

Benefit Reminders

Here are some things to know about your WinCo benefits and ways to save money when using your benefits.

Things to Know

Benefits Website

The WinCo Benefits Website, benefits.wincofoods.com, is the best source of information for your health insurance and voluntary benefits.

If you cannot find what you need here, contact Benefits at benefits@wincofoods.com or at (800) 341-6543, option 4.

Beneficiary Forms

WinCo pays for a basic life insurance for all employees. It is VERY important that you have a life insurance beneficiary file on form. (This is NOT the same as your ESOP beneficiary form.) The form is available online at benefits.wincofoods.com.

Life Events

Outside of open enrollment, changes can only be made to your health insurance if you experience a qualified life event such as having a baby, getting married, and more. Qualified life events are defined by the Federal Government. All changes must be made within 31 days of the life event. If you miss this window there are no exceptions. You will have to wait until open enrollment or until you have another life event. Information on life events can be found on the Benefits website at benefits.wincofoods.com/qualified-life-events/.

Contact Information for Insurance

All insurance providers have online access for members. You can easily print Explanation of Benefits (EOB) statements or ID cards by logging into your account. All provider information, phone numbers and websites are listed on the Benefits Website at benefits.wincofoods.com/contacts-forms/.

No Maternity Benefits for Dependent Children

Reminder – maternity benefits do not extend to dependent children. Per page 30 of the Summary Plan Description (SPD), “No benefits are provided for any normal pregnancy, complications of pregnancy...for enrolled eligible Dependent children.”

Pregnancy is not a life event. This means that, unless the dependent has an actual qualified life event (see benefits.wincofoods.com/qualified-life-events/ for more info), the dependent cannot be removed from insurance and the pregnancy is not covered by our insurance.

Employee Assistance Program (EAP)

The EAP is here for you. All WinCo employees and their dependents can use the EAP for personal and work issues. The EAP offers three in-person counseling sessions per issue per year for free:

Call: 855.387.9727 TDD: 800.697.0353 Online: guidanceresources.com Web ID: ONEAMERICA3

End of Year Tax Forms – W-2 & 1095-C

Did you know you can get your year-end tax documents (W-2 & 1095-C) faster by going electronic? Enrollment is quick and delivery is secure! **The deadline to make the switch is Dec. 31, 2019.**

If you decide to not go paperless and have your forms mailed, please be aware of the following:

- Forms will be mailed by Jan. 31, 2020.

- WinCo is not responsible for late or misdirected delivery of the forms by the US Postal Service.
- You are responsible for confirming that your address is correct on the WinCo employee self-service site on SharePoint before the end of the year.
- Reissues will be \$7 and will not be available until Feb. 17, 2020.

Save yourself the hassle and make the switch at paperlessemployee.com/WinCoFoods.

Flu Shots

Flu Shots are available for all WinCo employees.

If you are covered by WinCo’s health insurance, take your prescription card to a participating WinCo pharmacy (Rite Aid, CVS, Walgreens, Costco and most independent pharmacies) during pharmacy hours and get a flu shot at your convenience from the Pharmacist.

If you are NOT covered by WinCo’s health insurance, you can get a flu shot for free between Oct. 14 and Nov. 4, 2019 at any of the participating WinCo pharmacies listed above by presenting the below information to the Pharmacist.

Rx BIN: 003585
 Rx PCN: ASPROD1
 Rx Group: WIN01
 WinCo Employee number: (this is your unique employee ID number)

Ways to Save Money

Prescription

You have the choice of getting your prescriptions filled at retail or through mail order. Mail order is the best option for maintenance prescription. Use this information to decide the best option for you:

Retail – You can fill all non-specialty prescriptions at participating retail pharmacies (Walgreens, Rite Aid, CVS, Costco, and other independent pharmacies) using your MedImpact benefit.

