

Key Dates

Sat Nov 1, 2025
Open Enrollment **Begins**

Sun, Nov 30, 2025
Open Enrollment **Ends**

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

From: WinCo Benefits

October 2025

Dear Employee-Owners,

Welcome to Open Enrollment for 2026 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 Benefits team prior to the deadline. Please do not ask another WinCo employee to do this for you. Open Enrollment changes are effective January 1, 2026, provided eligibility requirements are met. Updated medical ID cards with 2026 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 2026. Flexible spending requires an annual election. Please read this letter in its entirety to familiarize yourself with the upcoming changes and opportunities for 2026. Thank you!



See Reverse Side for
What's NEW for 2026

"Your HEALTH INSURANCE Low Price Leader!"

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.

Life Insurance/Disability Carrier for 2026

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 Sun Life as WinCo's partner for 2026 for our ancillary benefits, which include basic life and accidental death and dismemberment (AD&D); voluntary life & AD&D (bundled); stand-alone AD&D; Short Term Disability (STD); and Long Term Disability (LTD). As a reminder, Short Term Disability is only available to employees actively covered under WinCo's health plan. Long Term Disability is currently available to salaried employees only. All employees scheduled to work greater than 5 hours per week are covered under WinCo's basic life and AD&D benefit that generally provides \$12,500 (reduces at age 70) to your designated beneficiary.

No Health Plan 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 – however, we are doing our best to find savings and hold our premiums and deductibles at the same level as 2025.

'26 Monthly Premiums:	2025	2026
Employee Only	\$45	\$45
+ Spouse	\$65	\$65
+ 1 Child	\$58	\$58
+ 2 or More Children	\$65	\$65
+ Spouse and Children	\$67.50	\$67.50

'26 Annual Deductible:	In Network	Non Network
Individual	\$175	\$350
Family	\$525	\$1,050

'26 Annual Medical Out of Pocket Maximum:	In Network	Non Network
Individual	\$1,175	\$2,350
Family	\$3,525	No Limit

'26 Annual Rx Out of Pocket Maximum:	In Network	Non Network
Individual	\$8,425	n/a
Family	\$15,675	n/a

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

WOW, THAT'S SMART!



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 2026 will be \$3,400; the rollover amount will be \$680. Note: amounts over \$680 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 2026 will be \$7,500. 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 Flexible Spending Account video at

<https://benefits.wincofoods.com> to learn more!

SPOTLIGHT ON: Ambulatory Surgical Centers

Interested in learning how YOU can save money?

Ambulatory Surgical Centers (ASC) are the RIGHT PLACE at the RIGHT PRICE for your same-day surgical procedures! An ASC is a *specialized* outpatient clinic for same-day surgical procedures (where no overnight stay is required.) These are generally located in the vicinity of a hospital, and you have the same provider perform their work at the ASC.

Procedures performed at an ASC bill at about a third to half as much as the same procedure performed at a hospital or outpatient center. Check out the table below to get a feel for the potential savings, both to you and to WinCo! Note: this estimation is for example purposes and numbers come from average data in our plan; actual results may vary.

Procedure	Hospital Charge	ASC Charge	Potential WinCo Savings	YOUR Potential Savings
Colonoscopy	\$3,636	\$1,824	\$1,812	\$362
Cataract Surgery	\$6,718	\$2,922	\$3,796	\$625
Upper GI endoscopy	\$4,104	\$1,817	\$2,286	\$457
Cystourethroscopy	\$8,446	\$3,035	\$5,410	\$603

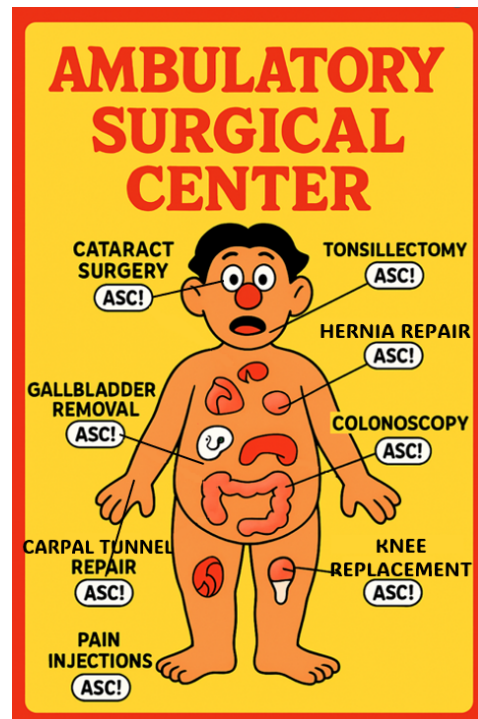
And there are over 6800 procedures that can be performed at an ASC. So how can you take advantage?

