

2027

Benefits Guide



WinCo
Holdings

Quality
Healthcare,
Affordable
Prices



WinCo Benefits: Enrollment

<p>Where do I go to enroll in WinCo benefits?</p>	<p>Starting in 2027, WinCo employees will enroll in benefits using Workday. Your benefit enrollment events will arrive in your Workday inbox, which is in the top right-hand corner after you log in.</p>
<p>When do I need to enroll in WinCo benefits (DEADLINES)</p>	<p>Hourly employees may receive up to two enrollment events. You must complete the event in your Workday inbox:</p> <ul style="list-style-type: none"> ✓ Within 31 days from your date of hire for voluntary (non-health) benefits enrollment. ✓ Within 31 days after receiving your new hire healthcare enrollment event. <u>If eligible</u>, this event arrives in your Workday inbox in the weeks immediately following your initial measurement period (three months from your date of hire.) Check your in-box regularly! <p>For salaried employees, you must complete the event in your Workday inbox within 31 days from your date of hire.</p> <p><u>It is YOUR responsibility to regularly check your Workday inbox and submit any assigned enrollment events by the required deadline. If you miss an event, you will not be able to enroll until you are eligible for Open Enrollment or within 31 days of a qualifying life event.</u></p>
<p>What materials do I need to enroll in benefits?</p>	<p>Workday requires you to provide <u>proof of relationship, Social Security numbers and dates of birth</u>. Examples of proof of relationship documents are marriage and birth certificates*.</p> <p>If adding coverage due to a qualifying life event, other documents are required to verify your eligibility to change coverage mid-year. A comprehensive list of the documents required for each qualifying life event is listed out in Workday's benefits enrollment process.</p> <p>*Must be translated into English if in a language other than English.</p>

Please review the very important information on the following pages to learn about how to become eligible and how to maintain your eligibility for WinCo's health plan. If you have questions, please reach out to us at benefits@wincofoods.com.

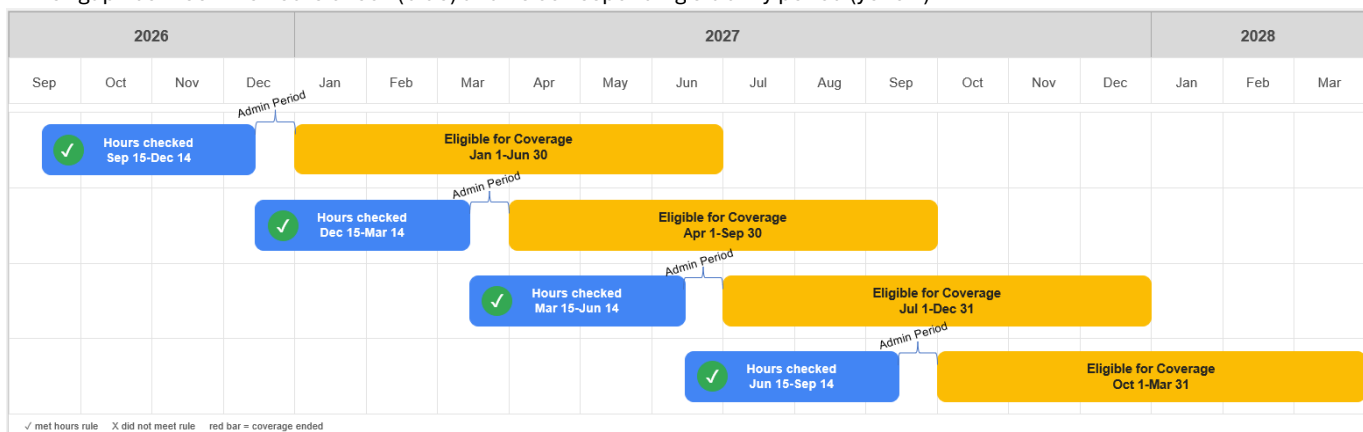
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WinCo's Health Plan Eligibility Rules

To be eligible for WinCo's health plan, employees must **average at least 24 paid hours per week** during the pay periods with end dates that fall within a three-month window (our **standard measurement period, or SMP**). Employees who qualify are eligible for health plan coverage during the related six-month **stability period**. Coverage begins only if the employee enrolls in Workday by the applicable deadline. Example: For the December 15, 2026 – March 14, 2027, the corresponding stability period is April 1, 2027 – September 30, 2027.

