

Benefits Guide 2025

May 1, 2025 – April 30, 2026

chewy



Si desea consultar esta
Guía de Beneficios 2025
en español, escanee este
código QR.





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Benefits for You & Your Family

Take a few minutes to get familiar with your options. Start by reviewing this enrollment guide. Here you'll find plan details, premium costs, and more.

During your enrollment period, don't miss your chance to:

- Elect, change, or waive benefits
- Assign, change, or review your plan beneficiaries
- Explore plan changes

What's New & What's Changing for the 2025 Plan Year

Health Savings Account (HSA) Enhancements

Page 9

The amount that Chewy contributes to the HSA will increase from \$350 to \$400 for individual coverage and \$700 to \$800 for family coverage.

The HSA will now be administered by Fidelity (previously Inspira Financial).

Dependent Care Flexible Spending Account (FSA) Eligibility Change

Page 16

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

Supplemental Medical Benefits Enhancements

Pages 17 and 18

Critical Illness Insurance: New covered conditions and increased (100%) spouse coverage

Accident Insurance: Higher benefits for several treatments and injuries

Hospital Indemnity Insurance: New \$2,000 intensive care unit (ICU) admission benefit

Identity Theft Protection Enhancements

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If you enroll in a family plan, your policy will cover you, your minor children, and where available, parents and grandparents.

Increased Family-Building Benefit

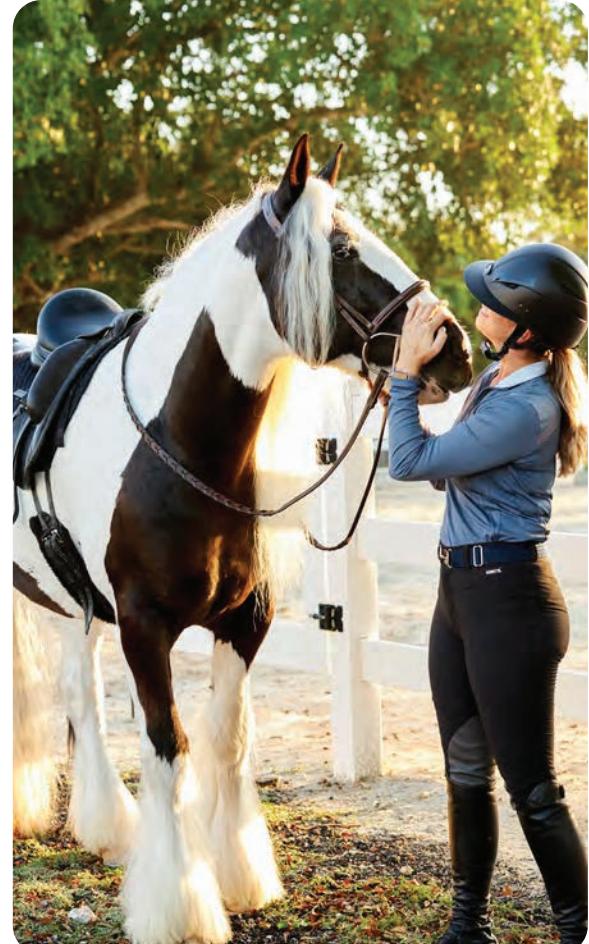
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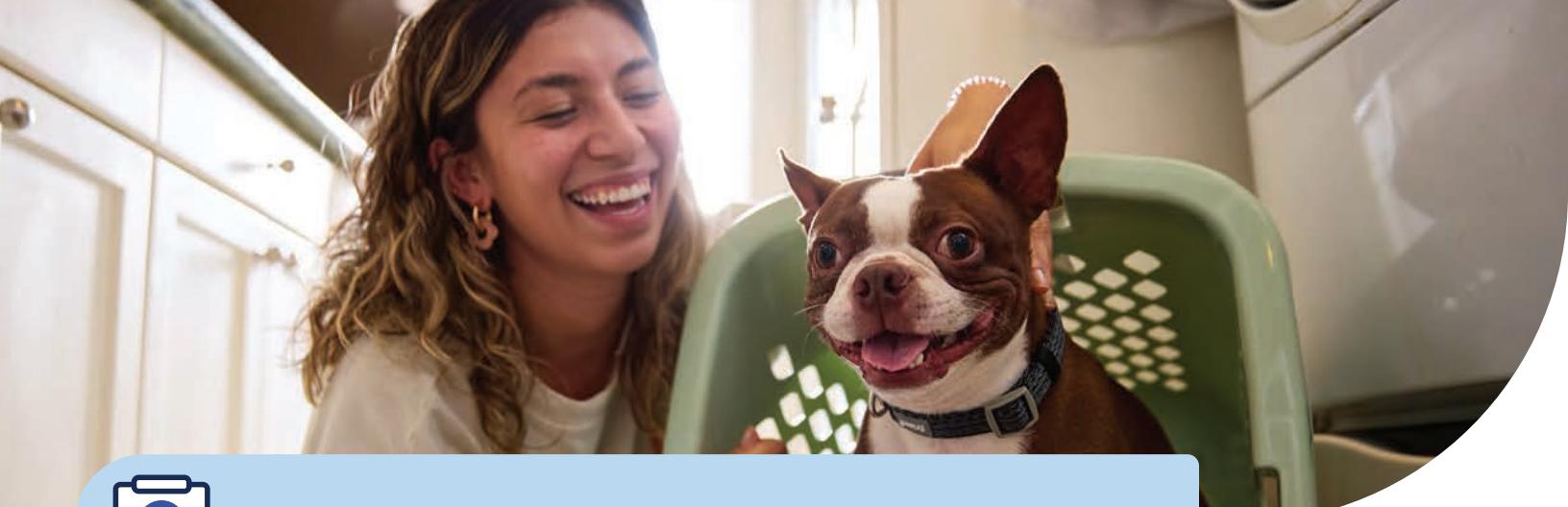
The lifetime maximum for the Family-Building Benefit (fertility, adoption, and surrogacy support) will increase from \$10,000 to \$20,000.

