

2023 BENEFITS OPEN ENROLLMENT

AMAZING BENEFITS | AFFORDABLE PRICES

WinCo
Holdings

An Employee Owned Company



The BOTTOM LINE...What's Changing for 2023?

The tables below reflect WinCo health plan increases for 2023:

Monthly Premiums:	2022	2023
Employee Only	\$35.00	\$40.00
+ Spouse	\$50.00	\$57.50
+ 1 Child	\$48.00	\$53.00
+ 2 or More Children	\$52.50	\$57.50
+ Spouse and Children	\$52.50	\$60.00

Annual Deductible:	In Network	Non Network
Individual (\$25 increase)	\$150.00	\$300.00
Family (\$75 increase)	\$450.00	\$900.00

Annual Medical Out of Pocket Maximum:	In Network	Non Network
Individual (\$25 increase)	\$1,150.00	\$2,300.00
Family (\$75 increase)	\$3,450.00	No Limit

Annual Rx Out of Pocket Maximum:	
Individual	\$7,950.00
Family	\$14,750.00

OPEN ENROLLMENT...Piece of cake!

During Open Enrollment, you can enroll in:

- ✓ Flexible Spending Accounts (annual enrollment is required);
- ✓ Health insurance (add/drop coverage for yourself and dependents)
- ✓ Voluntary benefits

Open Enrollment runs November 1 – 30. Check out benefits.wincofoods.com starting Nov. 1 for applications. Deadline for applications is November 30; late applications cannot be accepted. Open Enrollment changes are effective January 1, 2023 provided eligibility requirements are met. Updated Medical ID cards with 2023 information will be mailed out around mid-January; please schedule appointments accordingly!



LOOK INSIDE

...for new features for our Health Plan for 2023! Read all about it on Page 2.

PROVIDER CHANGE

Life Insurance and disability vendor changing in 2023. Story on Page 3.

REMINDERS

See Page 3 for reminders that may help your Open Enrollment experience go smoothly. Read on to learn more.

DENTAL PLAN CHANGE

Starting in January, preventive checkups will be waived from the annual maximum dental benefit. That means that members who have an expensive dental year and hit the limit can still go in for their preventive checkup. In the past, your checkup would not have been covered once you hit the annual maximum. Now that's something to smile about!



"Whoa! You have the **best** set of chompers I've seen all week. Good thing you've been brushing and coming in for your check-ups!"

'The Dentist'

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, roll over to 2023.
Flexible spending requires an annual election.

MATERNITY COVERAGE for DEPENDENT CHILDREN – This is becoming standard nationwide and will be covered on WinCo's plan starting 2023. Subject to deductible and coinsurance.



VOLUNTARY BENEFITS

01

Flexible Spending Accounts

– Pay for qualifying medical and Dependent Care expenses with pre-tax dollars and save!

02

ID Theft Protection – An affordable way to protect yourself from this increasing threat.

03

Legal Protection – This benefit provides access to free or reduced cost legal services and is a great value.

04

Voluntary Life and Accidental Death and Dismemberment Insurance

The benefits listed on the left are benefits you may only enroll in at Open Enrollment. Other voluntary benefits, like pet, auto, and home insurance, can be picked up at any time during the year. To learn more about WinCo's voluntary benefit offerings, please visit: benefits.wincofoods.com/open-enrollment.





Vendor Change – Life, Accidental Death (AD&D), Short & Long Term Disability

Effective January 1, 2023, all existing and new members enrolled in Voluntary Life and AD&D will be migrated from OneAmerica to Lincoln Financial Group. Members enrolled in the stand-alone, voluntary AD&D benefit through CHUBB will also be migrated to Lincoln Financial at that time. Lincoln will also administer our Short and Long Term Disability benefits programs as well. We are changing vendors as our benefit strategy includes regular vendor-shopping to encourage best vendor pricing and quality of service.

Behavioral Health Resources

Taking care of ourselves is an important part of taking care of those we love. WinCo has several behavioral health opportunities for employee-owners. Check these out:

1. Employee Assistance Program – In 2023, this benefit will increase from three to five visits per issue annually. 855-387-9727
2. MDLive – Free to covered health plan members, completely paid for by WinCo. 800-400-6354
3. TalkSpace – Also available to covered health plan members; **NOT FREE**, and is subject to deductible and coinsurance like an office visit, but you can access providers more quickly through this benefit. Learn more at Regence.com.
4. Old-school – Covered members can schedule a traditional office visit with a provider through the Health Plan.



Helpful Reminders About Open Enrollment

1. WinCo's benefits website, benefits.wincofoods.com, features an open enrollment page that is available starting November 1. Instructions and applications are available online.
2. Applications should be faxed in or mailed via US Mail and sole responsibility rests on the employee to do this. Review your fax confirmation for a completed transmission with an image of the form. Deadline for completed applications is November 30, 2022. Late/incomplete apps are not accepted.
3. Fax your applications in EARLY in November. The fax machine is very busy later in the month.
4. If you have questions, e-mail the Benefits team at benefits@wincofoods.com or call at 800-341-6543, Opt 4.