Ongoing Measurement Periods (Hours Check)	Related Six-Month Stability Periods
Sep 15 th -Dec 14 th	Jan 1 st -Jun 30 th
Dec 15 th -Mar 14 th	Apr 1 st -Sep 30 th
Mar 15 th -Jun 14 th	Jul 1 st -Dec 31 st
Jun 15 th -Sep 14 th	Oct 1 st -Mar 31 st

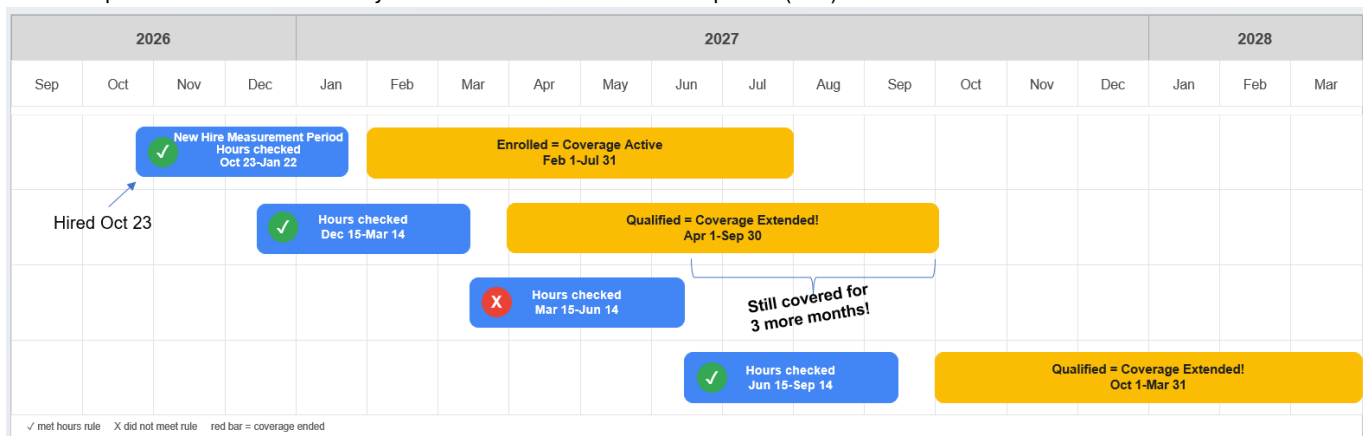
A **stability period** is a fixed period when you are eligible for health plan coverage. It does not automatically *enroll* you in the health plan. To receive coverage for the entire stability period, **you must enroll in Workday by the original enrollment deadline and remain actively employed during that period**. Qualifying employees receive an enrollment event in Workday during the quarterly administrative period - the white "gap" between the hours check (blue) and its corresponding stability period (yellow).



For hourly new hires, the eligibility calculation is based on the three-month initial measurement period starting from date of hire.

For salaried "exempt" new hires, eligibility begins the first of the month following date of hire.

The example below shows the hourly new hire's initial measurement period (IMP).