Parental Leave Enhancements

Page 26

Team Members currently have to complete one year of full-time service with Chewy to receive 100% of short-term disability benefits for maternity leave and paid bonding leave. This eligibility period will be reduced to six months.





Enrolling or Making Changes

Annual Open Enrollment Period

Each year, Chewy offers an Annual Open Enrollment period. During this time, you may review, change, or waive your current benefit elections.

When the Annual Open Enrollment period ends, the elections you made will be effective from May 1 – April 30. These elections generally cannot be changed, dropped, or added to during the upcoming plan year unless you experience a Qualifying Life Event.

Eligibility and Effective Dates

Eligible Team Members

Team Members who work 30 hours per week or more are eligible for the benefits described in this guide.

Eligible Dependents

Eligible dependents may include:

- 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.

Qualifying Life Events

During the year, you may experience a Qualifying Life Event (QLE) such as marriage, divorce, or the birth of a child, which may entitle you to an in-year enrollment change. You have 30 days from the date of the QLE to request any changes to benefits coverage and provide supporting documentation in Workday.

When Coverage Begins

Health and Welfare Benefits:*

- On the 1st of the month following your start date. If your start date is the 1st of the month, they are effective immediately.
Includes Medical, Dental, Vision, Family Services, Pet Adoption, and Life Coverage
- Short-Term Disability Benefits:** 14 days from date of hire
- Long-Term Disability Benefits:** After a 90-day eligibility waiting period
- 401(k) Retirement Benefits:** On the 1st of the month following 60 days of employment

*Benefits elections must be completed within 30 days of your start date. Current Team Members moving from part-time to full-time status must satisfy benefit waiting periods based upon their full-time effective date.



Benefits Open Enrollment Instructions

April 2–April 16, 2025

Preparing for Enrollment

Please be prepared with information for yourself, your dependents, and your life insurance beneficiaries, including:

✓ **Full Name** ✓ **Social Security Number** ✓ **Date of Birth** ✓ **Employee ID**

Your Employee ID is located on the reverse side of your badge (Fulfillment Center (FC)). In Workday, click “View Profile.” Employee ID is located under “Job Details.”



**Visit the Benefits Learning Center
at <https://chewybenefits.com>.**

- ✓ Watch video presentations
- ✓ Review additional benefits materials, and more!



Enroll Yourself Online

Visit Workday at <https://wd5.myworkday.com/chewy> to register or log in, 24/7.

New Hires can Enroll with Help from a Benefit Counselor



By Phone

Connect with a counselor by calling the Team Member Service Center.

1-844-992-4399 (option 1)

Monday – Friday
8 a.m. – 6 p.m. ET



Onsite (Select FC and Corporate location, Open Enrollment only)

Make your benefit elections with onsite support from an in-person counselor at the Enrollment Café. Be prepared with your Workday username and password.

See the list of locations below.

Scheduling details and a sign-up sheet will be available at your location.

FC and Corporate Onsite Enrollment Café Locations			
AVP1 – Wilkes-Barre, PA	CFC1 – Clayton, IN	MCI1 – Belton, MO	RNO1 – Reno, NV
AVP2 – Jessup, PA	CLT1 – Salisbury, NC	MCO1 – Ocala, FL	SDF1/4/5/6 – Louisville, KY
AVP4 – Pittston, PA	DAY1 – Dayton, OH	MDT1 – Lewisberry, PA	SDF2 – Louisville, KY
BNA1 – Mount Juliet, TN	DFW1 – Dallas, TX	MSP2 – Minneapolis, MN	SEA1 – Bellevue, WA
BOS1 – Boston, MA	FLL7 – Plantation, FL	PHX1 – Goodyear, AZ	



Medical – Choosing the Right Plan for You

Our medical plan offers two options so you can choose the right plan for you.

Each qualified health plan gives you access to the same network of high-quality medical providers (Aetna Choice POS II). The difference is that each plan carries different premium and out-of-pocket costs.

What's the Right Plan for You?

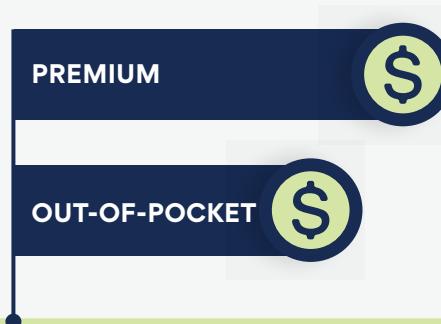
Balance your premiums with what you expect to spend for medical services.



