

2021 Changes and Things to Remember

CHANGES

Here are the main changes for January 1, 2021. If the benefit is not listed below, such as medical or dental, it means there are no noteworthy changes. Changes made to the plan Summary Plan Description (SPD) are listed in the 2021 Summary of Material Modifications, which is enclosed in this packet. All changes go into effect Jan. 1, 2021.

Please go to the Benefits website at benefits.wincofoods.com for all items related to health insurance and voluntary benefits including application forms, the Summary Plan Description, and 2021 Benefits Guide.

Open Enrollment

Open Enrollment (OE) is **Nov. 1-30, 2020**. Generally, OE is the **one time of year** you can enroll and change benefits. Here are the actions you can take:

- Enroll or renew flexible spending (annual enrollment required)
- Sign-up for health insurance (medical, prescription, dental, vision, and short-term disability)
- Add or remove dependents from your coverage
- Cancel your coverage
- Enroll in voluntary benefits

Flexible spending elections must be made annually. Use the Voluntary Benefits 2021 Open Enrollment (OE) Application to enroll in flex.

If you do not want to make any changes to your current benefits, you do not need to do anything. ***All benefits, except flexible spending, will roll over to 2021.***

Go to benefits.wincofoods.com/open-enrollment starting Nov. 1, 2020. All instructions, information, and applications are located online.

The deadline for completed applications is Nov. 30, 2020.

Late applications are NOT accepted.

Prescription Provider Change

Effective Jan. 1, 2021, WellDyne is our new prescription company.

- If you are currently enrolled in WinCo's health insurance, your information and your active prescriptions will automatically transfer to WellDyne.
- New prescription ID cards will be mailed in late December. Shred your MedImpact card and replace it with your new WellDyne card.
- Starting Nov. 1, 2020 go to oe.welldyne.com/wincobenefits for more information.
- Contact information for WellDyne:
 - 855-748-2660
 - Website: welldyne.com
 - Member portal: wellview.welldyne.com
 - Download the WellDyne app

Questions? Contact Benefits at benefits@wincofoods.com or at 800-341-6543, option 4.

2021 Summary of Material Modifications (SMM)

Enclosed is a summary of the changes made to WinCo’s 2020 Plan Document and Summary Plan Description. Please save this document as reference. An updated Plan Document and Summary Plan Description can be found at benefits.wincofoods.com or requested from Benefits.

2021 Summary of Benefits Coverage & Legal Notices

Enclosed is the 2021 Summary of Benefits Coverage (SBC) and annual legal notices for your reference.

THINGS TO REMEMBER

Benefits Website

The WinCo Benefits Website, benefits.wincofoods.com, is the best source of information for your health insurance and voluntary benefits. The website has videos, flyers, plan documents, contact information for our providers, and more.

Benefits Wire

Benefits sends out information each month in the Benefits Wire. If you are not receiving the wire, log into Employee Self Service, add your email, and opt into the WinCo newsletter.

Voluntary Benefits

Have you checked out WinCo’s voluntary benefit offerings? For details on all voluntary benefits, go to benefits.wincofoods.com/open-enrollment/. Here are the voluntary benefits available:

Flexible Spending*	ID theft protection*	Legal protection*
Pet insurance	Voluntary AD&D	Voluntary life insurance & AD&D*
Auto & Home	*Enrollment/changes only available during OE	

Beneficiary Forms

WinCo pays for a basic life insurance for all employees. It is VERY important that you have a life insurance beneficiary file on form. (This is NOT the same as your ESOP beneficiary form.) The form is available online at benefits.wincofoods.com.

Employee Assistance Program (EAP)

The EAP is here for you. All WinCo employees and their dependents can use the EAP for personal and work issues. The EAP offers three in-person counseling sessions per issue per year for free:

Call: 855-387-9727 TDD: 800-697-0353 Online: guidanceresources.com Web ID: ONEAMERICA3

No Maternity Benefits for Dependent Children

Maternity benefits do not extend to dependent children. Per page 30 of the Summary Plan Description (SPD), “No benefits are provided for any normal pregnancy, complications of pregnancy...for enrolled eligible Dependent children.”

Pregnancy is not a life event. This means that, unless the dependent has an actual qualified life event (see benefits.wincofoods.com/qualified-life-events for more info), the dependent cannot be removed from insurance outside of open enrollment and the pregnancy is not covered by our insurance.

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Medical – Ways to Access Care

Managing your medical care is important. Here are some things to think about when you need to access care:

MDLive – WinCo’s medical coverage includes MDLive that provides telehealth and teletherapy. All MDLive visits are free to you. There is no deductible, co-pay, or co-insurance. Setup your account prior to needing care to avoid any delay at mdlive.com/wincobenefits.

Primary Care Doctor – Best practice is to find an in-network primary care physician for you and your dependents. You can go to your primary care physician for specific issues or for a preventative exam. Preventative exams are free when you see an in-network provider. Having a primary care doctor helps you get appointments when you are sick or have a more urgent issue. Office visits are an affordable way to get medical care.

Urgent Care – If you have a more urgent need that your primary care doctor or MDLive cannot assist with, urgent care is a walk in clinic where no appointment is needed. They are typically open extended hours later into the evening, seven days a week. They treat everything your doctor does and can do x-rays and lab tests.

ER/Hospital – For all medical traumas and true life or limb threatening injuries, go to the ER for treatment. If the medical issue is not life threatening, consider using one of the other options listed, as the ER is the most expensive medical care for you and WinCo.

Prescription Options

You have the choice of getting your prescriptions filled at retail or through mail order. Use this information to decide the best option for you:

Retail – You can fill all non-specialty prescriptions at participating retail pharmacies (Walgreens, Rite Aid, CVS, Costco, and other independent pharmacies).

Choice 90 Retail – You can fill up to a 90-day prescription at participating retail pharmacies. A 90-day fill saves you time and money over a 30-day prescription.

Mail Order – Using mail order saves you time and money over retail. You can fill ongoing prescriptions through mail order. The prescriptions are mailed right to your home.

The best way to manage your prescription is to use the online resources available from WellDyne (wellview.welldyne.com) starting 1/1/2021.

CRX International Brand Name Mail Order – Brand name 90-day maintenance prescriptions, including some specialty drugs, can be filled through mail order for a 90-day supply. Individuals contract directly with CRX to get prescriptions filled. CRX is not part of our current prescription drug program. CRX has \$0 cost to you and the prescriptions are shipped to the home address with no shipping and handling costs. Not all brand name prescriptions are available. Go to mycrxmeds.com/WinCo for more information.

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