2027 OPEN ENROLLMENT

Benefits Newsletter

WinCo Holdings

SPECIAL EDITION | This Newsletter is FREE to Employees and Family Members of the World's Greatest Employee-Owned Grocery Retailer.

FROM WINCO BENEFITS | OCTOBER 2026

Dear Employee-Owners,

Welcome to Open Enrollment (OE) for your WinCo benefits. Open Enrollment is your annual opportunity to enroll or make changes to your benefits. OE materials, including applications, are posted online beginning November 1 at https://benefits.wincofoods.com/open-enrollment/. This year's OE will be a good, old-fashioned *paper and fax* (or US mail) enrollment, like every year before…please read on for important details below.

Proof that WinCo's Benefits team received your enrollment application is a confirmation e-mail within three business days. If you do not receive an e-mail, contact the Benefits team at benefits@wincofoods.com. You are personally responsible for ensuring your application is properly submitted to the Benefits team prior to the deadline; please do not ask another WinCo employee to do this for you.

Please complete and submit applications early in the month. Deadline for applications is 11:59 p.m. MT on November 30; late applications cannot be accepted.

WinCo's focus remains on offering quality healthcare at affordable prices. We encourage plan members to be "smart health care shoppers" by choosing **the RIGHT CARE at the RIGHT PLACE at the RIGHT PRICE.** We'll talk more about that inside.

AS A REMINDER, DURING OPEN ENROLLMENT, YOU MAY:

- Elect a Flexible Spending Account (FSA) for 2027; FSAs require annual enrollment to participate
- Enroll in, waive, or change health insurance coverage for yourself or eligible dependents
- Review voluntary life, AD&D, and other coverage

If you are happy with your current benefits, and do not want to enroll in an FSA for 2027, you do not need to act. All benefits, except Flexible Spending Accounts, carry over to 2027.

Open Enrollment changes are effective January 1, 2027, provided eligibility requirements are met. Updated medical ID cards with 2027 information are typically mailed out mid-January.

Please read this letter in its entirety to familiarize yourself with the upcoming changes and opportunities for 2027. Thank you!

KEY DATES:

NOV 1	**Open Enrollment begins**
NOV 30	**Open Enrollment ends**
DEC 20	**Workday launches**
JAN 1	**2027 changes take effect**
MID-JAN	ID cards mailed, if applicable

NO CHANGES TO MAKE?

Most benefits continue automatically. **FSA elections do not. If you want an FSA for 2027, you must re-enroll during this year's Open Enrollment. If you do not want an FSA and are happy with your benefits as they are, you do not need to take action during Open Enrollment.**

WHERE TO FIND WINCO'S OPEN ENROLLMENT HUB:









See Inside for What's CHANGING for 2027…

HEALTH PLAN UPDATE

2027 Changes at a Glance

EMERGENCY ROOM	VISION	PRESCRIPTION
$150 copay in 2027 Up from $100 in 2026. Annual ER out-of-pocket limits stay at $1,000 individual / $2,000 family.	**Frame frequency changes** Beginning January 2027, adult frames every other year; frames for children under age 18 every year.	**New formulary in January** WellDyne moves to its Clinical Outcomes formulary. Impacted members will receive a letter. Formulary updates occur in January and July.

HEALTH PLAN COST SNAPSHOT

MONTHLY EMPLOYEE PREMIUMS

Monthly coverage	2026	2027
Employee Only	$45.00	$60.00
Employee + Spouse	$65.00	$86.50
Employee + 1 Child	$58.00	$77.50
Employee + 2+ Children	$65.00	$86.50
Employee + Spouse + Children	$67.50	$90.00

IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET LIMITS

Annual plan limit	2026	2027
–Individual deductible	$175	$200
–Family deductible	$525	$600
Medical OOP max - Individual	$1,175	$1,200
Medical OOP max - Family	$3,525	$3,600
Rx OOP max - Individual	$8,425	$9,800
Rx OOP max - Family	$15,675	$18,400
ER OOP max - Individual	$1,000	$1,000
ER OOP max - Family	$2,000	$2,000

2027 non-network reference: deductible $400 individual / $1,200 family; medical OOP $2,400 individual / no family limit.