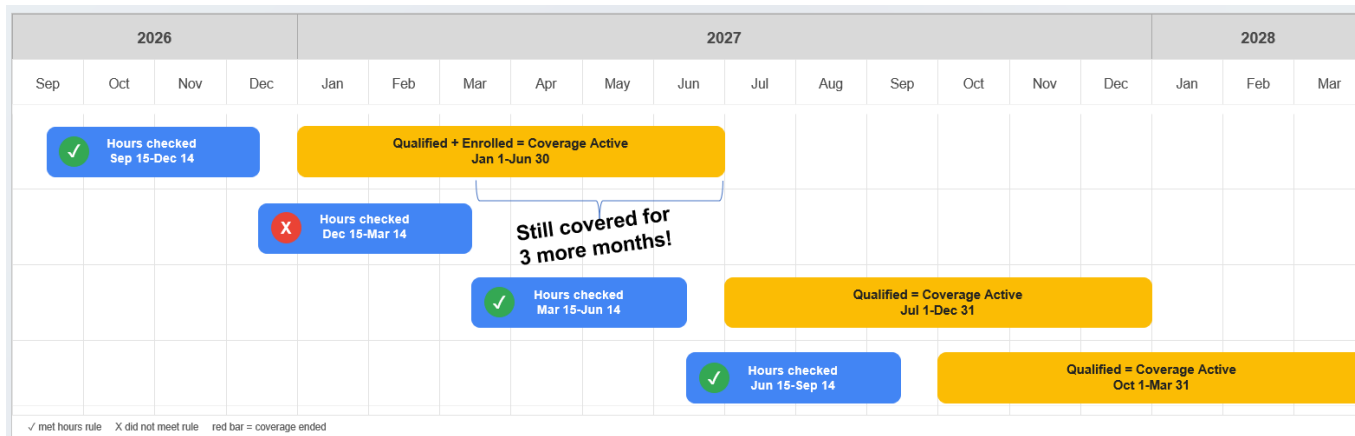


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WinCo's Health Plan Eligibility Rules (cont'd)

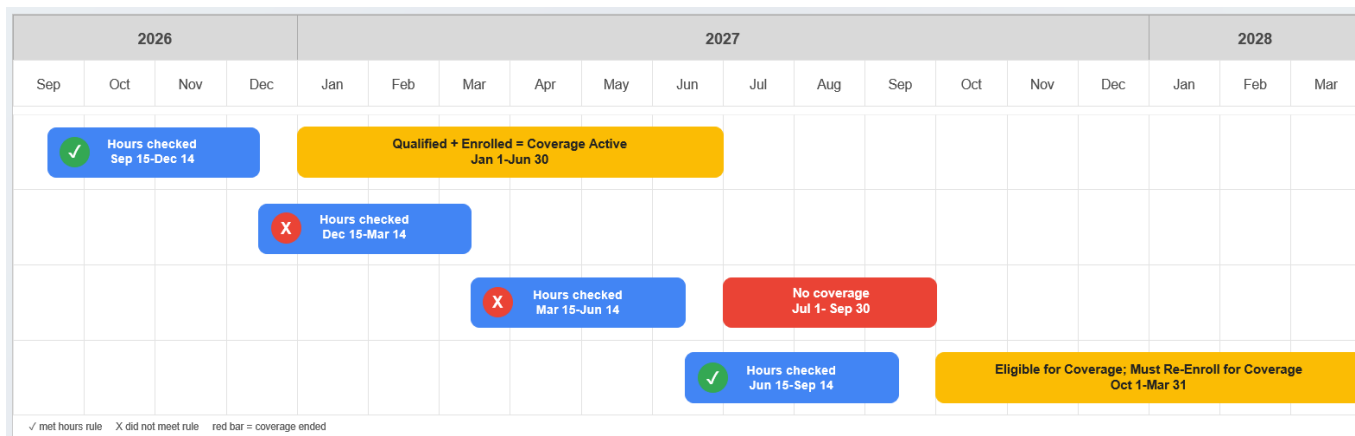
What Happens If You Miss a Standard Measurement Period?

If an enrolled employee does not have enough paid hours during one standard measurement period, coverage continues through the end of the current stability period. The employee must meet the hours requirement during the next SMP to continue coverage after that.



Losing Health Plan Coverage:

Anytime an employee has two consecutive measurement periods without enough paid hours, coverage will end at the end of the current stability period. Workday will review the employee's hours again at the end of the following measurement period. Example:



Re-Enrollment After Losing Coverage:

After losing coverage, an employee must meet the eligibility requirement again and complete a new enrollment event in Workday. Coverage will not restart automatically.

During the quarterly admin period, Workday will send a "Newly Eligible for Healthcare Plan Enrollment" event to the employee's Workday inbox. It's an employee's responsibility to check their Workday inbox regularly and complete the event by the stated deadline. If the deadline is missed, the employee generally must wait until Open Enrollment or experience a qualifying life event before enrolling.

Once Workday is launched, the Benefits team will no longer accept paper applications.