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



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



Preventive Care: We have you covered!

NO COPAY for in-network preventive care under both plans. This includes annual physical exams, several screening tests, and certain immunizations.

NO COPAY!

Understanding the Value of the HDLP

If you've never been enrolled in a health plan like the HDLP before, at first look, it might make you feel out of your comfort zone. Many people may only compare the HDLP and the PPO's deductible amounts and elect the PPO without taking the time to understand the HDLP's value. Regardless of the deductible, if you use your plan wisely, you could end up spending less than you would as a PPO Plan member.

A Powerful Savings & Investment Tool: The Health Savings Account

Now administered by Fidelity! One of the largest asset management firms in the world.

The HDLP is paired with a Health Savings Account (HSA) that can be used as an investment tool with

tax-advantages. Not only does Chewy contribute to the account on your behalf, you may also choose to contribute your own funds pre-tax. You can also invest the funds for tax-free earnings.

Though you can use the funds for eligible health care expenses, any amount you don't spend will roll over from year to year. If you rarely use your HSA funds, you could potentially use the account to cover your annual deductibles in the future. Learn more on page 9.

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 with a Health Savings Account (HSA) may offer certain advantages, there are scenarios where the PPO plan may be more advantageous depending on your individual healthcare needs, financial situation, and usage patterns. We encourage employees to carefully evaluate their options and consider factors such as anticipated medical expenses, provider preferences, and financial goals when selecting a health plan.



Medical – Plan Features & Key Terms

Medical Plan Features to Know

Embedded Deductible & Embedded Out-of-Pocket Maximum

For medical plan members who are covering a spouse and/or child(ren), the PPO and HDLP 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 of them 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 year.



Key Terms

Please visit <https://chewybenefits.com/terms-to-know/> for a list of key terms, including:

- ✓ Premium/Rate
- ✓ Preventive Care
- ✓ Deductible
- ✓ Copay
- ✓ Out-of-Pocket Maximum
- ✓ Coinsurance
- ✓ Network
- ✓ Health Savings Account (HSA)

Wellbeing @
chewy



Wellbeing @ Chewy

Improving the health and wellbeing of Chewy Team Members through support and resources in the areas of Physical, Financial, and Mental Health. Learn about resources, like Omada, throughout this guide!

Wellbeing Your Way

A resource for self-care. Bite-sized, easy to follow mindful movement, stretching and meditation videos that will leave you refreshed, calm, and focused. To learn more, visit the **Benefits SharePoint page**.

Explore more health and wellbeing programs on page 13!



2025 Medical Plan Summary

The Company HSA Contribution will increase from \$350 to \$400 for individual coverage and \$700 to \$800 for family coverage.	HDLP Plan		PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Year Deductible for Team Member-Only Coverage*	\$2,000	\$6,000	\$1,200	\$6,000
Plan Year Deductible for all other coverage levels* (Individual/Family)	\$3,300 / \$4,000	\$6,000 / \$12,000	\$1,200 / \$2,400	\$6,000 / \$12,000
Out-of-Pocket Maximum* (Individual/Family)	\$6,000 / \$12,000	\$10,000 / \$20,000	\$6,000 / \$12,000	\$10,000 / \$20,000
Remember: Getting care from an in-network medical provider always saves you money				
Company HSA Contribution	Increased! \$400 Individual / \$800 Family		N/A	
Preventive Care	No charge: \$0 copay	50% after deductible	No charge: \$0 copay	50% after deductible
Primary Care Physician (PCP)	20% after deductible	50% after deductible	\$20 copay	50% after deductible
Mental Health Outpatient	20% after deductible	50% after deductible	\$20 copay	50% after deductible
Specialist	20% after deductible	50% after deductible	\$50 copay	50% after deductible
Teladoc	\$0 copay after deductible	N/A	\$0 copay	N/A
CVS Minute Clinic	\$0 copay after deductible	N/A	\$0 copay	N/A
Walk-In Clinic	20% after deductible	50% after deductible	\$20 copay	50% after deductible
Urgent Care	20% after deductible	50% after deductible	\$40 copay	50% after deductible
Hearing Aid Reimbursement Every two years, includes repairs & batteries	\$2,500, subject to deductible	N/A	\$2,500, subject to deductible	N/A
Acupuncture Up to 10 visits per plan year	20% after deductible	50% after deductible	\$20 copay	50% after deductible
Outpatient Complex Imaging	20% after deductible	50% after deductible	\$300 copay	50% after deductible
Inpatient/Outpatient Hospital	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Emergency Room	20% after deductible	20% after deductible	\$400 copay	\$400 copay

*All deductibles and out-of-pocket maximums run on our plan year: May 1 – April 30. Deductibles, coinsurance, and Medical/Rx copays apply to out-of-pocket max.

NOTE: Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment, or setting for a recommended preventive care service. Review the Summary Plan Description (SPD) for a list of preventive care services.

