

## Key Dates

Wed, Nov 1, 2023  
Open Enrollment **Begins**

Thu, Nov 30, 2023  
Open Enrollment **Ends**

Mon, Jan 1, 2024  
Benefit Changes  
**Become Effective**

## From: WinCo Benefits

October 2023

Dear Employee-Owners,

Welcome to Open Enrollment for 2024 WinCo benefits. Your health **matters** at WinCo – that's why we offer quality healthcare at affordable prices. Open Enrollment is your annual opportunity to sign up or make changes to your benefits. All Open Enrollment materials, including annual required notices, are posted online at <https://benefits.wincofoods.com>. Physical packets will not be mailed to employee homes.

During Open Enrollment, you may enroll in:

- ✓ Flexible Spending Accounts (annual enrollment is required to participate)
- ✓ Health insurance (add/drop coverage for you or dependents)
- ✓ Voluntary benefits (life insurance, accidental death, etc.)

Visit <https://benefits.wincofoods.com> starting Nov. 1 for Open Enrollment applications. Please complete and submit applications **early** in the month; our fax machine gets very busy toward the end of November. Deadline for applications is November 30; late applications cannot be accepted. Open Enrollment changes are effective January 1, 2024, provided eligibility requirements are met. Updated medical ID cards with 2024 information are typically mailed out mid-January; please schedule appointments accordingly!

If you do not wish 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 2024. Flexible spending requires an annual election. Please read this letter in its entirety to familiarize yourself with the upcoming changes and opportunities for 2024. Thank you!



See Reverse Side for  
What's Changing In 2024!

# 2024 Open Enrollment Newsletter (contd)



## The Bottom Line – What’s changing for 2024?

2024 is the third year of a three-year, strategic plan to increase premiums and deductibles for sustainability.

The tables below reflect WinCo health plan increases for 2024:

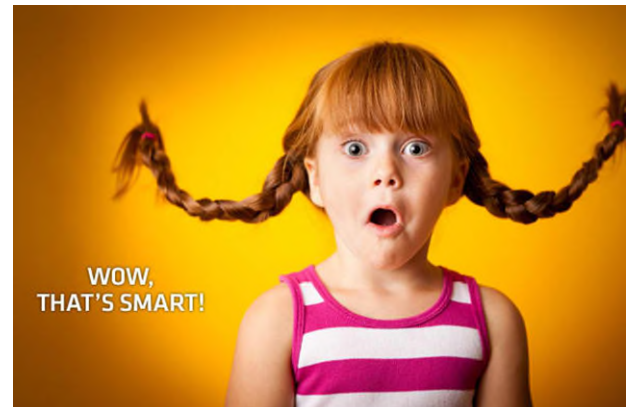
'24 Monthly Premiums:	2023	2024
Employee Only	\$40.00	\$45.00
+ Spouse	\$57.50	\$65.00
+ 1 Child	\$53.00	\$58.00
+ 2 or More Children	\$57.50	\$65.00
+ Spouse and Children	\$60.00	\$67.50

'24 Annual Deductible:	In Network	Non Network
Individual (\$25 increase)	\$175.00	\$350.00
Family (\$75 increase)	\$525.00	\$1,050.00

'24 Annual Medical Out of Pocket Maximum:	In Network	Non Network
Individual (\$25 increase)	\$1,175.00	\$2,350.00
Family (\$75 increase)	\$3,525.00	No Limit

'24 Annual Rx Out of Pocket Maximum:	In Network	Non Network
Individual	\$7,275.00	n/a
Family	\$13,375.00	n/a

'24 Emergency Room Out of Pocket Maximum:	
Individual	\$1,000
Family	\$2,000



## Flexible Spending Accounts (FSAs)

A flexible spending account for healthcare lets employees deduct pre-tax money directly from their paychecks to pay for qualified healthcare expenses - things like deductibles, co-pays, and doctor visits for you, your spouse, and qualifying dependents. What's cool about this benefit is that you elect an amount for the year, and the entire amount is available to you on January 1 of that year.

