

**WinCo Holdings, Inc. Benefit Summary
(Hourly)**

ESOP (Employee Stock Ownership Plan) - Employees that have attained age 19, have been employed for six months and have worked at least 500 hours during those six months will have an ESOP account established for them. Employees are fully vested after six plan years with at least 1,000 hours worked in each plan year - which is the same as WinCo Food's fiscal year. Shares are placed into all eligible employees' accounts once a year. Shares are allocated based on the employee's percentage of the company's payroll. Statements are issued annually. (Please refer to the Summary Plan Description book for specific details.)

Basic Insurance Package - Medical, dental, vision, prescription, short-term disability, and group life and accidental death & dismemberment (AD&D). (Please refer to the Summary Plan Description for complete details.)

Eligibility: After 3 full consecutive calendar months with a minimum of 100 hours per month. The plan has a six month stability period with a three month look-back period. Employees remain eligible if they have a minimum of 300 hours worked in the look-back period. Coverage will be cancelled if the 300 hours requirement is not met, and the employee must requalify for coverage.

Cost: Health insurance premiums are deducted once a month. Here are the monthly rates based on coverage:

| <u>Coverage</u> | <u>Monthly Rate</u> | <u>Coverage</u> | <u>Monthly Rate</u> |
|--------------------|---------------------|-------------------------------|---------------------|
| Employee only | \$30.00 | Employee + 2 or more children | \$45.00 |
| Employee + spouse | \$43.23 | Employee+ spouse+ child(ren) | \$45.00 |
| Employee + 1 child | \$42.88 | | |

Medical: \$100 employee/\$300 family deductible; \$1,100 individual out of pocket maximum, 20% co-insurance in network.

Dental: Preventative services covered at 100% with no deductible or co-pay. \$25 employee/\$75 family deductible; basic services covered at 80% and major services at 50% if use a PPO dentist; \$1500 annual individual maximum.

Vision: Annual eye exam \$10 copay with a VSP Doctor; \$150 annual allowance for frames and contacts with a \$10 deductible.

Prescription: Retail co-insurance 15%-35%; mail co-pay \$5 to \$50.

Short Term Disability: 60% to 80% income replacement for injury or sickness. Must meet eligibility requirements and be enrolled in WinCo's health insurance. (WinCo paid)

Group Term Life & AD&D Insurance: \$12,500. (WinCo paid for all employees working 12 or more hours per week.)

Voluntary Insurance - Voluntary insurance offerings include voluntary term life insurance and accidental death and dismemberment (AD&D), voluntary accidental death & dismemberment (AD&D), ID protection, legal protection, pet insurance, and auto & home insurance.

Paid Holidays - After 180 days of employment, employees will be paid based on their average hours worked for the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. Employees must have a minimum average hours worked to receive holiday pay based on their individual location contracts or working conditions documents. Eligible employees working that day will receive holiday premium rates based on their location's contracts or working conditions document in addition to holiday pay.

Time Off – After one year of employment, employees are eligible for personal holidays, vacation, and sick leave, based on the employee's average hours worked in the preceding 52 weeks. Sick leave may be available prior to one year depending on state law.

401(k) - Employees who have attained the age of 19 are eligible to participate in the 401(k) plan.

Electronic Paychecks and Paperless Paystubs - Paychecks are deposited electronically into employees' checking and/or savings account or directly to a pay card. Obtain 24/7 365 access to payroll information via paperless paystubs.

Employee Assistance Program - The EAP helps all WinCo employees, regardless of health insurance coverage and their eligible dependents with family and personal concerns, life transitions, work-related issues, problem solving, legal and financial assistance, substance abuse, resources/referrals, and more.

#00144 Rev. 2/19