Medical Plan Premiums/Rates	Weekly HDLP	Bi-Weekly HDLP	Weekly PPO	Bi-Weekly PPO
Team Member	\$13.82	\$27.65	\$41.21	\$82.43
Team Member + Spouse/DP	\$71.85	\$143.70	\$103.04	\$206.08
Team Member + Child(ren)	\$45.99	\$91.97	\$65.94	\$131.88
Team Member + Family	\$100.59	\$201.18	\$144.25	\$288.49



Health Savings Account (HSA)

This powerful savings and investment tool is now administered by Fidelity!

Increased contributions from Chewy and a new vendor for 2025!

If you are enrolled in the HDLP, you can enroll in the Health Savings Account. Save for future medical costs and reduce your tax bill with this special savings account.

A Health Savings Account allows you to build protection for current and future health care expenses. Enroll through Workday and Chewy will open an account with Fidelity (previously Inspira Financial) on your behalf.

Chewy will contribute up to \$400/individual, \$800/family per plan year. You will need to actively sign up for an HSA in order to receive the contribution. Chewy contributions are prorated based on enrollment date and will be deposited each pay period. You can also contribute your own money to the account.

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.

Unlike a Flexible Spending Account (FSA), whatever 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. Better yet, HSAs provide tax advantages.



HSAs Deliver Triple Tax Advantages:

1. You don't pay federal income tax on the money you contribute.
2. You don't pay taxes on the interest you earn in your account.
3. You don't pay taxes when you use the money to pay for qualified medical services, reducing your out-of-pocket costs.

How much can you contribute?	Annual IRS Contribution Limit	Annual Chewy Contribution	Your Maximum Contribution Amount
Individual Coverage	\$4,300*	\$400	\$3,900
Family Coverage	\$8,550*	\$800	\$7,750

*Total IRS contribution limits for 2025 are cumulative of Chewy funding. Individuals age 55 or older can make an additional \$1,000 in "catch up" contributions. Amounts change yearly per IRS guidelines.

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

Investing & 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).





Health Care Flexible Spending Account (FSA)

If you are enrolled in the PPO, you can enroll in the Health Care Flexible Spending Account. Reduce your federal tax bill while putting aside money for health care needs.

Flexible Spending Accounts allow you to put aside money for important expenses and help you reduce your income taxes at the same time. **You must actively enroll during Open Enrollment each year to participate in this benefit.**



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

How Flexible Spending Accounts Work

1. Each year during Open Enrollment, 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.

Use It or Lose It!

Funds do not roll over from year to year. However, Chewy offers a 2 1/2 month grace period. You must incur all claims prior to July 15 and file all incurred expenses by July 30 each year.

Annual Maximum Contribution

Health Care Flexible Spending Account	\$3,300
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You cannot change your contribution amount during the year unless you experience a Qualifying Life Event. Make your election by carefully examining your expected out-of-pocket health care expenses for the upcoming plan year.

Please note that all FSA accounts are separate. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA (page 16) or vice versa.

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

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.





Prescription Plan

Prescription coverage through CVS/caremark is included in your medical plan choice as per the chart below.

	HDLP Plan		PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail – 30-day supply				
Generic	\$10 copay*	20% after \$10 copay*	\$10 copay	20% after \$10 copay*
Preferred Brand	\$50 copay*	20% after \$50 copay*	\$50 copay	20% after \$50 copay*
Non-preferred Brand	\$70 copay*	20% after \$70 copay*	\$70 copay	20% after \$70 copay*
Specialty	20%*	Not covered	30% or \$0 copay**	Not covered
Maintenance – 90-day supply – Filled by a mail order pharmacy or at selected participating retail providers				
Generic	\$20 copay*		\$20 copay	
Preferred Brand	\$100 copay*		\$100 copay	
Non-preferred Brand	\$140 copay*	Not covered	\$140 copay	Not covered
Specialty	20%*		30% or \$0 copay**	

*After deductible.

**There is a \$0 copay for PrudentRx participants. Those who actively opt out of PrudentRx will be subject to 30% coinsurance.

Please note:

- Prescriptions will automatically be filled with generic medications unless your physician prescribes a brand medication.
- After two fills at a retail pharmacy, maintenance prescription must be filled in a 90-day supply at a participating mail order pharmacy or at selected participating retail providers.
- PPO 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

PPO Plan Members Only

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 as long as you are enrolled in the PrudentRx program.

As a PPO 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 question, 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, behavioral health, and dermatological conditions. For example:

General Medical

- Cold and Flu Symptoms
- Sinus Infections

Mental Health

- Anxiety
- Depression
- Stress

Dermatology

- Acne
- Eczema
- Poison Ivy



\$0 copay for PPO Plan members and a \$0 copay for HDLP Plan members after the deductible is met!

What do Teladoc visits cost?

