WinCo Holdings

## 2027 WinCo Holdings, Inc. Benefit Summary (Salaried Exempt)

**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. 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 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 age 18 are eligible to participate in the 401(k) plan immediately; there's no waiting period.

**Basic Insurance Package** - Refer to https://benefits.wincofoods.com/, your source for WinCo Benefits enrollment info! Health Plan Eligiblity: New Hires must complete and submit the "New Hire-Salary" event in Workday by the deadline for health insurance coverage to begin the first of the following month. 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-hour 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! Health insurance premiums are deducted once a month. Here are the monthly rates based on coverage:

| Coverage | Monthly Rate | Coverage | Monthly Rate |
|---|---|---|---|
| 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. Note: This publication is a summary of benefits provided for informational purposes only. For complete information, see the summary plan descriptions (SPD) at http://benefits.wincofoods.com. In the event of a discrepancy between this summary and the SPD, the SPD is authoritative.
**Dental:** Preventative 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 co-pay $5 to $50 depending on drug type.
**Short Term Disability:** 100% income replacement for injury or sickness. Must meet waiting period and be enrolled in WinCo's health insurance. (WinCo paid)
**Long Term Disability:** Income replacement for long term disability. Must meet eligibility requirements and be enrolled in WinCo's health insurance. (WinCo paid)
**Group Term Life & AD&D Insurance:** $12,500-$15,000 depending on employee job classification. (WinCo paid for eligible employees working 5 or more 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** - Salaried Exempt 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.

**Time Off** – Vacation, sick leave, and personal holidays are available.

**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.