessary	$0 copay	Up to $300	$0 copay	Up to $300
LASIK	In-network: 15% off retail or 5% off promo price; call 1-800-988-4221. No out-of-network coverage.			
Discounts on Non-Prescription Sunglasses	20% discount on any non-prescription sunglasses purchase **Sunglass Hut:** $50 off any purchase at Sunglass Hut when you get an eye exam at a PLUS Provider OR $25 off when you get an eye exam at any other in-network provider **Glasses.com:** $50 off any non-prescription pair of designer sunglasses above $200 or $20 off any other non-prescription pair of sunglasses below $200			

Your plan year is May 1–April 30. This chart includes a brief outline of the plans. Refer to the summary plan documents for complete details.

Premiums/Rates	Base Plan		Buy-Up Plan	
	Weekly	**Bi-Weekly**	**Weekly**	**Bi-Weekly**
Team Member Only	$0.81	$1.63	$1.52	$3.04
Team Member + Spouse/DP	$1.63	$3.25	$3.04	$6.08
Team Member + Child(ren)	$1.55	$3.09	$2.89	$5.77
Team Member + Family	$2.43	$4.86	$4.54	$9.07

Finding an Eye Doctor

Visit **eyemed.com**. Under Members & Consumers, select "Find An Eye Doctor." On the next page, select "Insight Network" under "Network." You can search for providers by location or by name. You can also find an eye doctor through the EyeMed mobile app.

For assistance, contact EyeMed at **1-866-804-0982**.

Know the Difference Between In-Network and Out-of-Network Coverage. You Can Save More with PLUS Providers!

In-Network

You'll save the most money on eye exams, frames, and lenses if you pick an eye doctor from EyeMed's network.

If you visit a PLUS Provider, you can save even more. PLUS Providers are in the EyeMed network, so the additional savings are built right in.

Out-of-Network

If you choose an out-of-network doctor, you'll have to pay the total amount due at your appointment. To get reimbursed, you'll need to submit a claim form with an itemized receipt. The whole amount may not be covered. You will be responsible for paying any charges not covered under your plan. You can find the claim form at **eyemed.com** under the "Claims" tab on your Member account page.

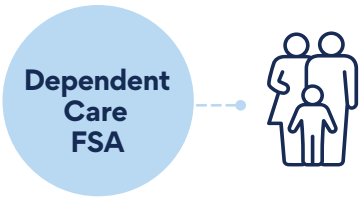
Flexible Spending Accounts (FSAs)

Dependent Care FSA

Only Team Members at C05 and below are eligible to participate in the Dependent Care FSA.

Use pre-tax dollars to pay for dependent care expenses, including for babysitters, daycare, day camp, preschool, home nursing care, elder care, and more. If you are married, your spouse must either be employed or a full-time student to use the FSA.

- **Important! You must actively enroll during Open Enrollment each year to participate in this benefit.** You cannot change your contribution amount during the year unless you experience a Qualifying Life Event.
- All contributions are deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year.
- To pay for eligible expenses, you may use your FSA debit card or submit the appropriate paperwork for reimbursement. Under IRS guidelines, you can only be reimbursed for dependent care that has already taken place.

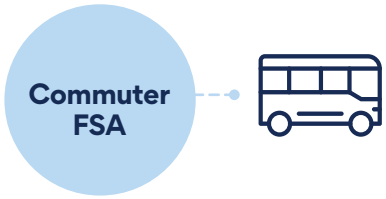


Annual Maximum Contribution	
Dependent Care FSA	$7,500 ($3,750 if married and filing separate tax returns)

Commuter FSA

Use pre-tax dollars to pay for qualified work-related commuting and/or parking expenses. Unused funds roll over from month to month, and all remaining balances carry over from one plan year to the next. Payroll deductions for this plan will be deducted in the first two bi-weekly paychecks each month (first four paychecks each month for weekly payroll).

You can enroll or make changes to this benefit at any time throughout the year.



Monthly Maximum Contribution	
Commuter FSA*	$340/month for parking and/or $340/month for transit

*Certain corporate hubs are eligible for a company contribution.

Use It or Lose It!

Funds do not roll over from year to year. However, Chewy offers a 2.5-month grace period. You must incur all claims prior to July 15 and file all incurred expenses by July 30.

Paying for Eligible Services & Products

Use the benefits debit card to pay for eligible services and products. Merchants with the Inventory Information Approval System (IIAS) can provide all IRS-required information right at the point of sale.