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

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

Set Up Your Account

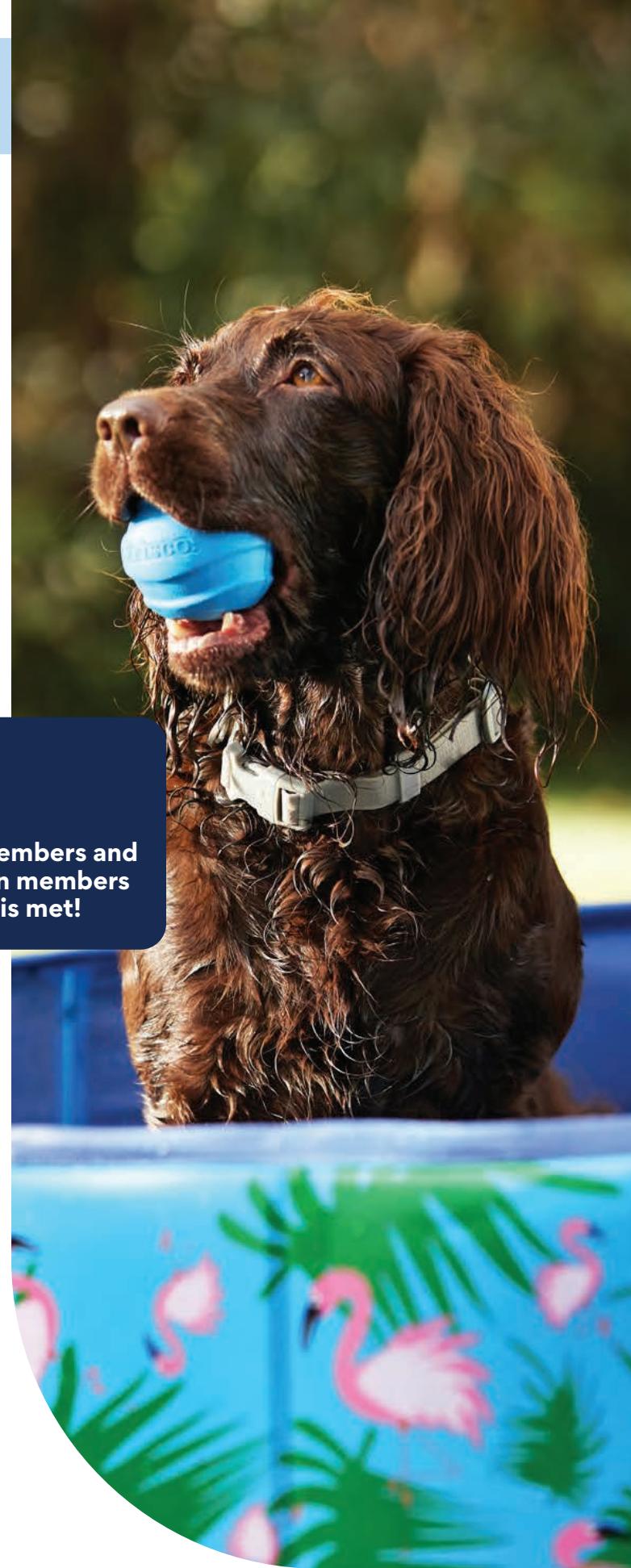
Visit www.Teladoc.com/Aetna and click “Set up account.”

Online: Log into www.Teladoc.com/Aetna and click “My Medical History.”

Mobile App: Visit www.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).

Beginning in 2025, Telemedicine benefits cannot be paid before the deductible under a high deductible health plan.





Additional Health & Wellbeing Resources

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

Aetna Concierge

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

Monday – Friday 8 a.m. – 6 p.m. ET

Phone: Toll-free number on your member ID card

Online: Chat at www.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: www.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.*

Enhanced Maternity Program

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: www.aetna.com. Log in and select the "Enroll in your Aetna Maternity Program" 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: www.aetna.com. Log in and scroll over to "Health Records." Choose "Take a Health Assessment."

Transform Oncology: Cancer Care

After a cancer diagnosis, the Transform Oncology program is here for you with the resources and support you may need 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 www.aetna.com/cancersupport

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. PPO Plan members will pay \$0 per session. HDLP Plan members will pay \$0 after your deductible is met.

Online: www.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

Online: www.hellobrightline.com/aetna

Brightline's services are covered benefits via Aetna and Chewy for children covered as dependents on your benefits. 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 Health Maintenance Organization (DHMO)** or the **Dental Preferred Provider Organization (DPPO)**.

	DHMO	DPPO	
	In-Network (No Out-of-Network Coverage)	In-Network	Out-of-Network***
Annual Benefits Maximum* <i>Does not apply to orthodontia</i>	Unlimited	\$2,000	\$2,000
Calendar Year Deductible** <i>(Individual/Family)</i>	\$0 / \$0	\$50 / \$150	\$50 / \$150
Preventive Services Exams, Cleanings, X-rays	No charge - \$0 copay	No charge - \$0 copay	No charge - \$0 copay
Basic Services Fillings, Extractions, Oral Surgery	\$10 – \$50 copay	20% after deductible	20% after deductible
Major Restorative Services Crowns, Bridgework, Dentures	\$195 – \$665 copay	50% after deductible	50% after deductible
Orthodontia	Adult and child coverage available	50%	50%
Orthodontia Lifetime Maximum	Covered up to 24 months	\$2,000	\$2,000
Implant Services Placement, Repair, Removal, Restoration	\$6 – \$1,295 copay	50% after deductible	50% after deductible
Availability	DHMO Plan options are not currently offered in: AK, ME, MT, NH, NM, ND, SD, VT, WY.	Available in all states	

*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.