The FSA limit for healthcare expenses for 2024 will be \$3,050; the rollover amount will be \$610. Note: amounts over \$610 that are not utilized are “lost” to employees under the “use it or lose it rule.” Estimate conservatively when making your election!

Flexible spending accounts are also available for dependent daycare. The FSA limit for dependent care for 2024 will be \$5,000. There is no rollover amount for the dependent care account, and unlike the healthcare account, you must accumulate sufficient funds in your account prior to a reimbursement. Questions? Check out our Open Enrollment video at <https://benefits.wincofoods.com> to learn more!

## New for 2024 - \$50 Emergency Room (ER) Co-pay

Visiting the ER for services that could be treated by a primary care provider costs WinCo's health plan a LOT of money. In 2024, each ER visit will cost members an additional \$50 co-pay on top of any deductible /coinsurance. ERs should only be used in a true emergency. Many conditions can be resolved via MDLive (no cost for members); a primary care provider; or Urgent Care. Please refer to the appropriate provider.

## HOW TO CHECK YOUR BENEFIT COVERAGE LEVELS

Coming Soon - Did you know that you will soon be able to view your benefit coverage elections in the Employee Self-Service module of the employee portal? *True story!* Just click the Insurance tab and your information will be located right there! Check back for this cool new feature in November!

The screenshot shows the WinCo Employee Self-Service portal. At the top, there's a navigation bar with links: Home, Personal Information, Hours Total and ESOP Vesting, E-sign Forms, Time Request, Attendance History, Password, Insurance (selected), and Training Programs. Below the navigation bar, the page title is "Benefit Hours Inquiry". A blue banner states: "These hours reflect current payroll postings. Hours are subject to change." Below this, the following information is displayed: Hire Date: 03/08/2021, Benefits Active: 04/01/2021, Coverage: Employee + Family, and Stability End Date: 09/30/2023. At the bottom, it says "Beneficiary Form on File: Y 04/01/2021" and there is a button that says "Click here for the Benefits page & download a beneficiary form".

### Did You Know?

Outside of Open Enrollment (Nov 1-30), employees have only 31 days to add newborns or new spouses to their health insurance, or to drop due to other coverage or divorce. We cannot make exceptions to this rule. If you experience a mid-year life event, please **DO NOT** miss your 31-day enrollment window!

The holidays are coming up and that can be a **STRESSFUL** time of the year, both at work and at home. Please remember that the following resources are available to you to help you year round!

**Employee Assistance Program** – All employees and dependents, no cost. Phone: 888-628-4824 (confidential counseling and other resources) Check out their website at [www.GuidanceResources.com](http://www.GuidanceResources.com). User name: LFGsupport; PW: LFGsupport1

**MDLive** – Health plan members may contact MDLive at no cost. Get set up with this SMART benefit today at [www.mdlive.com/wincobenefits](http://www.mdlive.com/wincobenefits).

**Talkspace** – Available to health plan members at cost (deductible + coinsurance). Register at [www.talkspace.com/coverage/insurance](http://www.talkspace.com/coverage/insurance) and select Regence from the drop down menu.

## REMINDERS

1. Starting in November, watch Open Enrollment video at <https://benefits.wincofoods.com/open-enrollment>.
2. WinCo's Open Enrollment applications are available online starting November 1.
3. Applications should be faxed in to 208-672-2025 or mailed via US Mail to WinCo Benefits, PO Box 5756, Boise, ID 83705; 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, 2023. Late / incomplete applications are not accepted.
4. Fax your applications in **EARLY** in November. Our fax is *very* busy later in the month.
5. If you have questions, e-mail the Benefits team at [benefits@wincofoods.com](mailto:benefits@wincofoods.com) or call at 800-341-6543, Opt 4.