The cost for filling prescriptions at a retail pharmacy is coinsurance. This means a percent of the cost is charged. Here is the cost structure for retail:

- Generic drugs (tier 1) 15% coinsurance, \$5 minimum
- Preferred brand drugs (tier 2) 20% coinsurance, \$5 minimum
- Non-preferred brand drugs (tier 3) 35% coinsurance, \$5 minimum

Choice 90 Retail – You can fill up to a 90-day prescription at participating retail pharmacies using your MedImpact benefit. A 90-day fill saves you time and money over a 30-day prescription.

Mail Order – Using mail order saves you time and money over retail. You can fill ongoing prescriptions through MedImpact Direct mail order. The prescriptions are mailed right to your home.

The cost for using mail order is a copay. A flat fee is charged based on the drug and the day’s supply. Here is the cost structure for mail order:

- Generic drugs (tier 1) \$5 Copay for 30 days, \$10 Copay for over 30 days
- Preferred brand drugs (tier 2) \$15 Copay for 30 days, \$30 Copay for over 30 days
- Non-preferred brand drugs (tier 3) \$25 Copay for 30 days, \$50 Copay for over 30 days

Specialty – Specialty drugs are filled through MedImpact Specialty. The cost is a co-pay of \$50 or the actual cost whatever is less for up to a 30-day supply.

The best way to manage all of your prescription is to use the MedImpact portal, www.medimpact.com.

CRX International Brand Name Mail Order Option – Brand name 90-day maintenance prescriptions, including some specialty drugs, can be filled through mail order for a 90-day supply. This is a voluntary program where you contract directly with CRX to get your prescription filled. CRX does not replace the current prescription drug program. This program has \$0 cost to you and the prescriptions are shipped to the home address with no shipping and handling costs. Not all brand name prescriptions are available. Go to <http://www.mycrxmeds.com/WinCo/> for more information.

Medical

Managing your medical care is important. Here are some things to think about when using your medical insurance:

In Network Providers – Going to in-network providers saves you money. To find an in-network provider, contact the provider by telephone or look up providers using the online access provided by our insurance providers.

Primary Care Doctor – Best practice is to find an in-network primary care physician for you and your dependents. You can go to them for specific issues or for a preventative exam. Preventative exams are free when you see an in-network provider. Having a primary care doctor helps you get appointments when you are sick or have a more urgent issue. Office visits are an affordable way to get medical care.

Telehealth & Teletherapy

MDLive – WinCo’s medical coverage includes MDLive that provides telehealth and teletherapy. All MDLive visits are free to you. There is no deductible, co-pay, or co-insurance. Setup your account prior to needing care, so when you need care there is no delay. Or, call when the need arises.

MDLive treats **medical non-emergencies** such as:

Acne	Diarrhea	Nausea / Vomiting	Urinary problems/UTI
Allergies	Ear problems	Pink eye	And more
Cold / Flu	Fever	Rash	
Constipation	Headache	Respiratory problems	
Cough	Insect bites	Sore throats	

- Open 365 days a year, 24 hours a day.
- Anytime anywhere via the phone or video conference. Avoid the emergency room and doctor’s office. You don’t need to leave home.
- The MDLive doctor can diagnose, treat and prescribe medication.

MDLive treats behavioral health issues such as:

Addictions	LGBT support	Relationship & marriage issues
Bipolar disorder	Life changes	Stress
Child & adolescent issues	Men’s issues	Trauma & PTSD
Depression	Panic disorders	Women’s issues
Eating disorders	Parenting issues	...and More
Grief & loss	Postpartum depression	

- Appointments are scheduled in advance, usually within a few days and takes place via video conference.

- Follow up appointments can be made with the same provider.

MDLive contact information:

- 888-725-3097
- www.mdlive.com/wincobenefits
- Download the MDLive app for your phone

Urgent Care – If you have a more urgent need that your primary care doctor or MDLive cannot assist with, urgent care is a walk in clinic where no appointment is needed. They are typically open extended hours later into the evening, seven days a week. They treat everything your doctor does and can do x-rays and lab tests.

ER/Hospital – For all medical traumas and true life or limb threatening injuries, go to the ER for treatment. If the medical issue is not life threatening, consider using one of the other options listed, as the ER is the most expensive medical care.