You can also file claims online. With the **Benefits by WEX Mobile App**, use your phone's camera to take a picture of documentation and upload it on the spot. You can also file claims through your online account by clicking on the "Login" button on the top right corner of any page and selecting "Benefit Accounts" from the drop-down menu.

For more information, visit **wexinc.com**.

Note: You don't need to file a claim for purchases made with your FSA debit card. However, you may still need to submit documentation via the mobile app or online account on those claims.

Supplemental Medical Benefits

Chewy offers Accident, Hospital Indemnity, and Critical Illness Insurance through Aetna.

Note: These plans are not replacements for medical insurance.*

Supplemental medical benefits can help cover the out-of-pocket costs of a major medical event for a reasonable cost. Benefits are paid directly to you, allowing you to use the funds however you choose. You receive the full benefit even if you have other insurance.

Important! When choosing to cover your spouse and/or children, please select them in Workday during the enrollment process. You must choose a beneficiary when electing Critical Illness coverage.

Accident Insurance

Accident Insurance pays lump-sum benefits directly to you for a range of covered injuries and accident-related expenses. Benefits may be available for things like a fracture, burn, major concussion, emergency room care, or surgery. The benefit amounts depend on the type of injury and care received.

Hospital Indemnity Insurance

Hospital Indemnity Insurance pays benefits directly to you when you have a covered inpatient hospital stay. You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit.

Coverage highlights include:

- ✔ **$1,000** for the initial day of your stay in a hospital (No maximum stays per plan year; separated by 30 days in a row)
- ✔ **$2,000** for a hospital stay with intensive care unit (ICU) admission (No maximum stays per plan year; separated by 30 days in a row)
- ✔ **$200** for each day of your covered hospital stay, beginning on day one up to 30 days per plan year
- ✔ **$400** for each day you spend in intensive care, beginning on day one up to 30 days per plan year
- ✔ **$500** for the inpatient birth of your newborn

Critical Illness Insurance

Critical Illness Insurance pays a lump-sum benefit directly to you if you or a covered family member are diagnosed with a covered illness such as a heart attack, stroke, or cancer. There are five coverage options available: $10,000, $15,000, $20,000, $30,000, and $40,000.

Easily file claims on the My Aetna Supplemental app, or on the member portal at **myaetnasupplemental.com**. For Aetna medical plan members, the system retrieves medical information needed to process your claim. If you aren't enrolled in an Aetna medical plan, upload your medical bill or mail a paper claim form to Aetna Voluntary Plans.

Visit chewybenefits.com to learn more about the plan details.

*The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states. Please refer to the policies for complete details and list of covered conditions. The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. These plans are not replacements for medical insurance.

Supplemental Medical Benefit Features

	Accident Insurance	Hospital Indemnity Insurance	Critical Illness Insurance
Portable Coverage You can take your policy with you if you change jobs or retire.	✔	✔	✔
Family Coverage Coverage options are available for your spouse and children.*	✔	✔	✔
Health Screening Benefit Provides a benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as certain blood tests, mammograms, colonoscopies, and COVID-19 testing.	✔ **$75**	✔ **$50**	✔ **$50**
Guaranteed Issue There are no health questions or physical exams required.	✔	✔	✔
Payroll Deduction Premiums are paid through convenient payroll deductions.	✔	✔	✔
24/7 Coverage Benefits are paid for accidents that happen on and off the job.	✔	—	—
Organized Sports Benefit The plan pays an additional 25% of total benefits if a dependent child is injured while participating as a registered member of an organized sporting activity.	✔	—	—

*If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.

Additional plan details and Critical Illness rates will be provided during your enrollment session.

Accident Premiums/Rates		
	Weekly	**Bi-Weekly**
Team Member Only	$2.28	$4.56
Team Member + Spouse/DP	$4.05	$8.11
Team Member + Child(ren)	$4.69	$9.37
Team Member + Family	$6.45	$12.89

Hospital Indemnity Premiums/Rates		
	Weekly	**Bi-Weekly**
Team Member Only	$2.38	$4.77
Team Member + Spouse/DP	$5.51	$11.01
Team Member + Child(ren)	$4.11	$8.22
Team Member + Family	$7.14	$14.27

The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states. Please refer to the policies for complete details and list of covered conditions. The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable.

Term Life and AD&D Insurance

Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance are provided by Prudential.