**The deductible applies to Basic & Major services only. Deductibles run on a calendar year basis.

***Out-of-Network services are subject to provider balance billing.

This chart includes a brief outline of the plans. Please refer to the summary plan documents for complete details.

Dental Plan Premiums/Rates	Weekly DHMO	Bi-Weekly DHMO	Weekly DPPO	Bi-Weekly DPPO
Team Member	\$0.96	\$1.91	\$2.26	\$4.51
Team Member + Spouse/DP	\$3.81	\$7.63	\$7.69	\$15.39
Team Member + Child(ren)	\$4.29	\$8.59	\$8.01	\$16.02
Team Member + Family	\$6.91	\$13.82	\$12.62	\$25.23

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



Finding a Dentist

DHMO

Important! In order for services to be covered, you must choose a primary care dentist before accessing care.

Once you enroll, register at www.myCigna.com for information about your specific dental plan.

Search for a network dentist by name, specialty, or location (using the desired zip code).

- Click on “Find a Doctor, Dentist or Facility.” Under “Find a...” click “Dentist.”
- Enter your search criteria – OR – Under “Popular Searches” click a dentist by category.

Call 1-800-Cigna24 (1-800-244-6224).

Use the automated Dental Office Locator, speak to a representative, or ask for a dentist directory.

DPPO

At www.myCigna.com, click on the “Find a Doctor” tab.

- Click on “Plan through your employer or school.”
- Enter your search location – city, state, or zip code.
- Click on the “Pick” drop down icon and select “Cigna Dental PPO or EPO” under the Dental Plans section.
- 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 HMO network.



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 Member Reimbursement	In-Network Member Cost	Out-of-Network Member Reimbursement
Eye Examination <i>Once every plan year</i>	\$10 copay \$0 copay for PLUS Providers	Up to \$40	\$10 copay \$0 copay for PLUS Providers	Up to \$40
Frames <i>Base: Once every two plan years. Buy-Up: Once every plan year</i>	\$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 sun 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.

Vision Plan Premiums/Rates	Weekly Base	Bi-Weekly Base	Weekly Buy-Up	Bi-Weekly Buy-Up
Team Member	\$0.61	\$1.23	\$1.14	\$2.28
Team Member + Spouse/DP	\$1.22	\$2.45	\$2.29	\$4.57
Team Member + Child(ren)	\$1.16	\$2.33	\$2.17	\$4.34
Team Member + Family	\$1.83	\$3.66	\$3.41	\$6.83

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 www.eyemed.com under the "Claims" tab on your Member account page.

Finding an Eye Doctor

Visit www.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.

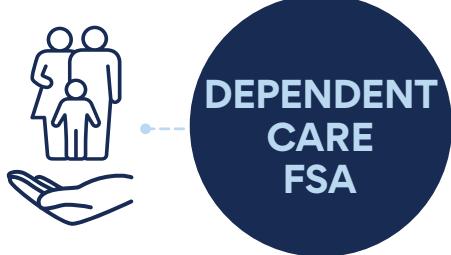


Flexible Spending Accounts (FSAs)

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 flexible spending debit card or submit the appropriate paperwork. Under IRS guidelines, you can only be reimbursed for dependent care that has already taken place.



New for 2025: Only Team Members at CO5 and below are eligible to participate in the Dependent Care FSA.

Annual Maximum Contribution	
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)

Use It or Lose It!

Funds do not roll over from year to year. However, Chewy offers a 2½ 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 www.wexinc.com.

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

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).

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



Train, subway, light rail, bus, and ferry daily commuters

Monthly Maximum Contribution	
Commuter Flexible Spending Account*	\$325/month for parking and/or \$325/month for transit

**Boston Team Members participating in the Commuter FSA plan will receive an \$80 monthly Chewy contribution.*



Supplemental Medical Benefits

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

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. Benefit features can be found on the next page.

Please note: These plans are not replacements for medical 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.

Plan enhancements for 2025 include higher benefits for:

- ✓ Several treatments such as initial emergency room/hospital treatment (\$200 vs. \$175)
- ✓ Certain fractures and dislocations. For example, the benefit for a fractured hip/thigh (repaired by surgery) will increase from \$5,000 to \$10,000

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*
- ✓ **New! \$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** (previously day two), up to 30 days per plan year
- ✓ **\$400** for each day you spend in intensive care, **beginning on day one** (previously day two) 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.

Plan enhancements for 2025 include:

- ✓ Spouses will be eligible for 100% of the coverage amount a Team Member elects (previously 50%)
- ✓ New covered conditions such as autism spectrum disorder for children and type 1 diabetes have been added

Easily file claims on the My Aetna Supplemental app, or on the member portal at www.myaeasnupplemental.com. For Aetna Medical plan members, the system retrieves medical information needed to process your claim. If you don't have Aetna Medical, upload your medical bill or mail a paper claim form to Aetna Voluntary Plans.



Visit <https://chewybenefits.com> to learn more about the plans and their enhancements for 2025!