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Please refer to this guide to learn more about WinCo's benefits program. All enrollments are completed online through Workday unless the benefit's section provides different instructions. Check your Workday inbox regularly; submit enrollment events by the deadlines. Supporting materials, such as Plan Documents; important, required notices; and Frequently Asked Questions are posted at <http://benefits.wincofoods.com>. Please contact the Benefits team at benefits@wincofoods.com or at 1-800-341-6543, option 4 with any questions.

ELIGIBILITY: *Who is Eligible to Participate?*

- Hourly employees receive a “New Hire – Hourly” benefits enrollment event in their Workday inbox on their hire date and must enroll within 31 days of hire if they wish to elect voluntary benefits. Hourly employees with an average of 24 paid hours per week during their initial measurement period (IMP) will receive a “Newly Eligible for Healthcare Plan Enrollment” event following the IMP. Employees have 31 days from the date the enrollment event was issued to submit their Workday enrollment for health insurance benefits (medical, dental, vision, prescription, and short-term disability). Follow the instructions in your Workday enrollment event. Coverage begins first of the month after qualifying and enrolling.
- Salary employees will receive one “New Hire – Salary” combined voluntary / health benefits enrollment event in their Workday inbox on their hire date. If you enroll by the deadline, health coverage begins the first day of the following your hire date. Ongoing eligibility is subject to the Plan's standard measurement and stability-period rules. Voluntary benefits begin the first of the month after submission.
- The plan has a six-month stability period with a quarterly three-month measurement period. Hourly and salaried employees remain eligible if they average 24 paid hours per week in the measurement period. One missed period allows a grace period; two missed periods in a row end coverage. Eligibility is reviewed again the next quarter; eligible employees must re-enroll in Workday.
- Eligible employees may cover their legally married spouse and/or dependent(s). See the summary plan description definition of legally married spouse and/or dependent(s).
- Medical, prescription, dental, and vision are bundled together into one health insurance plan. Premiums are withheld from regular payroll once a month on the second pay check of the month. Short-term disability is paid by WinCo and is available to employees actively covered by health insurance.

MAKING CHANGES: Life Events and Open Enrollment

Getting married; having a baby; or losing other coverage allows you to make changes outside of open enrollment, provided you otherwise meet the Plan's eligibility requirements. To determine if your situation is considered a qualifying life event, go to <https://benefits.wincofoods.com/qualifying-life-events/>. If a change is allowed, you must complete and submit enrollment in Workday along with the supporting documentation within the required deadline, which is generally 31 days. **Open Enrollment** is held each year in November. This is the one time of year you can update your benefits without a qualifying life event. Enrollments cannot be cancelled or changed after open enrollment unless you experience a qualifying life event. Also, in the future, starting with Open Enrollment for 2028 benefits, employees will also make their Open Enrollment elections in Workday.

QUALIFYING LIFE EVENTS: (31 DAYS TO MAKE A CHANGE UNLESS OTHERWISE STATED BELOW)

- Marriage, divorce, or legal separation; or change in number of dependents (birth, adoption, legal guardianship);
- Gain or loss of other coverage
- Dependent ceases to satisfy eligibility requirements (divorce, loss of parental rights);
- Loss of coverage from government plans / programs or educational institution;
- Loss of CHIP or Medicaid eligibility; gaining CHIP or Medicaid subsidy eligibility (60 Days).

SOCIAL SECURITY NUMBERS: Provide a Social Security number or other applicable taxpayer identification number for each covered person. If a number has not yet been issued—for example, for a newborn—contact Benefits promptly for instructions. Do not delay your enrollment request while waiting for the number.

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Plan Information

MEDICARE PART D: If you have Medicare or will become eligible for Medicare in the next 12 months, federal law gives you more choices about your prescription drug coverage. Contact Medicare for more information at Medicare.gov.

HIPAA PRIVACY NOTICE: The Health Insurance Portability and Accountability Act (HIPAA) requires employers to adhere to strict privacy guidelines and establishes employees' rights concerning their personal health information. If you have any questions regarding this federal regulation, please contact the Benefits team.