Important! For these plans, you will need to choose a beneficiary at the time of enrollment. You can update your beneficiaries at any time throughout the year. If you get married, divorced, or grow your family, it's the right time to review your life insurance coverage levels and beneficiaries.

Company-Paid Basic Life and AD&D Insurance

Chewy automatically provides eligible Team Members with this coverage at no cost.

Basic Life	Equal to 1x your base salary, up to $200,000.
AD&D	Equal to 1x your base salary, up to $200,000.

Voluntary Life and AD&D Insurance

In addition to the Company-paid benefit, you may choose to purchase Voluntary Life/AD&D Insurance coverage. You pay the total cost of this benefit through convenient payroll deductions.

New Hires

As a new hire, you can elect coverage in the increments outlined in the chart below, up to the Guaranteed Issue (GI) maximum, without providing Evidence of Insurability (EOI).

Current Team Members

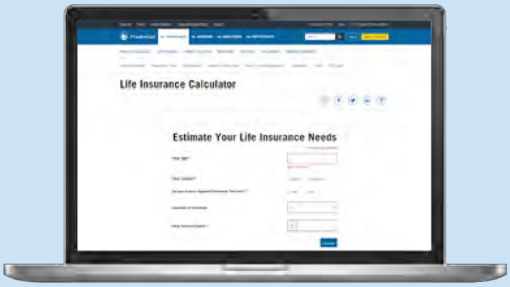
If you're already enrolled, you can increase your coverage by one $5,000 increment during Open Enrollment without providing Evidence of Insurability (EOI), provided the total increase is $50,000 or less and does not exceed the GI maximum.

Evidence of Insurability (EOI): EOI is required for any coverage elections or increases made outside of Open Enrollment, if you previously declined coverage and are enrolling for the first time, if you were previously denied coverage, or if you are increasing spousal coverage.

	Maximum Benefit	Increments of Coverage	Guaranteed Issue Limits (New Hires)
Team Member	5x your annual salary to a maximum of $800,000, whichever comes first.	$5,000	$250,000
Spouse	Up to $500,000 (Spouses cannot enroll in more than 100% of the Team Member benefit amount.)	$5,000	$50,000
Children (6 months to age 26)	Up to $10,000 (Children cannot be enrolled in more than 100% of the Team Member benefit amount.)	$2,000	Evidence of Insurability is not required.

Check Out the Life Insurance Needs Calculator at prudential.com/EZLifeNeeds.

Whether you're making a first-time decision or re-evaluating your needs based on recent life changes, Prudential's Life Insurance Calculator can help. Simply fill in the form, explore different scenarios, and get your coverage estimate. You can refine the results once they are calculated.



Group Whole Life Insurance with Long-Term Care Insurance

Group Whole Life Insurance with Long-Term Care (LTC) is provided by The Standard.

The plans complete your family's protection, providing a cost-effective benefit for final expenses such as funeral costs, credit card debt, and medical bills. As long as premiums are paid, this policy will not expire, and premiums will not change due to your age.

The cost for this benefit is determined by your age, the amount of coverage you elect, and whether or not you use tobacco. **Locking in a lower premium now will help you save money in the future.**

Visit standard.com/ahlevb/chewy for details!

Plan Features

- **Guaranteed Acceptance:** No physical exams are required to apply for coverage (although health questions may be asked).
- **Family Coverage:** You can purchase coverage for yourself, your spouse, your children, and your grandchildren.
- **Portable Coverage:** You can take your policy with you if you leave the Company or retire.
- **Policy Builds Cash Value:** You can eventually use the cash value to make premium payments or to pay urgent expenses while you are still alive.
- **Guaranteed Surrender Value:** The policy may, over time, include a surrender value. This is a payment to the participant if the policy is canceled.
- **Long-Term Care (LTC) Benefit:** If you are in a licensed LTC facility, nursing home, assisted living, or home health care, the plan will provide a monthly advance of up to 6% of the elected death benefit for up to 34 months.
- **Accelerated Death Benefit:** If you are diagnosed with a terminal illness, the plan will provide up to 75% of the elected death benefit to you.
- **One-and-Done Rule:** You can choose only one policy and level of coverage at a time and cannot increase coverage at a later date. To make a change, you will need to cancel coverage and then wait to enroll at a later date (i.e., Open Enrollment).

	Benefit Options	Guaranteed Issue Limits
Team Member	$20,000, $40,000, or $60,000	$60,000
Spouse	$10,000, $20,000, or $30,000 (Spouses cannot enroll in more than 100% of the Team Member coverage amount.)	$30,000
Child Term Rider (children or grandchildren ages 0 – 25)	$10,000	Evidence of Insurability is not required.

