



## Open Enrollment 2022 – Changes & Things to Remember

Welcome to Open Enrollment 2022! The following changes to WinCo Holdings' Employee Benefits Plan are effective January 1, 2022. Changes to the Summary Plan Description (SPD) are listed in the enclosed 2022 Summary of Material Modifications. For comprehensive Open Enrollment information, including application forms, the Summary Plan Description, and the 2022 Benefits Guide, please visit the Benefits website at [benefits.wincofoods.com](https://benefits.wincofoods.com).

### 2022 Monthly Health Plan (Medical, Dental, and Vision) Premiums:

Coverage "Tier"	2021 Monthly Premium	2022 Monthly Premium
Employee Only	\$30.00	\$35.00
Employee + Spouse	\$43.23	\$50.00
Employee + 1 Child	\$42.88	\$48.00
Employee + 2 or More Children	\$45.00	\$52.50
Family (Employee + Spouse + Child(ren))	\$45.00	\$52.50

### 2022 Annual Medical Deductibles:

	2021 Annual Deductible		2022 Annual Deductible	
	In Network	Non Network	In Network	Non Network
Individual	\$100.00	\$200.00	\$125.00	\$250.00
Family	\$300.00	\$600.00	\$375.00	\$750.00

### 2022 Medical Out of Pocket (OOP) Maximum:

	2021 Annual OOP Max		2022 Annual OOP Max	
	In Network	Non Network	In Network	Non Network
Individual	\$1,100.00	\$2,200.00	\$1,125.00	\$2,250.00
Family	\$3,300.00	No limit	\$3,375.00	No limit

### 2022 Prescription (Rx) Drug Out of Pocket Maximum:

	2021 Annual Rx OOP Max	2022 Annual Rx OOP Max
Individual	\$7,450.00	\$7,575.00
Family	\$13,800.00	\$14,025.00

### CA Medical Provider Network Change – Anthem BlueCross

Currently, covered members residing in California can utilize either the Anthem BlueCross network or the BCBS BlueCard PPO. In 2022, WinCo's medical provider network for California members will be Anthem BlueCross of California exclusively. Covered employees should:

- ✓ Verify current medical providers are members of the Anthem network.
- ✓ Communicate to your medical providers that 2022 claims must be submitted to Anthem BlueCross of California.

### 2022 Summary of Material Modifications (SMM)

Enclosed is a summary of the changes made to WinCo's 2021 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](https://benefits.wincofoods.com) or requested from Benefits.

QUESTIONS? Call us at (800) 341-6543, Opt 4, or e-mail: [benefits@wincofoods.com](mailto:benefits@wincofoods.com)

### 2022 Summary of Benefits Coverage & Legal Notices

WinCo is required under federal law (Affordable Care Act) to provide you with a 2022 Summary of Benefits Coverage (SBC) and annual legal notices for your reference. No action is required from you (other than reading them if you want to!)

### New Medical ID Cards!

In January 2022, Regence will be mailing out updated insurance ID cards to plan members. Please be on the lookout for the new cards and discard/replace your old ones. Keep your current Welldyne Rx and Delta Dental cards; new ones will not be sent.

### Open Enrollment

Open Enrollment (OE) is **Nov. 1-30, 2021**. 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, or cancel your coverage
- ✓ Enroll in voluntary benefits

Go to [benefits.wincofoods.com/open-enrollment](https://benefits.wincofoods.com/open-enrollment) starting Nov. 1, 2021. All instructions, information, and applications are located online. **Open Enrollment changes are effective January 1, 2022, providing hour requirement for eligibility is met.**

**Deadline for completed applications is Nov. 30, 2021; late applications CANNOT be accepted.**

### No Changes? No Worries!

If you do not want to make any changes to your current benefits, you do not need to do anything unless you are enrolled in and wish to re-enroll in flexible spending. **All benefits, except flexible spending, will roll over to 2022.**

### Voluntary Benefits

Have you checked out WinCo's voluntary benefit offerings? For details on all voluntary benefits, go to [benefits.wincofoods.com/open-enrollment/](https://benefits.wincofoods.com/open-enrollment/). Benefits marked with \* are only available during OE:

Flexible Spending\*/ ID theft protection\* / Legal protection\* / Pet insurance / Voluntary AD&D /  
Voluntary Life insurance & AD&D\*/ Auto and Home

### Flexible Spending

**Elections must be made annually.** Use the Voluntary Benefits 2022 Open Enrollment (OE) Application to enroll in flex.

### Beneficiary Forms

WinCo pays for 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](https://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](https://guidanceresources.com) Web ID: ONEAMERICA3

QUESTIONS? Call us at (800) 341-6543, Opt 4, or e-mail: [benefits@wincofoods.com](mailto:benefits@wincofoods.com)

### 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](https://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.

### 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](https://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.

**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](https://mycrxmeds.com/WinCo) for more information.