

Bennie the Basket *says*: “Open Enrollment is Almost Here!”

WinCo Holdings

WinCo Holdings

Topics:

- What's Open Enrollment (OE)
- How to View Your Current Benefits
- 2027 Plan Changes
- How to Save Money in 2027
- Workday & Health Plan Eligibility Changes
- OE: Enrollment and Common Issues
- Q&A

Open Enrollment (OE) for 2027 benefits begins Nov 1 and ends 11:59 pm MT on Nov 30.

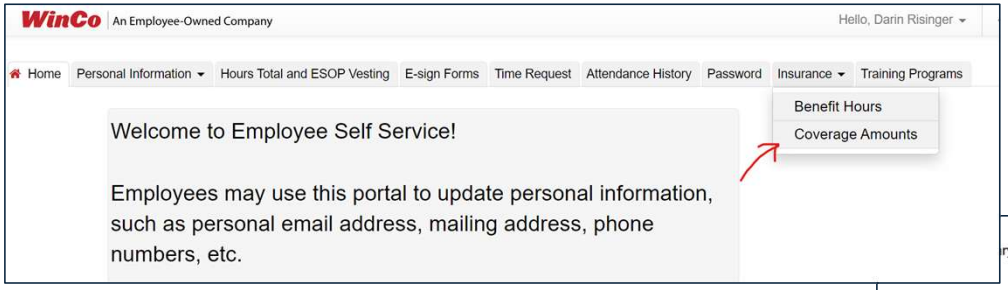
(Changes effective January 1*)

- OE HQ: https://benefits.wincofoods.com/open-enrollment/
- Letters were mailed mid-October to your home.
- Flexible Spending Accounts (FSA) require annual re-enrollment.

**provided hours requirements are met!*



How to View Your Current Benefits in Employee Self Service (ESS)



View your:

- Benefit Elections (Coverage Amounts)
- Insurance Premiums (Payroll Deductions)
- Covered Dependents*
- Voluntary Benefits (FSA, Life, Etc)

* Pending enrollments not reflected here.

Coverage Amounts

ry Form on File: Y 04/01/2021

Click here for the Benefits page & download a beneficiary form

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 DISABILTY	Employee Only	04/01/2021		
VOLUNTARY LIFE	Employee + Family	04/01/2021		
MED/DEN/VIS	Employee + Family	04/01/2021		09/30/2024

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

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

2027 Health Plan Premiums

Health Plan Premiums (monthly)	2026	2027	Kaiser Family Foundation Avg Retail
Employee Only	$45	$60	$114
Employee + 1 Child	$58	$77.50	-
Employee + Spouse	$65	$86.50	-
Employee + 2 or more children	$65	$86.50	-
Family	$67.50	$90	$576

WinCo's family rate for COBRA in 2027 is over $2,000 per month! This means WinCo is picking up over 90% of the cost of the health care for our employees!

2027 Health Plan Deductibles

Deductible	2026		2027	
	In-network	Non-network	In-network	Non-network
Individual	$175	$350	$200	$400
Family	$525	$1,050	$600	$1,200

Comps:

- "Average Plan" 2025 Deductible: $1,670 (Individual)

Out of Pocket Max	2026		2027	
	In-network	Non-network	In-network	Non-network
Individual	$1,175	$2,350	$1,200	$2,400
Family	$2,350	No max	$3,600	No max

2027 Emergency Room Copay + Out of Pocket

2026		2027	
Copay	Annual OOP Individual/Family	Copay	Annual OOP Individual/Family
$100	$1,000/$2,000	$150	$1,000/$2,000



2027 Prescription Benefit Change

Move to WellDyne's "Clinical Outcomes" formulary, JAN 2027

- Impacted members receive a letter from WellDyne.
- Rx Formulary updates 2x annually: JAN and JUL



2027 Vision Benefit Change

Change to Frames Benefit:

- Frames for Adults - Every other year
- Frames for Kids (under 18) - Every year



Save Money in 2027

Flexible Spending Accounts (FSA):
Annual Limit for 2027:

- Health Care FSA: $3,400 ($680 carryover)
- Dependent Care FSA: $7,500 per household

Ambulatory Surgical Centers:

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

Talk Therapy - Counseling Services

Talk Therapy - Update

All Employees/Family Members

- Employee Assistance Program (**EAP**): 800.460.4374 – It's FREE!