Note: The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.

What Makes Each of the Life Insurance Plans Different?

Basic Term Life

- The premiums are fully Company paid.
- Benefit can be used for many expenses, like mortgage, tuition, and household expenses.
- Coverage ends when you leave the Company.

Voluntary Life

- The premiums are paid by you and increase as age.
- Benefit can be used for many expenses, like mortgage, tuition, and household expenses.
- You may have the option to change to an individual policy that you can continue.

Group Whole Life

- The premiums are paid by you and don't change.
- Benefits can be used for final expenses like funeral costs as well as long-term care expenses.
- This is an individual policy that you can continue.

Disability Insurance

Chewy provides Short-Term and Long-Term Disability coverage at no cost to you through AbsenceOne. This coverage protects a portion of your income when a non-work-related disabling injury or illness keeps you out of work.

Short-Term Disability

Up to 25 weeks

Pays **60%** of weekly earnings up to maximum weekly benefit

Long-Term Disability

180 days to retirement age

Pays **60%** of monthly earnings up to maximum monthly benefit

Short-Term Disability Insurance

If a non-work-related injury or illness forces you out of work for an extended period of time, Short-Term Disability (STD) Insurance replaces a portion of your income.

To initiate an STD claim, please call AbsenceOne via the Team Member Service Center at **1-844-992-4399** (option 3), available 24/7 every day.

STD Benefit Details:

Elimination Period	7 days*
Benefits Paid	Week 2: 100% of weekly earnings up to maximum weekly benefit Weeks 3 – 26: 60% of weekly earnings up to maximum weekly benefit
Maximum Benefit	$2,500/week
Maximum Benefit Period	25 weeks

*Available PTO can be used to satisfy the elimination period.

Long-Term Disability Insurance

When a non-work-related disability continues beyond the STD period, Long-Term Disability (LTD) Insurance protects your finances.

Pre-existing conditions: Treatment or diagnosis of a condition in the three months before the claim will have a waiting period for that specific condition for the next 12 months.

LTD Benefit Details:

Elimination Period	180 consecutive days
Benefits Paid	60% of your monthly earnings
Maximum Benefit	$12,000/month
Maximum Benefit Period	Up to age 65/retirement if you continue to meet the definition of disability

Support, Time Away, and Discounts

Employee Assistance Program (EAP)

Confidential support, resources, and information to help you get through life's challenges.

This convenient program is provided free of charge by Chewy through ComPsych. The ComPsych® GuidanceResources® Program offers access to:

- Confidential Counseling
- Financial Information and Resources
- Legal Resources and Consultation
- Online Information, Tools, and Services

The program offers access to three counseling sessions per issue, per year with an experienced clinician by phone (24/7!) for you, your spouse/domestic partner, children, and any members of your household (including in-laws, if applicable).

Call **1-800-311-4327** (**1-800-697-0353** for TTY/TDD), visit **guidanceresources.com** (Web ID: GRS311), or download the GuidanceNow app.

Chewy Team Member Relief Fund

All Team Members have access to grants to offset financial hardship due to a natural disaster or catastrophic event. Team Members can also set up recurring donations in Workday or make a one-time donation.

To learn more, visit the Benefits **Kennel Club**, call **1-844-564-6469**, or review the FAQ in the Workday Chewtopian Library.

Paid Time Off (PTO)

Team Members need time off to rest and enjoy themselves outside of work. Plans vary for Non-Exempt and Exempt Team Members.

Paid Holidays

- New Year's Day
- Memorial Day
- Christmas Day
- Labor Day
- Thanksgiving Day
- Independence Day

Parental Leave

Chewy is committed to providing parents with paid parental leave to care for and bond with their child(ren) following the birth of a Team Member's child or the placement of a child with a Team Member in connection with adoption or foster care.

Generally speaking (see full policy for details), birth mothers are eligible for 12 to 14 weeks of paid leave, including six weeks of paid bonding leave. Fathers or parents adopting or fostering a newborn or child are eligible for a six-week paid bonding period.

Full-time Team Members must have at least six months of continuous service to be eligible. See the handbook for complete details and eligibility requirements.

Chewy Discount

Team Members are eligible to receive a discount of 20% on their entire Chewy purchase! Payment methods used for purchases must belong to the account holder. This discount is available to Chewy Team Members only. Email **HR@chewy.com** for additional information.