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

Plan 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 Family 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.	✓	—	—

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

Accident Plan Rates	Weekly	Bi-Weekly
Team Member	\$2.28	\$4.56
Team Member + Spouse/DP	\$4.06	\$8.12
Team Member + Child(ren)	\$4.69	\$9.38
Team Member + Family	\$6.45	\$12.90

Hospital Indemnity Rates	Weekly	Bi-Weekly
Team Member	\$2.38	\$4.76
Team Member + Spouse/DP	\$5.51	\$11.02
Team Member + Child(ren)	\$4.11	\$8.22
Team Member + Family	\$7.14	\$14.28

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.

*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. These plans are not replacements for medical insurance.



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.

Company-Paid Basic Life and AD&D Insurance

Chewy provides eligible Team Members with this coverage **at no cost**. Enrollment is automatic.

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

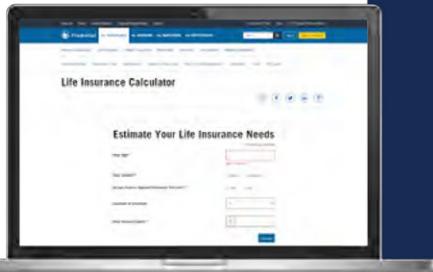
In addition to the company-paid benefit, you may choose to purchase Voluntary Life/AD&D Insurance coverage. You pay the total cost of this benefit through convenient payroll deductions.

You can elect coverage up to the maximum amounts listed below, and will not have to provide evidence of insurability (EOI) if you elect up to the guaranteed issue limits.*

For the 2025 Open Enrollment period, Team Members who are currently enrolled may increase their existing coverage in \$5,000 increments to a maximum of \$50,000, without completing a health questionnaire. Higher amounts will require EOI.

	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 <i>Spouses cannot enroll in more than 100% of the Team Member benefit amount.</i>	\$5,000	\$50,000
Children 6 months to age 26	Up to \$10,000 <i>Children cannot be enrolled in more than 100% of the Team Member benefit amount.</i>	\$2,000	Evidence of insurability is not required

*EOI may be required if life coverage is elected mid-year or if the elected coverage is more than the Guaranteed Issue amount.



Check out the Life Insurance Needs Calculator
www.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 Benefit

Group Whole Life Insurance with Long-Term Care (LTC) benefit provided by Allstate Benefits.

Group Whole Life Insurance completes 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 www.allstatevoluntary.com/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 (ie: 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 <small>Spouses cannot enroll in more than 100% of the Team Member coverage amount.</small>	\$30,000
Child Term Rider (Children or Grandchildren ages 0 - 25)	\$10,000	Evidence of insurability is not required

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
- Replaces your income so your family can cover items like mortgage, tuition, and household expenses
- Coverage ends when you leave the company

Voluntary Life

- The premiums are paid by you and increase as your age
- Replaces your income so your family can cover items 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
- Pays for final expenses, such as funeral costs. Can provide benefits to help pay for long-term care
- This is an individual policy that you can continue



Disability Insurance

Chewy provides 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 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 at 1-844-992-4399 (option 3, available 24/7/365).

Benefit Details:

	Short-Term Disability
Elimination Period	7 days*
Benefits Paid by AbsenceOne	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.

Short-Term Disability

Up to 25 weeks

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

Long-Term Disability Insurance

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

Pre-existing conditions notice: Treatment or diagnosis of a condition in the three (3) months before the claim will have a waiting period for that specific condition for the next twelve (12) months.

Benefit Details:

	Long-Term Disability
Elimination Period	180 consecutive days
Benefits Paid by AbsenceOne	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

Long-Term Disability

180 days to retirement age

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





Identity Theft Protection & Legal Services

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.
- Commits experts around the clock to help you protect your financial and personal information.

New! 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 \$5M in coverage.

84%

The increase in fraud losses reported to the FBI's Internet Crime Complaint Center (IC3) in 2022 by victims over the age of 60.¹

¹May 2023, Elder Fraud Report, FBI

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 www.IDWatchdog.com.

ID Theft Protection Rates	Weekly	Bi-Weekly
Team Member Only	\$1.50	\$3.00
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.* And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.**

Get help with:

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

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

Legal Services Plan Rates	Weekly	Bi-Weekly
Team Member + Family	\$3.46	\$6.92

*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.

**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.



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.

3 Helpful Benefits



1
Backup Dependent Care



2
Care.com Membership



3
LifeMart Discounts

Backup Dependent Care

Team Members have ten (10) days of backup care available per plan year (May 1, 2025 – April 30, 2026) 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 (4) hour minimum and ten (10) hour maximum. More than ten (10) hours will be considered two (2) days of backup care.

Type 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 badge (FC). In Workday, click "View Profile." Employee ID is located under "Job Details."



Family-Building Benefit & Pet Adoption

Family-Building Benefit

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

Increased benefit!

Chewy families are provided with a lifetime maximum (LTM) benefit of up to \$20,000 (previously \$10,000) toward:

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

All full-time benefits-eligible Team Members beginning on the first of the month following date of hire.

Fertility-Related Services Reimbursement:

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 SharePoint page](#) or call the Team Member Service Center.