For health plan members:

- **MDLive**: 888-725-3097

- TalkSpace* (subject to deductible & coinsurance)
- Rula* (subject to deductible & coinsurance)

*Access: log in at members.bcidaho.com
Select Find Care>Access Platforms>Visit Rula or Visit Talkspace

WinCo Benefits Philosophy

Right Care, Right Place, Right Price

$$	$$$	$$$$
Ambulatory Surgical Center (ASC)	Outpatient	Hospital Inpatient
MDLive	Urgent Care	Emergency Room
-	(Rx) Biosimilars	(Rx) High-end Anti-Inflammatories



Locate your nearest ASC at members.bcidaho.com

Workday Installation

Workday Go-Live date is **December 20, 2026**.

Benefits viewable in January 2027.

Employees will be able to:

- View and Enroll in benefits
- Designate beneficiaries

2027 Health Plan Eligibility Changes - Overview

Beginning January 1, new eligibility rule:

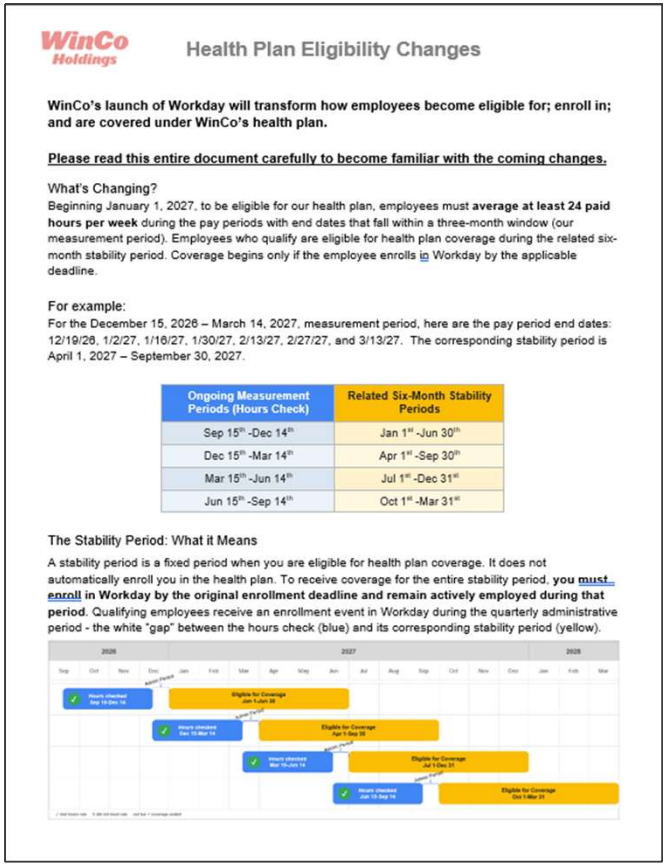
- 24 hours average per week
- 3-month measurement periods (MP), 6-month stability periods

Miss 1 MP = coverage continues
Miss 2 MPs = coverage ends; reviewed next MP (in 3 months)

Re-enrollment: EE must re-enroll in coverage in Workday.

Existing health plan members (non-new hires):

- If not eligible as of Jan 1, will be reviewed late MAR for APR coverage.



WinCo Holdings

Health Plan Eligibility Changes

WinCo's launch of Workday will transform how employees become eligible for; enroll in; and are covered under WinCo's health plan.

Please read this entire document carefully to become familiar with the coming changes.

What's Changing?

Beginning January 1, 2027, to be eligible for our health plan, employees must **average at least 24 paid hours per week** during the pay periods with end dates that fall within a three-month window (our measurement period). Employees who qualify are eligible for health plan coverage during the related six-month stability period. Coverage begins only if the employee enrolls in Workday by the applicable deadline.

For example:

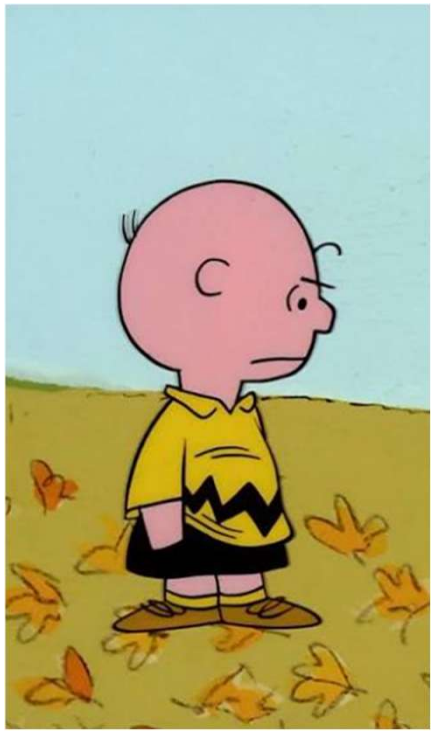
For the December 15, 2026 – March 14, 2027, measurement period, here are the pay period end dates: 12/19/26, 1/2/27, 1/16/27, 1/30/27, 2/13/27, 2/27/27, and 3/13/27. The corresponding stability period is April 1, 2027 – September 30, 2027.