Pet Insurance Discount

Enroll and save 10% on a plan that lets you always say "yes" to quality health care for your pet, whether for routine visits or unexpected accidents and illnesses. Visit CarePlus at **chewy.com/pet-insurance** to find a plan that fits your budget and your pet's needs.

University of Phoenix Discount

Chewy and University of Phoenix have teamed up to help you advance your education and prepare for new opportunities.

For every five courses you complete towards your degree, your sixth course is free!

Visit **phoenix.edu/chewy** for details or call **1-844-937-8679**.

Colorado Technical University Discount

Through Colorado Technical University, eligible Team Members and immediate family members have access to a 15% tuition grant towards education at CTU, potential savings on tuition, and more!

For details, visit **coloradotech.edu/chewy** or call **1-866-897-1560**.

Family Care Benefits

Chewy's family care benefits are here to support you as you manage everything in life, while caring for those you love, including yourself.

Backup Dependent Care

Team Members have 10 days of backup care available per plan year (May 1–April 30) for child, adult, and pet care. Child and adult backup care includes in-home and in-center backup child care, and in-home backup adult care during working hours. Pet backup care is available for finding a backup pet caregiver when regular pet care arrangements are not available during working hours.

You can pay caregivers directly, through the site, or through the Care.com app. There is a maximum reimbursement of $125 per day. For each day, there is a four hour minimum and 10 hour maximum. More than 10 hours will be considered two days of backup care.

	Team Member Copay
In-Home Care	$3 per hour
In-Center Care	$10 per child, per day
Child or Adult Care through Your Personal Network	$3 per hour
Pet Care through Your Personal Network	$10 per pet, per day

Care.com Membership

With your Care.com membership, you can post jobs, search, and reach out to local caregivers 24/7. Search the database to find care for children, adults, pets, as well as housekeeping services, tutors, and more.

To enroll, visit **chewy.care.com** or download the mobile app, Care@Work. Enter your Employee ID,* name, and other information to create your account.

Lifemart Discount and Savings Website

Through Care.com, LifeMart will give you member-only access to information, discounts, savings and/or cash back offers on goods and services from various national and local vendors. Get savings on major brands and every day essentials, such as appliances, hotels, restaurants, and more!

Scan the QR code and follow the prompts to access the LifeMart app directly.

Or, if you created an account on **Care.com**, log in and click on the "Discounts" section to be directed to LifeMart.

For more information, visit **help.care.com** or call **1-855-781-1303**.

* Your Employee ID is located on the reverse side of your FC badge. In Workday, click "View Profile." Employee ID is located under "Job Details."

Benefits for the Whole Family

Family-Building Benefit

Chewy is here to support you through your family-building journey with our benefits partner, WINFertility.

Chewy families are provided with a lifetime maximum (LTM) benefit of up to $20,000 toward:

- Fertility treatment and related medications
- Fertility preservation (egg/sperm freezing, including one year of storage)
- Adoption
- Surrogacy

WIN will help you understand your options so you can maximize your benefit and choose the best course of treatment.

Fertility Benefits Include:

- 24/7 access to WIN's Nurse Care Managers and Behavioral Health trained Care Managers
- Education on the egg or sperm freezing process, causes of infertility, and testing
- Help with selecting a provider
- Guidance for using hormonal medications

Adoption and Surrogacy Benefits Include:

- 24/7 access to WIN's Nurse Care Managers
- Expert guidance for adoption and surrogacy through WIN's partnership with Vesta
- Explanation of your benefits and potential costs

Eligibility

Telephonic Counseling Services and Child Adoption and Surrogacy Reimbursement

Available to all full-time benefits-eligible Team Members, beginning on the first of the month following date of hire.

Fertility-Related Services Reimbursement

Available to all full-time benefits-eligible Team Members who are enrolled in a Chewy Medical plan, beginning on the first of the month following date of hire. Coverage for spouses/domestic partners is available when also enrolled in a Chewy Medical Plan.

Learn more about this support program online at **managed.winfertility.com/chewy**.

Pet Adoption Reimbursement

Chewy offers a reimbursement for pet adoption to support our Team Members in their path to pet parenthood:

- For each pet adopted from a not-for-profit shelter, rescue, or breeder, Chewy will provide a maximum reimbursement of $250.
- The lifetime maximum (LTM) reimbursement is $500.