FLEXIBLE SPENDING ACCOUNTS | A NEW ELECTION IS REQUIRED EVERY YEAR

2027 HEALTHCARE FSA LIMIT	2027 HEALTHCARE CARRYOVER	2027 DEPENDENT CARE FSA LIMIT
$3,400	$680	$7,500 per household

Healthcare FSA funds are generally available January 1; dependent care reimbursements are limited to contributions already deposited.

WINCO'S HEALTH PLAN ELIGIBLITY RULE CHANGES

Beginning January 1, 2027, WinCo's health plan eligibility requirements will be changing due to our Workday launch. Here are the new requirements:

- Average 24 paid hours per week over a three-month, quarterly measurement period
- Stability periods continue to be six-months
- Miss one measurement period: coverage continues
- Miss two measurement periods in a row: coverage ends

If coverage ends:

- Eligibility is reviewed again at the following quarterly measurement period (…three months later)
- If you are eligible at the next review, you must RE-ENROLL in Workday for benefits to start back up

The above are requirements for both hourly and salaried employees alike. Ultimately, we believe this change will make it easier for employees to have more consistency in their coverage.



Bennie the Basket sez:

"Don't put it off! Get your Open Enrollment done BEFORE Thanksgiving!!"

This guide is an overview and does not provide a complete description of all benefit provisions. Plan documents and summary plan descriptions govern how benefits are paid.

MANAGE OUR PLAN WISELY

Right Care. Right Place. Right Price.

Start with the lowest-cost setting that can safely meet your needs. The emergency room is for true emergencies; an ambulatory surgical center may be the smarter setting for many same-day procedures.

A good question can save money: "Is there an in-network, lower-cost place to receive this care?"

CARE SETTING	BEST FOR	COST / PLAN NOTE
VIRTUAL CARE	Minor illness, common conditions, questions, and care from home. MDLive providers can also write prescriptions, saving you an office visit! Get registered today so that you are ready when you next need to call MDLive.	Paid for 100% by WinCo's health plan for covered members; fees for cancellations apply. MDLive: 888-725-3097
PRIMARY CARE	Preventive care, routine visits, ongoing conditions.	Deductible and coinsurance apply for non-preventive services
URGENT CARE	Same-day, non-life-threatening needs such as fever, sprains, or minor cuts.	Usually lower cost than an ER; no ER copay! Deductible and coinsurance apply.
ASC	Same-day surgery or a procedure that does not require an overnight stay.	Often substantially less than hospital outpatient care. Deductible and coinsurance apply.
EMERGENCY ROOM	Severe or life-threatening symptoms: chest pain, major trauma, uncontrolled bleeding, or loss of consciousness.	$150 copay + deductible + coinsurance.

SPOTLIGHT ON AMBULATORY SURGICAL CENTERS

An ASC is a specialized outpatient facility for procedures that do not require an overnight stay. **Your provider may perform the same procedure at both a hospital outpatient department and an ASC - but the location can make a BIG difference in cost to YOU, and to WinCo's health plan.**

BEFORE YOU SCHEDULE, ASK:

- Can this procedure be done at an in-network ASC?
- Does my provider perform the procedure there?
- What is my estimated out-of-pocket cost at each location?

To locate an ASC: Log in at members.bcidaho.com

- Click: Find Care
- Select: Find Doctor
- In Search Bar, type: Ambulatory Surgical Center

ILLUSTRATIVE PLAN EXAMPLES

Procedure	Hospital	ASC	Member savings
Colonoscopy	$3,636	$1,824	$362
Cataract surgery	$6,718	$2,922	$625
Upper GI endoscopy	$4,104	$1,817	$457
Cystourethroscopy	$8,446	$3,035	$603

Examples are carried forward from the 2026 newsletter and should be refreshed if newer plan data is available. Actual results vary.