IRS REGULATIONS: IRS rules determine when employees may make benefit enrollment elections (and when they cannot). **Benefit enrollment events submitted in Workday after the event's deadline will not be approved.** Furthermore, if you experience a qualifying event allowing you to add, drop, or modify your coverage mid-year, you must take action in Workday by completing an enrollment event within 31 days of the event, or you cannot make the change. ***If you do not enroll on time, you will not receive coverage or be able to change your elections mid-year unless you have a qualifying life event enrollment opportunity. Paper applications will not be accepted following January 1, 2027.***

HELPFUL TERMS:

Copay: An amount a participant must pay per service or visit to a provider after the deductible has been met, if applicable.

Coinsurance: The percentage of a covered expense which the participant is responsible to pay per service or visit to the provider after the deductible has been met, if applicable.

Deductible: An amount which each participant must contribute toward payment of services before insurance starts to pay. The deductible is paid to the provider. For example, employee coverage has a \$200 medical deductible, so that means the participant pays the first \$200. After the deductible is met, you will be responsible for any co-pay or coinsurance payments for covered services.

In-network: Providers or facilities who are under contract with the contract administrator to accept contracted rates.

Out-of-network: Non-contracted providers or facilities. Charges may be subject to balance billing which means the participant is charged the difference between what the insurance paid and the billed charges.

Out-of-pocket Maximum: Means the maximum amount paid for covered health benefit expenses during the plan year including co-pays, coinsurance, and deductibles. Applies to medical and prescription.

Preferred Provider Organization (PPO): Hospitals, physicians and providers who have contracted with the plan or contract administrator on behalf of the plan sponsor. A directory of preferred providers is available online from the applicable benefit provider or contract administrator. Inquiries concerning a particular provider can also be directed at the contract administrator.

Note: This publication is only a partial summary of benefits and is provided for informational purposes only. It does not describe all elements of the summarized programs. For complete information regarding the benefits, plan provisions, limitations and exclusions, and for a description of claims procedures, refer to the formal summary plan document that will be provided to you after enrollment. In the event of a discrepancy or conflict between the information contained in this publication and the official benefit plan provisions, the official plan documents located at benefits.wincofoods.com and insurance contracts will govern. Copies of these documents are available for your review from the Benefits Department. No rights shall accrue to you and/or your dependents because of any statement, error, or omission in this publication.

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Contact Information

For questions about your benefits, please review the Frequently Asked Questions tab at: <https://benefits.wincofoods.com/> or contact WinCo's Benefits Team (contact info below).

Email: benefits@wincofoods.com

Phone: 800-341-6543, option 4

For questions about insurance claims, please contact the appropriate vendor below.



Health Insurance/Sponsored Benefits	Company Paid Benefits
Medical: Blue Cross of Idaho 800-937-8063 members.bcidaho.com MDLive - Access to a doctor 24/7 888-725-3097 www.mdlive.com/wincobenefits Prescription: WellDyne 855-748-2660 https://welldyne.com/ Dental: Delta Dental 800-356-7586 www.deltadentalid.com Vision: Vision Service Plan (VSP) 800-877-7195 www.vsp.com Flexible Spending Account: Optum Financial 877-292-4040 www.optumfinancial.com Employee Assistance Program (EAP) – ComPsych (GuidanceResources) 877-595-5284 www.guidanceresources.com Web ID: EAPComplete	Short-Term Disability*: Sun Life 866-806-3619 www.sunlife.com/account Policy: 979656 <i>*For STD coverage, you <u>must</u> be enrolled in health insurance</i> Long-Term Disability**: Sun Life 866-806-3619 www.sunlife.com/account Policy: 979656 <i>**Salaried employees only</i> Life & AD&D: Sun Life 866-806-3619 www.sunlife.com/account Policy: 979656 Voluntary Benefits Voluntary Life & AD&D: Sun Life 866-806-3619 www.sunlife.com/account Policy: 979656 Voluntary AD&D: Sun Life 866-806-3619 www.sunlife.com/account Policy: 979656 Legal & ID Theft Protection: LegalShield 888-807-0407 http://benefits.legalshield.com/WinCo1 Pet Insurance: Nationwide 877-738-7874 https://benefits.petinsurance.com/wincofoods Auto & Home: Liberty Mutual 800-699-2489 www.libertymutual.com/winco Farmers 800-438-6381 www.farmers.com/groupselect

