



2026 WinCo Holdings, Inc. Benefit Summary (Hourly)

Employee Stock Ownership Plan (ESOP) - Employees that have attained age 18, have been employed for six months, and have been paid at least 500 hours during those six months will become participants and will have an ESOP account established for them. WinCo currently contributes 20% of an eligible employee's fiscal year compensation in shares. Shares are placed into all eligible employees' ESOP accounts once a year. Employees are fully vested in their account after six plan years with at least 1,000 hours worked in each plan year - which is the same as WinCo's fiscal year. Statements are issued annually. (Please refer to the Summary Plan Description book for specific 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! Eligibility: After 3 full consecutive calendar months with a minimum of 100 hours per month. The plan has a six month stability period with a three month look-back period. Employees remain eligible if they have a minimum of 300 hours worked in the look-back period. Coverage will be cancelled if the 300 hours requirement is not met, and the employee must requalify for coverage. 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	\$45.00	Employee + spouse	\$65.00
Employee + 1 child	\$58.00	Employee+ spouse+ child(ren)	\$67.50
Employee + 2 or more children	\$65.00		

Medical: In-network: \$175 employee/\$525 family deductible; \$1,175 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 annual allowance for frames 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.