COMMON PROCEDURES THAT MAY BE APPROPRIATE FOR AN ASC

Cataract surgery	Colonoscopy	Hernia repair	Gallbladder removal
Carpal tunnel repair	Upper GI endoscopy	Pain injections	Tonsillectomy

The appropriate setting depends on the procedure, your health needs, provider availability, and network status.

…And now, we interrupt this Open Enrollment newsletter to bring you another mystifying and amazing edition of:



The Benefits Manager beats…the SYSTEM.

…so there I was at my primary care provider's office visit. Just like everyone else, I had some things I was concerned about, so I went in to see the doctor. He told me that I was a little overdue for a colonoscopy. I told him I didn't really fancy the idea of the procedure, but that I'd do it anyways. He said he'd "take care of it." Anyhow later that night…the phone…it began to ring. I walked across a cold, creaky floor to pick up and when I did…my blood ran cold.

It was an outpatient gastrointestinal specialty clinic calling to get me scheduled for the colonoscopy. What did I do? I did what any of you woulda done…I gave 'em my info and set up an appointment. When I turned and looked in a mirror, my face all pale…yeah, I realized what'd happened…I was a victim of the SYSTEM. It never dawned on me that the place the doctor referred me to might not be the BEST place for me to go. I pulled myself together and I called them back and cancelled that appointment faster than you can say, "colon flush." I got the appointment re-scheduled at an Ambulatory Surgical Center by looking up my nearest ASC and finding a provider there that does colonoscopies because I knew that the services were going to be the same as at the other place, they'd only cost me way less at an ambulatory surgical center. The sun came out, the birds sang…I had beaten the SYSTEM. The END.

MAKE YOUR CHOICES

Enrollment and Support

Get support, review the Workday transition, and complete your enrollment before the November 30 deadline.

WORKDAY AND YOUR BENEFITS

Starting in January, after the launch of Workday, you will be able to view and enroll in benefits and designate beneficiaries directly in the Workday system.

Important note: Existing health plan members who are not eligible for health plan coverage as of January 1 will be reviewed quarterly. If eligible, a newly eligible event will be created requiring enrollment.

IMPORTANT: FORM 1095C

Annually, we provide our employees with Form 1095C, a form required under the Affordable Care Act and that indicates your eligibility for affordable health coverage. This is normally distributed to our employees around January 31. This year, we have opted to extend our furnishing date to the later deadline of March 2nd. Thank you for your patience and understanding.

YEAR-ROUND SUPPORT: Everyone you meet is fighting a hard battle.

RESOURCE	WHO / WHAT	CONTACT
Employee Assistance Program (EAP)	All employees and family members; free counseling and resources.	800-460-4374
MDLive	Health plan members; free virtual care and counseling.	888-725-3097
Talkspace / Rula	Health plan members; counseling subject to deductible and coinsurance.	members.bcidaho.com Find Care > Access Platforms > Visit Rula or Visit Talkspace

An Important Note for CRX Rx Mail Order Customers

CRX import prescription service: new entry mailing requirements begin October 22 and may disrupt service. CRX is monitoring developments.

HOW TO ENROLL

ITEM	2027 INSTRUCTIONS
Get started	Visit benefits.wincofoods.com/open-enrollment/ to read notices and print current forms.
Submit forms	Follow the current form's fax or mailing instructions. Do not use interdepartmental mail or e-mail.
Mail deadline	Must be postmarked by November 30, 2026. Keep a copy of your completed forms.

LIFE EVENT REMINDER

Have a qualifying life event? Outside of Open Enrollment, for most qualifying life events, you have 31 days from the date of a qualifying life event to make changes to your health plan (or 60 days for the loss of Medicaid/CHIP eligibility.)

NEED HELP?

WinCo Benefits | benefits@wincofoods.com | 800-341-6543, Option 4 | benefits.wincofoods.com/open-enrollment

Complete enrollment early. The deadline is November 30, 2026, at 11:59 p.m. Mountain Time.

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