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Medical

Blue Cross of Idaho (BCI)

Phone: 800-937-8063

Website: members.bcidaho.com

Medical Benefits & Coverages	Participating In-network Providers*	Non-Participating Out-of-network Providers**
Calendar Year Deductible	\$200 Individual / \$600 Family	\$400 Individual / \$1,200 Family
If any family member reaches the individual deductible, then the deductible is satisfied for that family member. If any combination of family members reach the family deductible, then the deductible is satisfied for the entire family.		
Medical out-of-pocket Maximum**** - Coinsurance and Deductibles apply	\$1,200 Individual / \$3,600 Family	\$2,400 Individual / Family no max
Emergency Room (ER) out-of-pocket Maximum (applies to ER copay only; other ER services apply to medical deductible & out of pocket maximum)	\$1,000 Individual / \$2,000 Family	\$1,000 Individual / \$2,000 Family
If any Participant reaches the individual out-of-pocket maximum, the out-of-pocket maximum is satisfied for that Participant. If any combination of family members reach the family out-of-pocket maximum, then the out-of-pocket maximum is satisfied for the entire family.		
Coinsurance (Plan pays / participant pays) Paid after deductible is met	80% / 20% (for most services)	70% / 30% (for most services)
Office Visits Primary Care Preventive*** Specialists or Secondary Care Provider	80% / 20% Covered 100% 80% / 20%	70% / 30% 70% / 30% 70% / 30%
Diagnostic Lab & X-Ray Services	80% / 20%	70% / 30%
Ambulatory Surgical Center	90% / 10%	70% / 30%
Hospital Services Outpatient Inpatient	80% / 20% 80% / 20%	70% / 30% 70% / 30%
Emergency Room Services Urgent Care Emergency Room Ambulance	80% / 20% \$150 copay, then 80% / 20% 80% / 20%	70% / 30% \$150 copay, then 80% / 20% 80% / 20%
Mental Health Services Inpatient Outpatient	80% / 20% 80% / 20%	70% / 30% 70% / 30%
Virtual Care (with your provider)	80% / 20%	70% / 30%
MDLIVE: Medical & Behavioral telehealth	0% (free)	NA

*To find an in-network provider, contact BCI. **Balance billing may occur and participants will be responsible for charges. ***Please check with BCI for a list of covered preventive services and limitations. Note: Some benefits require prior authorization and/or limitations may apply. Refer to the Summary Plan Description or contact BCI for information. ****Rx has separate out of pocket maximum.

MDLIVE – No cost to the member!

Phone: 888-725-3097

Website: <https://www.mdlive.com/wincobenefits>

Telehealth (medical) appointments are available for non-emergency issues, and the provider can diagnose, treat, and prescribe medication. MDLIVE is open 365 days a year, 24 hours a day, and you don't need to leave home to get care. Behavioral health appointments are scheduled in advance. Follow-up appointments can be made with the same provider.

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Prescription (Rx)

WellDyne

Phone: 855-748-2660

Website: <https://welldyne.com/>

Prescription Benefits & Coverages	WellDyne Retail	WellDyne Mail Order	CRX Mail Order 90 Day Brand Name Only
Generic Drugs (Tier 1) Covers up to a 90-day supply.	15% Coinsurance, \$5 minimum*	\$5 Copay for 30-day supply, \$10 Copay for over 30 day supply	N/A
Preferred Brand Drugs (Tier 2) Covers up to a 90-day supply.	20% Coinsurance, \$5 minimum* (**Unless generic is available)	\$15 Copay for 30-day supply, \$30 Copay for over 30-day supply (**Unless generic is available)	\$0 Copay Limited formulary
Non-preferred Brand Drugs (Tier 3) May require prior authorization; covers up to a 90-day supply.	35% Coinsurance, \$5 minimum* (**Unless generic is available)	\$25 Copay for 30-day supply, \$50 Copay for over 30-day supply (**Unless generic is available)	\$0 Copay Limited formulary
Specialty Drugs (Tier 4) May require prior authorization; covers up to a 30-day supply mail order.	N/A	\$50 Copay or actual cost whatever is less (**Unless generic is available)	\$0 Copay Limited formulary
Prescription Out-of-pocket Maximum - \$9,800 individual / \$18,400 family. Coinsurance/copay applies. Beginning January 2027, WellDyne moves to its Clinical Outcomes formulary. Impacted members will receive a letter. Formulary updates occur in January and July.			

