# 2027 Annual Notices

Information about your rights and options

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# Medicare Part D Notice

*This notice explains your options for accessing prescription drug coverage if you are eligible for Medicare.*

## Important Notice from WinCo Holdings, Inc. About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with WinCo Holdings, Inc. and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. WinCo Holdings, Inc. has determined that the prescription drug coverage offered by the following plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage.
    - Blue Cross of Idaho $200/$600

Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your WinCo Holdings, Inc. coverage will not be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan. **Important Note for Retiree Plans:** Certain retiree plans will terminate RX coverage when an individual enrolls in Medicare Part D and individuals might not be able to re-enroll in that coverage. If completing this Notice for a retiree plan, review the plan provisions before completing this form and modify this section as needed.

Since the existing prescription drug coverage under WinCo Holdings, Inc. is creditable (e.g., as good as Medicare coverage), you can retain your existing prescription drug coverage and choose not to enroll in a

Part D plan; or you can enroll in a Part D plan as a supplement to, or in lieu of, your existing prescription drug coverage.

If you do decide to join a Medicare drug plan and drop your WinCo Holdings, Inc. prescription drug coverage, be aware that you and your dependents can only get this coverage back at open enrollment or if you experience an event that gives rise to a HIPAA Special Enrollment Right.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with WinCo Holdings, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through WinCo Holdings, Inc. changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage ...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit medicare.gov.
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at socialsecurity.gov, or call them at 800-772-1213 (TTY 800-325-0778).

**Remember:** Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

| | |
|---|---|
| **Date:** | 10/02/2026 |
| **Name of Entity/Sender:** | WinCo Holdings, Inc. |
| **Contact-Position/Office:** | Benefits Department |
| **Address:** | 650 N Armstrong Place, Boise, ID 83704 |
| **Phone Number:** | 1.800.341.6543, option 4 |

# Women's Health and Cancer Rights Act

*This notice describes benefits available to people who have had or will have a mastectomy.*

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply: $200/$600, 80%. If you would like more information on WHCRA benefits, call your plan administrator 1.800.341.6543, option 4

# Newborns' and Mothers' Health Protection Act

*This notice explains the rights of mothers and newborns to stay in the hospital 48–96 hours after delivery.*

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your plan administrator at 1.800.341.6543, option 4.

# HIPAA Notice of Special Enrollment Rights

*This notice explains when you and/or your dependents can enroll in medical coverage outside of the annual open enrollment period.*

If you decline enrollment in WinCo Holdings, Inc.'s health plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in WinCo Holdings, Inc.'s health plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 31 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request health plan enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

If you request a change due to a special enrollment event within the 31day timeframe, coverage will be effective the date of birth, adoption or placement for adoption. For all other events, coverage will be effective the first of the month following your request for enrollment. In addition, you may enroll in WinCo Holdings, Inc.'s health plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

**Note:** If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage or change to another health plan.

# Availability of Privacy Practices Notice

*This notice explains how to access the HIPAA Notice of Privacy Practices, which describes how health information about you may be used and disclosed.*

We maintain the HIPAA Notice of Privacy Practices for WinCo Holdings, Inc. describing how health information about you may be used and disclosed. You may obtain a copy of the Notice of Privacy Practices by contacting benefits@wincofoods.com or 1-800-341-6543.

# ACA Disclaimer

*This notice explains how insurance offered by WinCo Holdings, Inc. affects your eligibility for premium subsidies through the ACA Exchange.*

This offer of coverage may disqualify you from receiving government subsidies for an Exchange plan even if you choose not to enroll. To be subsidy eligible you would have to establish that this offer is unaffordable for you, meaning that the required contribution for employee only coverage under our base plan exceeds 9.96% of your modified adjusted household income in 2026 (10.22% in 2027).

# The 'No Surprises' Rules

*This notice explains rules that protect you from unexpected large medical bills and limits on out-of-network charges for certain services.*

The "No Surprises" rules protect you from surprise medical bills in situations where you can't easily choose a provider who's in your health plan network. This is especially common in an emergency situation, when you may get care from out-of-network providers. Out-of-network providers or emergency facilities may ask you to sign a notice and consent form before providing certain services after you're no longer in need of emergency care. These are called "post-stabilization services." You shouldn't get this notice and consent form if you're getting emergency services other than post-stabilization services. You may also be asked to sign a notice and consent form if you schedule certain non-emergency services with an out-of-network provider at an in-network hospital or ambulatory surgical center.