All full-time benefits-eligible Team Members are eligible for this benefit on the first of the month following your hire date.

For policy information and an application form, please visit the Benefits **Kennel Club** page or call the Team Member Service Center.

401(k) Retirement Plan

Putting money aside for your retirement is easy with the Chewy 401(k) Plan administered by Fidelity. With a Company match and contributions deducted before federal taxes are calculated, it's easier than you might think.

Newly hired Team Members are automatically enrolled at a 2% deferral starting on the first of the month after completing 60 days of employment. This enrollment includes an annual 1% deferral increase on your anniversary date. You can change your enrollment amount at any time, and any changes you make will remove you from the auto-enrollment and auto-escalation program.

You can set up your account at least 30 days before your eligibility date to make changes. Account updates can be made easily on the Fidelity website or mobile app.

Important! Please choose a beneficiary at the time of enrollment.

401(k) Match & Vesting Schedule

Chewy will match 50% of your contributions, up to 6% of your base wages. The Company's contribution vests over four years, as outlined in the vesting chart below. To maximize your Company match, it is recommended to distribute your contributions throughout the calendar year. Remember, if you are not actively deferring, you will not receive the Company match.

	Percent Vested
Year 1	25%
Year 2	50%
Year 3	75%
Year 4	100%

2026 Contribution Limit

For 2026, the IRS contribution maximum is $24,500. If you are age 50 or over by the end of the calendar year, and have reached the annual IRS limit, or the plan's maximum contribution limit for the year, you may make additional "catch-up" contributions as follows:

- Age 50 to 59 or older than age 64: Up to $8,000
- Age 60 to 63: Up to $11,250

For example, if you turn 50 in December 2026, you can contribute the catch-up amount throughout the entire 2026 calendar year.

Note: Annual 401(k) plan IRS nondiscrimination testing may lead to refunds for certain highly compensated Team Members. Catch-up contributions are not subject to a refund.

Plan Features

- Includes low-cost investment options, including index and target date funds.
- Both pre-tax and after-tax (Roth) contribution options are available.
- Ability to make contribution and investment changes throughout the year.
- Financial learning resources including tools, articles, and videos are available.
- Online account access to monitor and manage your account (**401k.com** or **fidelity.com**).
- NetBenefits Mobile app to check your balance and elections.

General Customer Service:
1-800-835-5095

Planning and Advice Center:
1-866-602-0636

Fidelity

Identity Theft Protection & Legal Services Plan

Identity Theft Protection

Identity Theft Protection offered through ID Watchdog:

- Safeguards multiple gateways into your identity and credit
- Provides award-winning credit monitoring and identity theft protection services
- Offers around the clock experts to help you protect your financial and personal information

Extended Benefits for Enrolled Family Members

If you enroll in a family plan, your policy will cover you, your minor children, and where available, parents and grandparents. Each additional adult on your plan will receive their own policy with up to $5 million in coverage.

Why Choose ID Watchdog?

- **Greater Protection & Control:** ID Watchdog has you covered with alerts on identity-related vulnerabilities and lock features for added control over your credit report(s).
- **More for Families:** Each adult will get their own personalized account. The plan also provides more features for protecting minors than other providers.
- **Fully Managed Identity Restoration:** If you become a victim, a certified resolution specialist will fully manage the case for you until your identity is restored.
- Learn more online at **idwatchdog.com**.

ID Theft Protection Premiums/Rates		
	Weekly	**Bi-Weekly**
Team Member Only	$1.50	$3.00
Team Member + Family	$2.88	$5.77

Legal Services Plan

MetLife Legal offers a voluntary Legal Services Plan for Chewy Team Members and their families. Participants get access to legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles, and no claim forms when using a network attorney for a covered matter.

You can choose an attorney from the MetLife Legal Plans network of pre-qualified attorneys, or use an out-of-network attorney and be reimbursed for some of the cost.[1] And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.[2]

[1] You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.

[2] No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse, and qualified dependents, annually.

Get help with:

- Wills & Estate Planning
- Real Estate Matters
- Family Law
- Consumer Disputes
- Traffic Tickets
- Debt Collection
- Advice & Consultation
- Document Preparation

To learn more, visit **legalplans.com** (access code 9904444) or call **1-800-821-6400** (Monday – Friday, 8 a.m. – 8 p.m. ET).