Talk with the Provider!

Next time your provider suggests a same-day surgical procedure, just let them know you'd like to have it performed at an ASC. Doing so can save you (and WinCo's ESOP) a bundle! To locate an ASC, after logging in at members.bcidaho.com, select "Find a Healthcare Provider," then "Find a Doctor," then in the search bar, enter "Ambulatory Surgical Center" and click the magnifier.

Thank you for your partnership in wise healthcare consumption!

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*"Over 6800 procedures can be performed at an ASC, and at an ASC, they cost a **third to half as much** as at a hospital or hospital outpatient center!"*



Enhanced Breast Cancer Screening Benefit

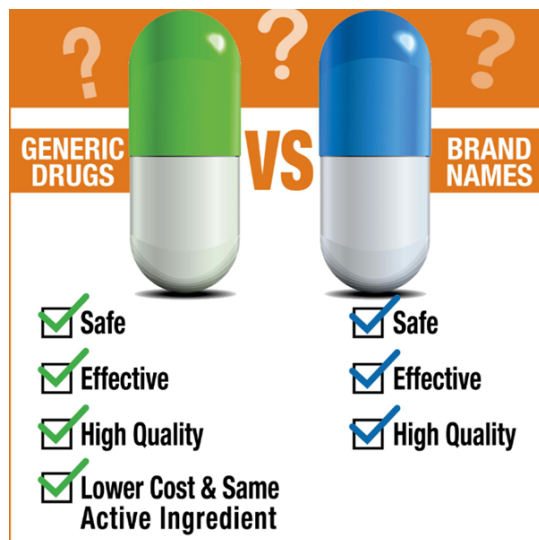
WinCo's Health Plan will feature an enhanced breast cancer screening benefit starting in January 2026. This benefit will allow for follow-up ultrasounds; MRI's; and contrast mammograms at no additional cost to the member. This enhanced benefit is available to women ages 35-39 once every five years, and women ages 40 and up annually. Let's catch and fight Cancer early!

Emergency Room (ER): Copay Increase to **\$100**

FACT: The emergency room is NOT the right place for regular doctor visits. Treatment provided by an ER is very expensive, and in 2026, it will be more expensive to the member as our ER copay increases to \$100. **That's essentially a surcharge you pay every time you step into an ER;** then, services are subject to the normal deductible (\$175) and co-insurance (20%).

The graphic at right is useful in determining whether your condition is better served at an urgent care clinic, where you don't pay the ER surcharge, or the ER. Keep in mind, MDLive is also an option if you are unsure about where to go or just need to talk to a health care professional from the convenience of your smartphone or computer: 888-725-3097 www.mdlive.com/wincobenefits

KNOW WHERE TO GO	
EMERGENCY ROOM	URGENT CARE
Difficulty breathing	Cold, flu, sinus infection
Loss of consciousness	Fever
Severe allergic reaction	Allergies
Chest discomfort	Sore throat
Uncontrollable bleeding	Bladder infection
Severe stomach pain	Headache
Broken bone	Ear pain
Open wound	Sprains or strains
	Minor cuts, burns, rashes



Mandatory Generic Prescriptions

FACT: Generic prescriptions are just as safe, just as effective, just as high quality as costlier brand name drugs. Effective November 15, our plan will require use of generic prescription drugs if a generic alternative exists in the place of a brand medication. If you fill a brand name medication when an FDA-approved generic version is available, you will pay the brand copay plus the cost difference between the generic and brand medication (unless you receive approval for the brand medicine upon appeal of the plan.) To gain FDA approval, a generic drug must contain the same active ingredients as the brand name version. Switching to a generic is easy! Tell your pharmacist to fill your existing prescription with a generic alternative.

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 – Starting January 1, we will have a new phone number for our EAP: 800-460-4374. Covers all employees and dependents, no cost. (confidential counseling and other resources) Check out their website at www.GuidanceResources.com. Web ID: EAPessential

MDLive – Health plan members may contact MDLive at no cost. Get set up with this SMART benefit today at www.mdlive.com/wincobenefits.

Talkspace – For health plan members only; allows members to access counseling virtually sooner than traditional. Subject to deductible and coinsurance like an office visit.

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 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, 2025. 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.