



2027 WinCo Holdings, Inc. Benefit Summary (Hourly)

Employee Stock Ownership Plan (ESOP) – Employees are eligible to participate in the Plan if they are at least 18 years old and have been paid 500 hours in the first six months of hire, 1,000 hours in the first year of hire, or 1,000 hours in any Plan Year. Participants receive one year of vesting after being paid 1,000 hours in a Plan Year. Vesting increases by 20% each Plan Year participants are paid 1,000 hours until 100% vesting is reached (100% vesting is typically obtained after six years of service). The ESOP is 100% funded by WinCo. Shares are allocated (added) into all eligible participant accounts in July of each year. Earnings start counting towards the allocation of shares after a participation date is earned. Paper and online statements are issued annually. (This is a brief overview; please refer to the Summary Plan Description for details).

401(k) - Employees who have attained the age of 18 are immediately eligible to participate in the 401(k) plan.

Basic Insurance Package – Refer to <https://benefits.wincofoods.com/>, your SOURCE for WinCo Benefits enrollment info!

Health Plan Eligibility: Starting from the date of hire, there is a three-month, initial measurement period during which the employee must average at least 24 paid hours per week. Thereafter, the new hire falls into the regular, ongoing quarterly measurement period and must also average at least 24 paid hours per week to remain eligible. There is a six month “stability” period. Coverage will be cancelled if the 24 hours weekly average is not met for two measurement periods in a row. If coverage is lost, the employee must re-qualify and re-enroll in Workday. Visit benefits.wincofoods.com for Frequently Asked Questions, a video and more! Cost: Health insurance premiums are deducted once a month. Here are the monthly rates based on coverage:

<u>Coverage</u>	<u>Monthly Rate</u>	<u>Coverage</u>	<u>Monthly Rate</u>
Employee only	\$60.00	Employee + spouse	\$86.50
Employee + 1 child	\$77.50	Employee+ spouse+ child(ren)	\$90.00
Employee + 2 or more children	\$86.50		

Medical: In-network: \$200 employee/\$600 family deductible; \$1,200 individual out of pocket maximum, 20% co-insurance.

Dental: Preventive services covered at 100% with no deductible or co-pay. \$25 employee/\$75 family deductible; basic services covered at 80% and major services at 50% if using a PPO dentist; \$1500 annual individual maximum.

Vision: Annual eye exam \$10 copay with a VSP Doctor; \$150 allowance for frames (every 24 mos.) or contacts with a \$10 deductible.

Prescription: Retail co-insurance 15%-35%; mail order co-pay \$5 to \$50 depending on drug type.

Short Term Disability: 60% to 80% income replacement for injury or sickness. Must meet eligibility requirements and be enrolled in WinCo’s health insurance. (WinCo paid)

Group Term Life & AD&D Insurance: \$12,500 (WinCo paid for eligible employees working at least 5 hours per week.)

Voluntary Insurance - Voluntary insurance offerings include voluntary term life insurance and accidental death and dismemberment (AD&D), voluntary accidental death & dismemberment (AD&D), ID protection, legal protection, pet insurance, and auto & home insurance.

Paid Holidays - After 180 days of employment, employees will be paid based on their average hours worked for the following holidays: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. Employees must have a minimum average hours worked to receive holiday pay based on their individual location contracts or working conditions documents. Eligible employees working that day will receive holiday premium rates based on their location’s contracts or working conditions document in addition to holiday pay. Two personal holidays are awarded after 180 days; must be used prior to anniversary year (when two more personal holidays are awarded).

Time Off – After one year of employment, employees are eligible for vacation and sick leave, based on the employee’s average hours worked in the preceding 52 weeks. Sick leave may be available prior to one year depending on state law.

Electronic Paychecks and Paperless Paystubs - Paychecks are deposited electronically into employees’ checking and/or savings account or directly to a pay card. Obtain 24/7/365 access to payroll information via paperless paystubs.

Employee Assistance Program - The EAP helps all WinCo employees, regardless of health insurance coverage and their eligible dependents with family and personal concerns, life transitions, work-related issues, problem solving, legal and financial assistance, substance abuse, resources/referrals, and more.