

Open Enrollment: Preview of What's Changing for 2025

Open Enrollment is quickly approaching: **October 7 through October 18**. Before you enroll, you will need to understand what's changing with your current benefits.

As you may have noticed, the first change is the name. Going forward, your medical, dental, vision, and other benefits are being offered through the **Aon Benefit Experience (BenX)**. You will continue to enroll using the PetSmart Benefits Portal.

Though most BenX benefits and options are **not** changing significantly in 2025, we've provided an overview below of the important ones as well as considerations for 2025. Keep in mind that changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

What's New	Why It Matters
Enroll to get the coverage you want next year.	<p>You must enroll to get the medical and prescription drug coverage you want! If you don't enroll—or you elect “no medical coverage” and you don't submit the Hawaii medical coverage waiver form (HC-5)—you'll be covered by the lowest cost Gold medical option next year. Also, if you don't enroll, you will not have dental or vision coverage.</p> <p>To contribute to a flexible spending account (FSA), you must make an active election.</p> <p>Note: If you don't want medical and prescription drug coverage through BenX for 2025, you must elect “no medical coverage” and complete and submit a Hawaii medical coverage waiver form (HC-5).</p> <p>The enrollment process saves automatically, even if you do not get through every step. If you are just looking at prices, ensure you select “Decline Coverage” or your changes will be saved and become effective January 1, 2025. Review the Summary of Benefit Elections screen to confirm it matches the coverage you want for 2025.</p>
Your cost of coverage has changed.	<p>Because prices can fluctuate each year, your current coverage may not be your best deal in 2025. Carefully review your options and prices to find the right fit for you and your family.</p>
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the PetSmart Benefits Portal. You can access this information by clicking Find Doctors when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none">• Search for your provider by name—not medical practice.• Check only the office location(s) you are willing to visit.• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network. <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.</p>

Medical and Prescription Drug

How your medication is classified (and covered) could have changed.

Because your medical insurance carrier's pharmacy benefit manager **can** change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call CVS Caremark or the [insurance carrier](#) before you enroll to see how your medication will be covered in the new plan year.

Other medical benefits **may** have changed.

Medical insurance carriers may offer new or enhanced benefits for 2025. Additional coverage details will be available when you enroll, so be sure to review your options carefully.

Once logged on to the PetSmart Benefits Portal beginning October 7, look for the "Need Help?" icon to ask Lisa, your virtual assistant, any questions you may have. For additional support, you can schedule an appointment with a customer service representative through the PetSmart Benefits Portal.

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various PetSmart benefit plan changes that take effect January 1, 2025. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through PetSmart. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

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