* Member shall pay the lesser of the submitted charge by the pharmacy, or the applicable Coinsurance as reflected in the Prescription Benefits & Coverages table in Section 15.1 of the SPD.

****Mandatory Generics** – Our Plan requires the use of generic prescription drugs if a generic alternative exists in place of a brand medication. If you fill a brand medication when an FDA-approved generic version is available, the member will pay the brand copay plus the cost difference between the generic and brand medication (unless brand is approved upon appeal to the Plan.)

Variable Copay Program – Members with specialty drug prescriptions may be eligible for the Variable Copay Program, which utilizes valuable manufacturer coupons to reduce both the member's and the Plan's cost for the specialty drugs. If you are eligible for this program, you will be notified by the Pharmacy Benefit Manager.

WinCo offers several prescription options:

Retail Pharmacies – Prescriptions can be filled at a designated plan pharmacy, which includes Walgreens, Costco, CVS, and most independent pharmacies. Up to a 90-day supply can be filled which saves you time and money. Contact WellDyne for a list of participating pharmacies.

Mail order – Save money by filling prescriptions through mail order. Get a 90-day supply for the price of a 60-day supply. Prescriptions are shipped to your home with no shipping costs and refills can be handled online.

Specialty – Specialty medications are filled through mail order. This program is for participants with complex health conditions that require specialty prescriptions that are often very high cost, injectable, have strict guidelines, and/or specific storage needs.

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Dental

Delta Dental of Idaho

Phone: 800-356-7586

Website: www.deltadentalid.com

Dental Benefits & Coverages	Preferred In-Network Providers (PPO)*	Premier/Out-of-Network Providers
Calendar Year Deductible Excludes diagnostic and preventive services per benefit year	\$25 Individual / \$75 Family	\$25 Individual / \$75 Family
Maximum Benefit Per eligible person per benefit year Note: Preventive and diagnostic services are excluded from the annual maximum.	\$1,500	\$1,000
Coinsurance (Delta pays / participant pays)		
Preventative & Diagnostic Services** Examinations, x-rays, teeth cleaning	100% / 0%	80% / 20%
Basic Services Fillings, root canals, extractions, minor oral surgery	80% / 20%	70% / 30%
Major Restorative Services Crowns, onlays, bridges, dentures	50% / 50%	40% / 60%
Implants	50% / 50%	40% / 60%
Orthodontia	Not covered	Not covered

*Use a PPO dentist for the biggest discounts and best coverage. To find a Preferred provider, contact Delta Dental.

**Preventive & Diagnostic Services Annual Benefits / Limitations

- Examinations once every 6 months
- Cleanings once every 6 months (restricts against periodontal maintenance within the same period)
- Fluoride once every 6 months
- Sealants once per tooth every 3 years for Dependent children under 19
- Full mouth series or panoramic x-rays once every 5 years
- Bitewing x-rays once every 6 months
- Space maintainers under age 14 once a lifetime per permanent tooth

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Vision

VSP

Phone: 800-877-7195

Website: www.vsp.com

Vision Benefits & Coverages	In-Network Providers*	Out-of-Network Reimbursement Amounts
Vision Exam - every 12 months	\$10 Copay	Up to \$45
Prescription Glasses – Lenses (single vision; lined bifocal/trifocal; <u>standard</u> progressive lenses) Polycarbonate lenses for Dependent children up to age 18 Scratch coating Anti-reflective Coating	\$10 Copay \$0 Copay \$0 Copay \$0 Copay \$40 Copay	Up to \$30 single Up to \$50 lined bifocal Up to \$65 lined trifocal Up to \$50 progressive
Frames: adults every 24 mos (previously every 12 months); children under age 18: every year 20% savings on the amount over allowance \$170 allowance for featured frame brands \$80 Walmart/Costco frame allowance	\$150 Allowance	Up to \$70
Contacts – every 12 months Contacts and the contact lens exam (fitting and evaluation). If the Participant chooses contact lenses, contact VSP to confirm the next frame eligibility date. Contact lens exam (fitting and evaluation)	\$150 Allowance Up to \$60 copay	Up to \$105
Diabetic Eyecare Plus Program Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20 Copay	
Glasses and Sunglasses Extra \$20 to spend on featured frame brands. Get 20% off from any In-network doctor within 12 months of the last Exam.		
Retinal Screening No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.		
Laser Vision Correction Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.		