401(k) Retirement Plan



Putting money aside for your retirement is easy with the 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 set up your account at least 30 days before your eligibility date to make changes. Any changes you make will remove you from the auto-enrollment and auto-escalation program.

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.

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

2025 Contribution Limit

For 2025, the IRS contribution maximum is \$23,500. 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 \$7,500
- Age 60 to 63: Up to \$11,250

For example, if you turn 50 in December 2025, you can contribute the catch-up amount throughout the entire 2025 calendar year. **Please note: Annual 401(k) plan IRS nondiscrimination testing may lead to refunds for certain highly compensated employees.** Catch-up contributions are not subject to 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
- You can make contribution and investment changes throughout the year
- Financial learning resources including tools, articles, and videos are available
- You can monitor and manage your account online through the Fidelity NetBenefits website (www.401k.com or www.Fidelity.com)
- Check your balance and your elections by using the NetBenefits Mobile App



Additional Team Member Benefits

Enhanced! 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 – 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 (previously one year) of continuous service to be eligible. See the handbook for complete details and eligibility requirements.

Paid Time Off (PTO)

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

Paid Holidays

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

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/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 www.guidanceresources.com, or download the GuidanceNow app. Web ID: GRS311

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. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment 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 documents, the official 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.

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. E-mail 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 to find a plan that fits your budget and your pet's needs.

www.chewy.com/pet-insurance

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!

This could save you over \$7,000 on a bachelor's degree and over \$2,000 on a master's degree. You also get two resource fees (electronic course material fees and books) waived per calendar year.

Visit www.phoenix.edu/chewy for details.

Colorado Technical University Discount

Through Colorado Technical University, eligible Chewy Team Members and immediate family members have access to:

- 15% Tuition grant towards your education at CTU
- Classes available 100% online
- Potential savings up to 30% on tuition
- A platform personalized for your learning preferences

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



Financial Wellness & Earned Wage Access

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 www.prudential.com/chewy](http://www.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 <https://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 \$750 or \$1,500¹
- Transfer to your bank, personal debit card, or Payactiv Visa® Prepaid Card²
- Depending on the transfer method, transaction fees up to \$3.49 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 <https://www.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 \$3.49 transaction fee will apply), use Uber® rides, 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\$1,500 if using the Payactiv Debit Card with Direct Deposit.

²The 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 us toll-free at 877-747-5862, 24 hours a day, 7 days a week.

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

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
- Michelle's Law Disclosure
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Medicare Part D Notice of Creditable Coverage
- Marketplace Notice

Take 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.



Contact Information

Benefit	Carrier	Phone Number	Website	Policy/Group
Team Member Service Center	Chewy	1-844-992-4399	HR@chewy.com	
Medical	Aetna	1-800-892-9514	www.aetna.com	835276
Health Savings Account	Fidelity	1-800-544-3716	www.netbenefits.com	778055
Flexible Spending Accounts	WEX	1-866-451-3399	www.wexinc.com	
Telemedicine	Teladoc	1-800-Teladoc (835-2362)	www.teladoc.com	835276
Chronic Condition Management & Virtual Physical Therapy	Omada		www.omadahealth.com/chewy	
Brightline	Aetna	1-888-224-7332	www.hellobrightline.com/aetna	
Aetna Enhanced Maternity Program	Aetna	1-800-272-3531	www.aetna.com Choose "Go to Health and Wellness" under the "Health and Wellness" tab	835276
Informed Health Line	Aetna	1-800-556-1555	www.aetna.com Choose "Health Programs," then "24-Hour Nurse Line"	835276
Dental	Cigna	1-800-244-6224	www.cigna.com	3341749
Vision	EyeMed	1-866-804-0982	www.eyemed.com	1036196
Accident, Critical Illness, Hospital Indemnity Insurance	Aetna	1-800-607-3366	www.aetna.com	802878
Basic, Voluntary Life and AD&D Insurance	Prudential	1-800-524-0542	www.prudential.com	71057
Group Whole Life Insurance with Long-Term Care Benefit	Allstate Benefits	1-800-521-3535	www.allstatevoluntary.com/chewy	
Short-Term Disability Insurance	AbsenceOne	1-844-992-4399 (opt. 3)	www.absenceone.com/chewy	71057
Long-Term Disability Insurance	AbsenceOne	1-844-992-4399 (opt. 3)	www.absenceone.com/chewy	71057
Identity Theft Protection	ID Watchdog	1-866-513-1518	www.idwatchdog.com	
Legal Services Plan	MetLife	1-800-821-6400	www.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)	Fidelity	1-800-835-5095	www.401k.com	25227
Financial Wellness	Prudential		www.prudential.com/chewy	
Banking and Investing Program	Bank of America	1-888-383-7200	https://go.bofa.com/chewy	
Earned Wage Access	Payactiv	1-877-937-6966	https://www.payactiv.com	
Educational Discount	University of Phoenix		www.phoenix.edu/chewy	
Educational Discount	Colorado Technical University	1-866-897-1560	www.coloradotech.edu/chewy	
Employee Assistance Program (EAP)	ComPsych	1-800-311-4327	www.guidanceresources.com	GRS311
Pet Insurance	CarePlus	1-800-672-4399	www.chewy.com/pet-insurance	