Legal Services Plan Premiums/Rates		
	Weekly	**Bi-Weekly**
Team Member + Family	$3.46	$6.92

Support Programs

Financial Wellness Program

The free Prudential Financial Wellness Program is here to help you manage financial stress and achieve financial wellness.

The program provides tools and individual guidance to address financial needs and pain-points, including day-to-day money management and reaching specific financial goals.

Access seminars, financial wellness checkups with a Prudential financial professional, and an individual review of your needs and goals (Financial Wellness 360). The program also offers support focused on student loan debt, retirement, and caregiving.

To get started, visit **prudential.com/chewy**.

Bank of America Banking and Investing Program

Add value to your everyday banking.

Get a special bundle of no-fee banking services when you set up our Chewy payroll direct deposit into your existing or newly eligible personal Bank of America checking or savings account.

Visit **go.bofa.com/chewy** to learn more.

Earned Wage Access

Access a portion of the money you've already earned through Payactiv.

- Get up to 50% of the wages you've earned, up to the Per Pay Period Limit of $600 for non-exempt Team Members or $1,200 for exempt Team Members.[1]
- Transfer to your bank, personal debit card, or Payactiv Visa® Prepaid Card.[2]
- Depending on the transfer method, transaction fees may apply. For more information, see **payactiv.com/program-pricing** for fee details. For a list of "in network" ATMs for the Payactiv Visa® Prepaid Card, see **moneypass.com/atm-locator.html**.
- Earned Wage Access is free for next day ACH transfers to a bank account (no fee).
- Get cash at Walmart® (a fee may apply), use Uber® rides, and get Amazon Cash®.
- Pay bills directly from the app.

Through Payactiv you can also:

- Easily track earnings, bills, and spending.
- Talk to financial coaches for advice.
- Save up to 85% on prescription medicine through available coupons.

To get started, create a Payactiv account with your Employee ID. Select a transfer method to receive a portion of your wages before the scheduled Chewy Payroll pay date.

Scan the QR code with your phone to download the Payactiv app.[3]

[1] $600 for non-exempt Team Members or $1,200 for exempt Team Members if using the Payactiv Debit Card with Direct Deposit.

[2] The Payactiv Visa Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. Fees include out-of-network ATM fees, international fees, and potential third-party fees. You should consult your Cardholder Agreement and the Fee Schedule at **payactiv.com/card411**. If you have questions regarding the Card or such fees, terms, and conditions, you can contact Payactiv Card Services toll-free at **1-877-747-5862**, 24/7.

[3] Standard message and data rates from your wireless service provider may apply.