The notice and consent form informs you about your protections from unexpected medical bills, gives you the option to give up those protections and pay more for out-of-network care, and provides an estimate of what your out-of-network care might cost. You aren't required to sign the form and shouldn't sign the form if you didn't have a choice of health care provider or facility before scheduling care. If you don't sign, you may have to reschedule your care with a provider or facility in your health plan's network.

View a sample notice and consent form (PDF).

This applies to you if you're a participant, beneficiary, enrollee, or covered individual in a group health plan or group or individual health insurance coverage, including a Federal Employees Health Benefits (FEHB) plan.

# Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

*This notice describes premium assistance that may be available in your state for Medicaid-eligible dependents.*

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov/.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in

your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2026. Contact your State for more information on eligibility.

### Alabama – Medicaid

**Website:** myalhipp.com
**Phone:** (855) 692-5447

### Alaska – Medicaid

**The AK Health Insurance Premium Payment Program**
**Website:** myakhipp.com
**Phone:** (866) 251-4861
**Email:** CustomerService@MyAKHIPP.com
**Medicaid eligibility:**
health.alaska.gov/dpa/Pages/default.aspx

### Arkansas – Medicaid

**Website:** myarhipp.com
**Phone:** (855) MyARHIPP (692-7447)

### California – Medicaid

**Health Insurance Premium Payment (HIPP) Program**
**website:** dhcs.ca.gov/services/health-insurance-premium-payment-program-cost-avoidance/
**Phone:** (916) 445-8322 | **Fax:** (916) 440-5676
**Email:** hipp@dhcs.ca.gov

### Colorado – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

**Health First Colorado website:**
healthfirstcolorado.com
**Health First Colorado Member Contact Center:** (800) 221-3943 (TTY: 711)
**CHP+:** hcpf.colorado.gov/child-health-plan-plus
**CHP+ Customer Service:** (800) 359-1991 (TTY: 711)
**Health Insurance Buy-In Program (HIBI):**
mycohibi.com
**HIBI Customer Service:** (855) 692-6442

### Florida – Medicaid

**Website:**
flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp
**Phone:** (877) 357-3268

### Georgia – Medicaid

**GA HIPP Website:** medicaid.georgia.gov/health-insurance-premium-payment-program-hipp
**Phone:** (678) 564-1162, press 1
**GA CHIPRA Website:**
medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra
**Phone:** (678) 564-1162, press 2

### Indiana – Medicaid

**Health Insurance Premium Payment Program**
**All other Medicaid**
**Website:** in.gov/medicaid
**Website:** in.gov/fssa/dfr
**Family and Social Services Administration**
**Phone:** (800) 403-0864
**Member Services phone:** (800) 457-4584

### Iowa – Medicaid and CHIP (Hawki)

**Medicaid website:** hhs.iowa.gov/programs/welcome-iowa-medicaid
**Medicaid phone:** (800) 338-8366
**Hawki website:** hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki
**Hawki Phone:** (800) 257-8563
**HIPP website:** hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp
**HIPP Phone:** (888) 346-9562

### Kansas – Medicaid

**Website:** kancare.ks.gov
**Phone:** (800) 792-4884
**HIPP Phone:** (800) 967-4660

### Kentucky – Medicaid

**Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) website:**
chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx
**Phone:** (855) 459-6328
**Email:** KIHIPP.PROGRAM@ky.gov
**KCHIP website:** kynect.ky.gov
**Phone:** (877) 524-4718
**Medicaid website:** chfs.ky.gov/agencies/dms

### Louisiana – Medicaid

**Louisiana Medicaid website:** ldh.la.gov/healthy-louisiana
**Medicaid Customer Service Line:** (888) 342-6207
**Louisiana Medicaid email:** healthy@la.gov
**Louisiana Health Insurance Premium Program (LaHIPP) Website:** ldh.la.gov/lahipp
**LaHIPP phone:** (877) 697-6703
**LaHIPP email:** La.HIPP@la.gov
**LaHIPP fax:** (888) 716-9787
**LaHIPP mailing address:** 100 Crescent Centre Parkway, Suite 1000, Tucker, GA 30084

## Maine – Medicaid

**Enrollment website:** mymaineconnection.gov/benefits
**Phone:** (800) 442-6003 (TTY: 711)
**Private Health Insurance Premium webpage:** maine.gov/dhhs/ofi/applications-forms
**Phone:** (800) 977-6740 (TTY: 711)