Ongoing Measurement Periods (Hours Check)	Related Six-Month Stability Periods
Sep 15th -Dec 14th	Jan 1st -Jun 30th
Dec 15th -Mar 14th	Apr 1st -Sep 30th
Mar 15th -Jun 14th	Jul 1st -Dec 31st
Jun 15th -Sep 14th	Oct 1st -Mar 31st

The Stability Period: What it Means

A stability period is a fixed period when you are eligible for health plan coverage. It does not automatically enroll you in the health plan. To receive coverage for the entire stability period, **you must enroll in Workday by the original enrollment deadline and remain actively employed during that period**. Qualifying employees receive an enrollment event in Workday during the quarterly administrative period - the white "gap" between the hours check (blue) and its corresponding stability period (yellow).

Some OE Reminders…



"A signed document makes all the difference."
-C. Brown

Don't Be Responsible for:

- ✓ Another Employee's form(s)
- ✓ An Employee's benefits questions – refer to https://benefits.wincofoods.com or to benefits@wincofoods.com.



More OE Reminders…

PROOF!

…that the Benefits team has received your Open Enrollment application is an E-MAIL from Benefits within three business days. No e-mail?

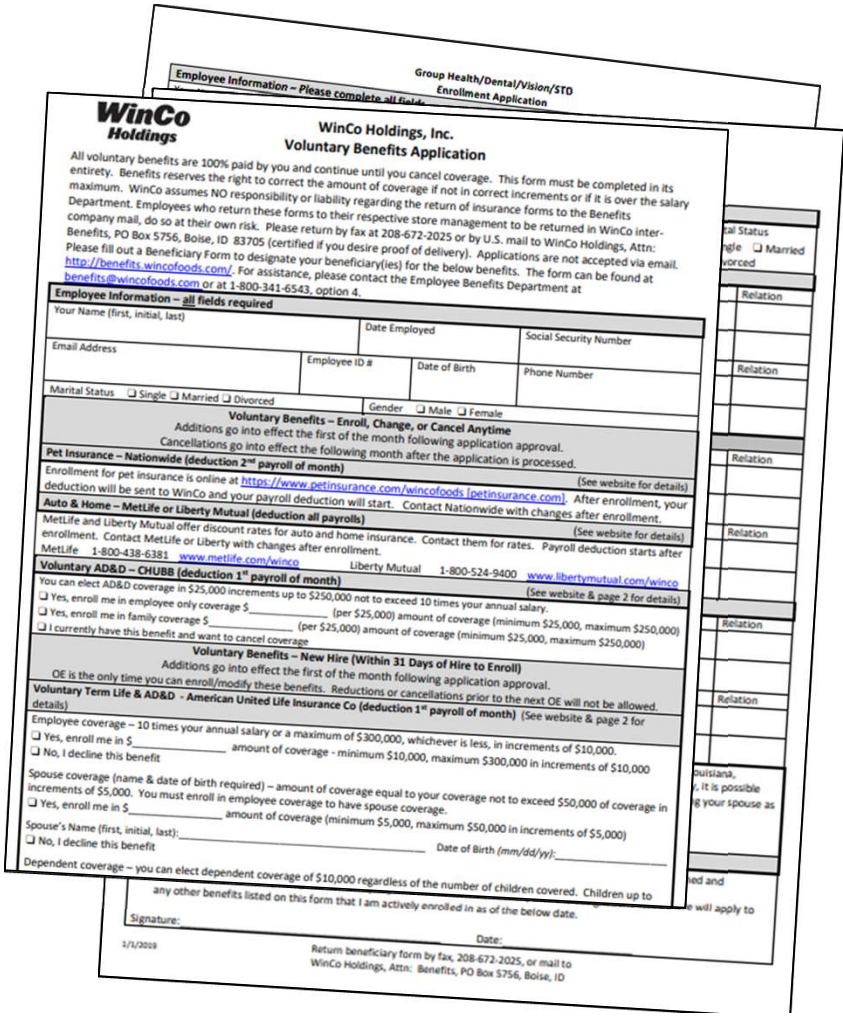
Please reach out to us at benefits@wincofoods.com

How Employees Enroll…

Because the legally required *Important Notices* are now online, the **employee** must go to benefits.wincofoods.com to view the notices and print the forms* for themselves.

