

Key Dates

Fri Nov 1, 2024
Open Enrollment **Begins**

Sat, Nov 30, 2024
Open Enrollment **Ends**

Mid-January – health ID
cards mailed out for new
enrollees (schedule appts
accordingly)

From: WinCo Benefits

October 2024

Dear Employee-Owners,

Welcome to Open Enrollment for 2025 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/open-enrollment/>. Physical packets and applications 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/open-enrollment/> 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.** You are personally responsible for ensuring your application is properly submitted to the Benefit team prior to the deadline. Please do not ask another WinCo employee to do this for you. Open Enrollment changes are effective January 1, 2025, provided eligibility requirements are met. Updated medical ID cards with 2025 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, carry over to 2025. Flexible spending requires an annual election. Please read this letter in its entirety to familiarize yourself with the upcoming changes and opportunities for 2025. Thank you!



See Reverse Side for
What's NEW for 2025!

2025 Open Enrollment Newsletter (contd)



New Health Plan Carrier for 2025

Our benefits strategy at WinCo involves the regular shopping of carriers to ensure best service and pricing. This year, we conducted an in-depth, multiple-carrier review and selected Blue Cross of Idaho (BCI) as WinCo's partner for 2025. Anthem will remain the network for CA; BCI's PPO is the network for other states. Please check with your provider to ensure no disruption. Your health insurance ID card will change. Note: BCI cards list only the subscriber's name, but the card is used for all covered dependents. Existing members will receive cards in December; new members will receive cards around mid-January. Please schedule appointments accordingly. Upon receipt, please replace your Regence cards with the BCI cards and notify your medical providers of the change.

What a **RELIEF!** No Premium/Deductible Increases!

Given medical inflation and outrageous prescription drug pricing, employer-sponsored health plans everywhere are passing big cost increases on to the employee - **NOT WinCo!** We're holding the line and proud to be "your health insurance low price leader!"

'25 Monthly Premiums:	2024	2025
Employee Only	\$45.00	\$45.00
+ Spouse	\$65.00	\$65.00
+ 1 Child	\$58.00	\$58.00
+ 2 or More Children	\$65.00	\$65.00
+ Spouse and Children	\$67.50	\$67.50

'25 Annual Deductible:	In Network	Non Network
Individual	\$175.00	\$350.00
Family	\$525.00	\$1,050.00

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

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

'25 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.

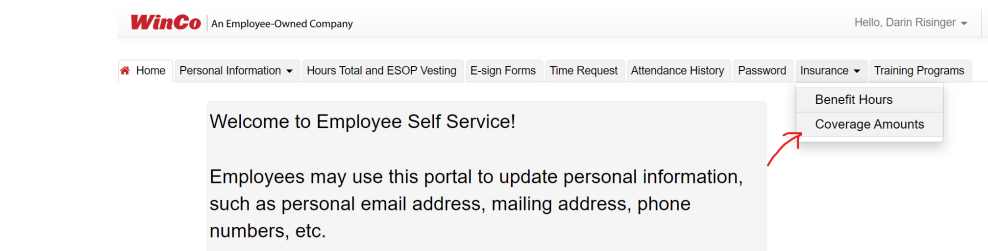
The FSA limit for healthcare expenses for 2025 will be \$3,200; the rollover amount will be \$640. Note: amounts over \$640 that are not utilized are "lost" to employees under the "use it or lose it rule." Estimate conservatively when making your election!

Flexible spending accounts are also available for dependent daycare. The FSA limit for dependent care for 2025 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!

"Your HEALTH INSURANCE Low Price Leader!"

SPOTLIGHT ON: Employee Self-Service's Insurance Tab

Employee Self-Service is the place to go to check out your current employee benefits elections. After logging in from the employee portal, just go to the Insurance tab and drop down to view your COVERAGE AMOUNTS.



- **VIEW YOUR BENEFITS!** See what you are enrolled in; what level of coverage (for example, employee plus spouse or family coverage) you have; when benefits started (or if they have ended); and the very important *stability end date*, which is the end of your three-month look-back period!

Benefit	Coverage	Begin Date	End Date	Stability End Date
VOL AD&D-FAMILY	Employee + Family	04/01/2021		
FSA-MEDICAL	Employee Only	01/01/2024	12/31/2024	
SHORT TERM DISABILITY	Employee Only	04/01/2021		
VOLUNTARY LIFE	Employee + Family	04/01/2021		
MED/DEN/VIS	Employee + Family	04/01/2021		09/30/2024

- **VIEW YOUR ACTIVE DEPENDENTS!** See who you are covering on your health insurance. Please note that PENDING APPLICATIONS (employees who have not yet met the eligibility requirements for benefits to activate) will not reflect any active dependents.
- **VIEW YOUR PREMIUMS!** See what you pay and how frequently it is withheld from your pay.

Insurance Premiums

Insurance Type	Frequency	Premium Amount
310-0 HEALTH INSURANCE (PRE-TAX)	Monthly	-67.50
315-0 VOLUNTARY LIFE INSURANCE	Monthly	-136.65
344-0 FLEXIBLE SPENDING ACCT MEDICAL	Per Paycheck	-118.00

- **VIEW YOUR FSA AND COVERAGE AMOUNTS!** This is helpful for planning for open enrollment. You can see how much you elected in FSA dollars or the amount of your voluntary life insurance policy, if applicable.

Voluntary Benefits

Benefit Type	Person Type	Effective Date	End Date	Coverage Amounts	Premium	Status
AD&D	Family	04/01/2021		250,000.00	12.50	Active
FSA-MEDICAL	Employee	01/01/2024	12/31/2024	3,050.00	118.00	Active
Vol. Life	Employee	04/01/2021		300,000.00	120.60	Active
Vol. Life	Spouse	04/01/2021		50,000.00	12.65	Active
Vol. Life	Child	04/01/2021		10,000.00	3.40	Active

Check out the Insurance tab during OE. You can monitor this page and see your updated elections as we process them. Please remember that proof that Benefits has received/processed your application is an e-mail from Benefits within 3 business days.

“Your HEALTH INSURANCE Low Price Leader!”

IMPORTANT:

PROOF that Benefits has received and processed your mailed or faxed application is an E-MAIL from Benefits that says we have received and processed your application. Benefits sends e-mails within 3 days of processing.

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. 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.

Talkspace – Due to our medical vendor change, effective 1/1/25, Talkspace will be on “pause” for a few months. Stay tuned for further updates.

ARE YOU COVERED WITH SUPPLEMENTAL LIFE INSURANCE?

WinCo provides each eligible employee-owner with a basic life insurance benefit of \$12,500. Is that enough to carry your loved ones through a period of sustained loss of income should something happen to you? It's a question we all must ask ourselves. Did you know that Open Enrollment is the time of year to sign up for SUPPLEMENTAL life insurance - life insurance in ADDITION to what WinCo provides. When you sign up at Open Enrollment, you may elect up to \$20,000 as guaranteed issue...without medical underwriting. Amounts over \$20,000 require underwriting.

REMINDERS

1. Starting in November, watch the 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, 2024. 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 or call at 800-341-6543, Opt 4.