



## Insurance Benefits and Leaves of Absence

When an employee ceases to actively work, the terms of insurance benefits are subject to change based on type of absence and duration. Please read this important information carefully. In addition, please refer to the Summary Plan Description at <http://benefits.wincofoods.com/> for comprehensive information about your eligibility for benefits while on leave. As a summary, here is what you need to know about your insurance benefits while on leave:

### **PAYMENT OF INSURANCE PREMIUMS:**

If you are currently eligible and active on health insurance, WinCo will continue to pay its portion of your health insurance premiums (medical, dental, prescription, and vision), and you must pay your share.

If you are receiving a paycheck from WinCo while on leave, your share of the premiums will be paid through payroll deduction on the second payroll check of each month. If your vacation and sick leave runs out, and your leave becomes **unpaid**, you will be required to submit your premium payments via check or money order made out to WinCo Foods to this address:

**WinCo Foods, Attn: Benefits Office  
PO Box 5756  
Boise, ID 83705**

Coverage Option	Premium
Employee Only	\$45.00
Employee + 1 Child	\$58.00
Employee + Spouse	\$65.00
Employee + 2 or more Children	\$65.00
Family	\$67.50

If you do not pay your share of the insurance premiums by the last day of the month in which it is due, your insurance coverage for yourself and your dependent(s) (if applicable) will be terminated. If your share of the premium is not received by WinCo within the time frame set forth, WinCo will terminate coverage. When this occurs, you will receive COBRA paperwork to continue your benefits at a higher rate. If you would like to reapply for coverage, you will need to enroll during open enrollment (November) or reapply if you experience a qualified life event. (See <http://benefits.wincofoods.com/> for information on qualified life events.) If you have voluntary life and AD&D and/or voluntary AD&D, please contact Benefits for payment information.

If you live in a state that provides state-paid disability benefits (at the time of writing: OR, CA, WA), you should apply for your own state's disability benefits immediately at the start of your leave, regardless of whether you are eligible for and will apply for WinCo's Short Term Disability program. WinCo-sponsored STD benefits are reduced by the amount of benefits paid under state programs, and payments under the WinCo STD program are delayed until the state benefit payments have begun. Please do not delay in applying for your state's disability benefit program.

*Continued – See Reverse*

**IMPORTANT:** The terms of group life and accidental death benefits are subject to change – including termination of coverage, based on the type of absence and duration. Essentially, if disabled due to your own sickness or injury, your life policy may be continued for up to 12 months (provided you continue paying premiums), after which you have a limited period of time (31 days) to port or convert your coverage. If you are on an approved leave of absence for bonding time or to care for a family member, your life policy may continue for a maximum of 6 months (provided you continue paying premiums), after which you have a limited period of time (31 days) to port or convert coverage. Group life coverage may terminate for other reasons as well, such as end of employment or active military duty (read below). **This document is notice of your opportunity to port or convert your coverage.** DON'T BE CAUGHT UNAWARE! Read your policy: [www.benefits.wincofoods.com](http://www.benefits.wincofoods.com).

### **ADDITIONAL LEAVE INFORMATION:**

#### **About Your Eligibility for Benefits While on Leave:**

Please review the eligibility section of the Summary Plan Description to ensure familiarity with the eligibility requirements of our Health Plan. Certain leaves (Family and Medical Leave (FMLA)) include benefit protection provisions which allow the hours requirement for that month to be “waived” if FMLA has been APPROVED for that month. For this reason, if you are off work due to a serious health condition of your own or an immediate family member, it is in your best interest to contact FMLASource (877-462-3652) and apply for Family Medical Leave.

Most other leaves DO NOT include benefit protection, including ADA (leave as an accommodation), FEHA, or Personal leaves, for example. Employees on non-FMLA leave are still subject to the normal hours requirement to continue eligibility for our benefits plans.

If it is determined that you no longer meet the minimum hours worked requirement, your insurance coverage for yourself and your dependent(s) (if applicable) will be terminated on the first of the following month. When this occurs, you will receive COBRA paperwork to continue your benefits at a higher rate. Once you return to work and meet the hour requirements, your coverage will be reinstated.

If you have questions about going on a leave of absence and your eligibility for benefits, we invite you to call us at 1-800-341-6543.

#### **About Parental Leave and Enrolling Your Newborn:**

You only have 31 days from the date of the baby's birth to add the baby to your insurance coverage. Go to <http://benefits.wincofoods.com/> for information and the application form.

#### **About Military Leave and Life Insurance Discontinuance:**

For Service Members, please note that if ceasing active work due to active military service (except for temporary duty of 30 days or less), your WinCo group or voluntary life insurance terminates on the last day of the coverage month during which you enter active military service. DON'T BE CAUGHT UNAWARE! Read your policy: <http://benefits.wincofoods.com/>. Important note: the Benefits team will need to be notified by you if you are going on active duty in order for premiums to be reviewed and possibly excused during the period of active duty. Failure to notify the Benefits team in advance of your active duty will mean that premiums will be collected upon to your return to WinCo paid status.

Please contact the Benefits Office at [benefits@wincofoods.com](mailto:benefits@wincofoods.com) or 1-800-341-6543 or for more information regarding your benefits and payments.