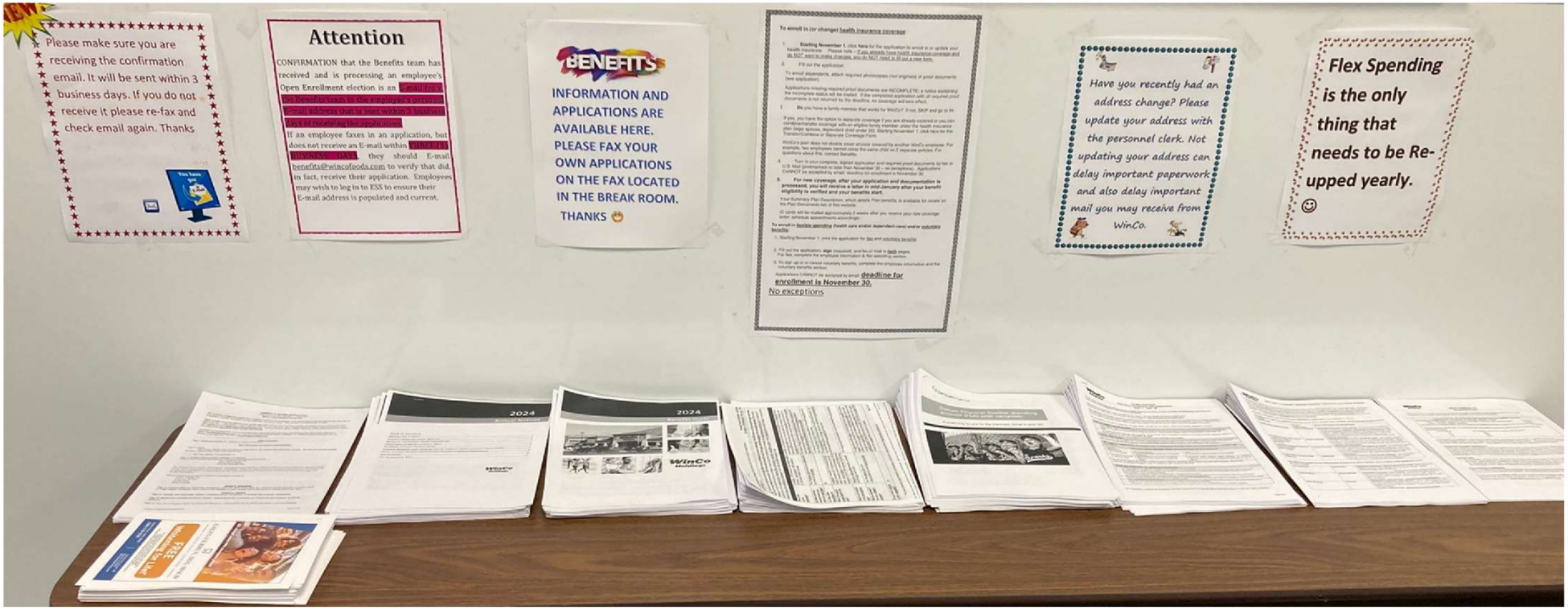
*Please resist the urge to write in the margins of the forms.





The Gold Standard

If you INSIST on printing the materials off for your people, we have a standard that you need to follow. It should look like the photo below. Every item from the Open Enrollment page must be copied off and available for employees.



Fax Tips…

- Fax error message? “Busy” or “Not Able to Send”
  Contact Networking for Troubleshooting

- The Benefits team receives many BLANK pages during OE; sometimes we don’t receive the fax at all.



How to Mail an Application

***Yessss!* That's a Nice Way to Do It!!!**



MUST be postmarked no later than November 30, 2026

***Nooo!!!!* Don't Send Via Interdepartmental Mail!**



Closing Reminders

31

days

(Please don’t tell employees not to apply for benefits; even if you think they have missed a deadline.)



Closing Reminders –Open Enrollment Deadline



Del Griffith talking to Neal about why you shouldn't wait till Thanksgiving weekend to do your Open Enrollment.

11:59 p.m. Mountain Time – November 30, 2026

- The time to ask questions is before an important deadline, not after.
- No exceptions for missed deadlines.

Anything Else We Didn't Cover Today?

<u>THERE ARE ALWAYS OTHER CHANGES</u>

Starting November 1:
Benefits.wincofoods.com/open enrollment

- Summary of Material Modifications
- Open Enrollment materials

Thank you for your attention!

Question and Answer:
We will gladly answer your questions now!

We ❤️ Our Employee-Owners!