Legal Notices

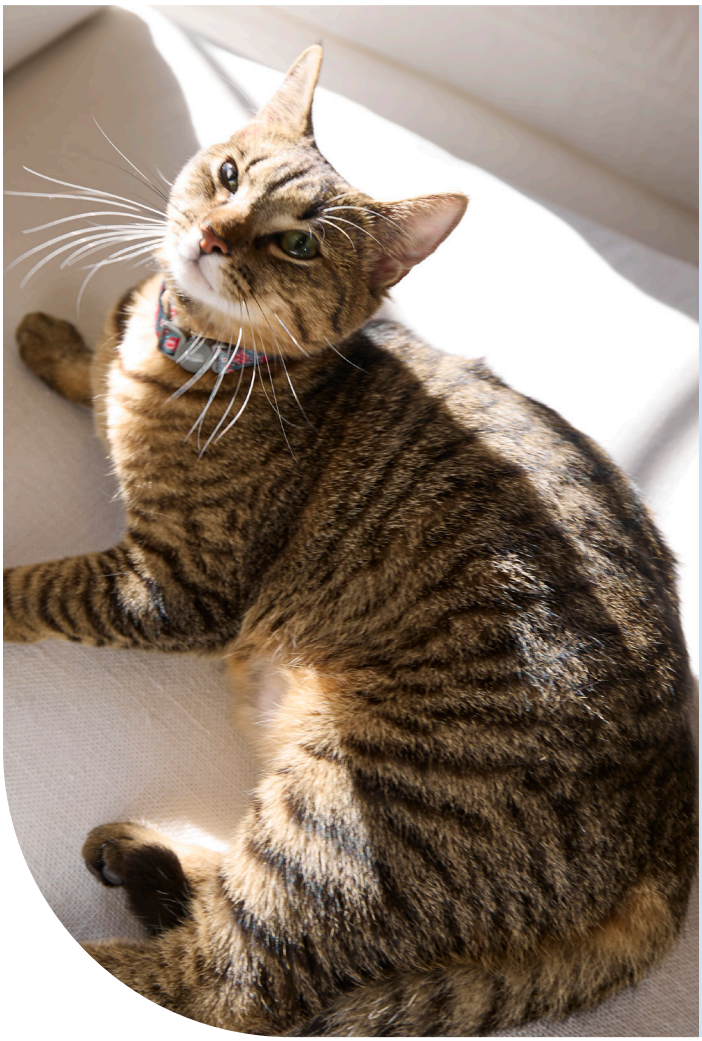
Annual Legal Notices

Each year you receive important notices relating to your coverage and the laws and regulations that apply. You can find and review these notices at any time throughout the year in the Workday Chewtopian Library. You will find the following notices in that location:

- Newborn Act Disclosure
- Notice of Special Enrollment Rights
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Medicare Part D Notice of Creditable Coverage
- Marketplace Notice

Note: If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see the notice in the Workday Chewtopian Library.

chewybenefits.com



Note: Actual plan provisions for Chewy ("the Company") benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. This Benefit Enrollment Guide (Guide) is a summary only and does not describe each benefit option. This Guide provides updates to your existing SPD as of the first day of the plan year, which describes your health and welfare benefits in greater detail. Until the Company provides you with an updated SPD, this Guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this Guide and the official plan documents, the official plan documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.

Contact Information

	Carrier	Phone number	Website/Email	Policy/Group
Team Member Service Center	Chewy	1-844-992-4399	HR@chewy.com	
Medical	Aetna	1-800-892-9514	aetna.com	835276
Health Savings Account	Fidelity	1-800-544-3716	netbenefits.com	778055
Flexible Spending Accounts	WEX	1-866-451-3399	wexinc.com	
Telemedicine	Teladoc	1-800-Teladoc (835-2362)	teladoc.com	835276
Chronic Condition Management & Virtual Physical Therapy	Omada		omadahealth.com/chewy	
Brightline	Aetna	1-888-224-7332		
Aetna Healthy Chapters	Aetna	1-800-272-3531	aetna.com Choose "Maternity Support Center" under the "Health and Wellness" tab	835276
Aetna Informed Health Line	Aetna	1-800-556-1555	aetna.com Choose "Health Program," then "24-Hour Nurse Line"	835276
Dental Insurance	Cigna	1-800-244-6224	cigna.com	3341749
Vision Insurance	EyeMed	1-866-804-0982	eyemed.com	1036196
Accident, Critical Illness, Hospital Indemnity Insurance	Aetna	1-800-607-3366	aetna.com	802878
Basic, Voluntary Life and AD&D Insurance	Prudential	1-800-524-0542	prudential.com	71057
Group Whole Life Insurance with Long-Term Care Benefit	The Standard	1-800-521-3535	standard.com/ahlevb/chewy	
Short-Term Disability Insurance	AbsenceOne	1-844-992-4399 (option 3)	absenceone.com/chewy	71057
Long-Term Disability Insurance	AbsenceOne	1-844-992-4399 (option 3)	absenceone.com/chewy	71057
Identity Theft Protection	ID Watchdog	1-866-513-1518	idwatchdog.com	
Legal Services Plan	MetLife	1-800-821-6400	legalplans.com	9904444
Backup Dependent Care	Care.com	1-855-781-1303	chewy.care.com	Employee ID
Discount Website	LifeMart	1-855-781-1303	chewy.care.com	Employee ID
Family-Building Benefit	WINFertility	1-855-448-5021	managed.winfertility.com/chewy	
Pet Adoption	Chewy	1-844-992-4399	HR@chewy.com	
Retirement — 401(k) Plan	Fidelity	1-800-835-5095	401k.com	25227
Financial Wellness Program	Prudential		prudential.com/chewy	
Banking and Investing Program	Bank of America	1-888-383-7200	go.bofa.com/chewy	
Earned Wage Access	Payactiv	1-877-937-6966	payactiv.com	
Educational Discount	University of Phoenix	1-844-937-8679	phoenix.edu/chewy	
Educational Discount	Colorado Technical University	1-866-897-1560	coloradotech.edu/chewy	
Employee Assistance Program (EAP)	ComPsych	1-800-311-4327	guidanceresources.com	GRS311
Pet Insurance	Chewy	1-800-672-4399	chewy.com/pet-insurance	
Workday	**wd5.myworkday.com/wday/authgwy/chewy/login.htmld**			

Notes

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