## Massachusetts – Medicaid and CHIP

**Website:** mass.gov/masshealth/pa
**Phone:** (800) 862-4840 (TTY: 711)
**Email:** masspremassistance@accenture.com

## Minnesota – Medicaid

**Website:** mn.gov/dhs/health-care-coverage/
**Phone:** (800) 657-3672

## Missouri – Medicaid

**Website:** mydss.mo.gov/mhd/healthcare
**Phone:** (573) 751-2005

## Montana – Medicaid

**Website:** dphhs.mt.gov/MontanaHealthcarePrograms/HIPP
**Phone:** (800) 694-3084
**Email:** HHSHIPPProgram@mt.gov

## Nebraska – Medicaid

**Website:** dhhs.ne.gov/pages/accessnebraska.aspx
**Phone:** (855) 632-7633
**Lincoln:** (402) 473-7000
**Omaha:** (402) 595-1178

## Nevada – Medicaid

**Medicaid website:** dhcfp.nv.gov
**Medicaid phone:** (800) 992-0900

## New Hampshire – Medicaid

**Website:** dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program
**Phone:** (603) 271-5218
**Toll free number for the HIPP program:** (800) 852-3345, ext. 15218
**Email:** DHHS.ThirdPartyLiabi@dhhs.nh.gov

## New Jersey – Medicaid and CHIP

**Website:** njfamilycare.org/index.html
**Phone:** (800) 356-1561
**CHIP Premium Assistance Phone:** (609) 631-2392
**CHIP phone:** (800) 701-0710 (TTY: 711)

## New York – Medicaid

**Website:** health.ny.gov/health_care/medicaid
**Phone:** (800) 541-2831

## North Carolina – Medicaid

**Website:** medicaid.ncdhhs.gov
**Phone:** (919) 855-4100

## North Dakota – Medicaid

**Website:** hhs.nd.gov/healthcare
**Phone:** (866) 614-6005

## Oklahoma – Medicaid and CHIP

**Website:** insureoklahoma.org
**Phone:** (888) 365-3742

## Oregon – Medicaid and CHIP

**Website:** healthcare.oregon.gov
**Phone:** (800) 699-9075

## Pennsylvania – Medicaid and CHIP

**Website:** pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html
**Phone:** (800) 692-7462
**CHIP website:** dhs.pa.gov/CHIP/Pages/CHIP.aspx
**CHIP phone:** (800) 986-KIDS (5437)

## Rhode Island – Medicaid and CHIP

**Website:** eohhs.ri.gov
**Phone:** (855) 697-4347 or (401) 462-0311 (Direct RIte Share Line)

### South Carolina – Medicaid
**Website:** scdhhs.gov
**Phone:** (888) 549-0820

### South Dakota – Medicaid
**Website:** dss.sd.gov
**Phone:** (888) 828-0059

### Texas – Medicaid
**Website:** hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program
**Phone:** (800) 440-0493

### Utah – Medicaid and CHIP
**Utah's Premium Partnership for Health Insurance (UPP) website:** medicaid.utah.gov/upp
**Phone:** (888) 222-2542
**Email:** upp@utah.gov
**Adult Expansion website:**
medicaid.utah.gov/expansion
**Utah Medicaid Buyout Program website:**
medicaid.utah.gov/buyout-program
**CHIP website:** chip.utah.gov

### Vermont – Medicaid
**Website:** dvha.vermont.gov/members/medicaid/hipp-program
**Phone:** (800) 250-8427

### Virginia – Medicaid and CHIP
**Website:** coverva.dmas.virginia.gov/learn/premium-assistance/famis-select
**Website:** coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs
**Medicaid/CHIP phone:** (800) 432-5924

### Washington – Medicaid
**Website:** hca.wa.gov
**Phone:** (800) 562-3022

### West Virginia – Medicaid and CHIP
**Website:** dhhr.wv.gov/bms
**Website:** mywvhipp.com
**Medicaid phone:** (304) 558-1700
**CHIP toll-free phone:** (855) MyWVHIPP (699-8447)

### Wisconsin – Medicaid and CHIP
**Website:** dhs.wisconsin.gov/badgercareplus/p-10095.htm
**Phone:** (800) 362-3002

### Wyoming – Medicaid
**Website:**
health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/
**Phone:** (800) 251-1269

To see if any other states have added a premium assistance program since January 31, 2026, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

Rev. October 15, 2026