*To find an in-network provider, contact VSP.

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Short-Term Disability (STD)

Sun Life (claims start at AbsenceResources)

Phone: 866-806-3619

Website: www.sunlife.com/account

Group ID: 979656

Claims start with AbsenceResources: www.absenceresources.com [absenceresources.com]

Short-term Disability (STD) insurance replaces a percentage of your income on a weekly basis in the event you are unable to work due to a short-term illness or accident. Cost of this benefit is 100% company paid. You must be actively covered by health insurance to be eligible for STD. For more information, the plan document is located at <http://benefits.wincofoods.com> under Short-term Disability.

Class	Class 1 Salaried Employees	Class 2 Hourly employees with 5 or more years of service	Class 3 Hourly employees with less than 5 years of service
Weekly Benefit	100% of weekly salary to a max weekly benefit of \$9,999	80% of weekly salary to a max weekly benefit of \$9,999	60% of weekly salary to a max weekly benefit of \$9,999
Maximum Benefit Period	12 Weeks	12 Weeks	12 Weeks
Elimination Period	13 Days	13 Days	13 Days
Maternity	Covered as any other disability		
Definition of Earnings	Base salary only (overtime, bonuses and commissions are excluded); maximum hours per week = 40		

Long-Term Disability (LTD)

Sun Life (claims start at AbsenceResources)

Phone: 866-806-3619

Website: www.sunlife.com/account

Group ID: 979656

Claims start with AbsenceResources: www.absenceresources.com [absenceresources.com]

Only for Eligible Salaried Employees.

Long-term Disability (LTD) insurance replaces a percentage of your income, on a monthly basis in the event that you are unable to work due to a long-term illness or accident. Cost of this benefit is 100% company paid. For more information, the plan document is located at <http://benefits.wincofoods.com> under Long-term Disability.

Monthly Benefit	66.6% of monthly salary to a maximum of \$15,000
Maximum Benefit Period	RBD (Required Beginning Date) to SSNRA (Social Security Normal Retirement Age)
Elimination Period	90 Days
Definition of Disability	Unable to perform one or more of the main duties of his or her own occupation, after 24 months unable to perform all of the material duties of any gainful occupation
Mental & Nervous / Substance Abuse	24 Months per lifetime
Definition of Earnings	Base salary and bonus only (overtime and commissions are excluded)
Pre-Existing Condition Restrictions	3 months on plan / 12 months look-back

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Employee Assistance Program (EAP)

ComPsych - GuidanceResources® EAP

Phone: 877-595-5284

Website: www.guidanceresources.com

TRS: Dial 711

Web ID: EAPCOMPLETE



What is an Employee Assistance Program (EAP)?

The EAP provides information, support, and resources for personal and work-life issues. The EAP is 100% paid by WinCo and is available to all current employees and their dependents.

Here are the services available through the EAP:

Confidential Counseling:

Anyone living in your house is eligible for up to 5 sessions per issue per year. Talk to a highly trained master and doctoral level clinician about any of these issues:

- Stress, anxiety, & depression
- Work
- Relationships
- Grief & loss
- Family problems
- Substance abuse

In addition to counseling, get assistance with your finances, legal issues, work-life solutions, will preparation, and more.

Basic Life & Accidental Death (AD&D)

Sun Life

Phone: 866-806-3619

Website: www.sunlife.com/account

Basic Life and Accidental Death & Dismemberment (AD&D) is available to all active employees and is 100% company paid.

Class	Benefit Amount
1 - All Eligible Executives, District Manager, Directors, and Store Managers	\$15,000
2 - All Other Eligible Employees	\$12,500
As the Employee grows older, the amount of life and AD&D insurance will be reduced according to the following schedule:	
At the age of:	The original amount of insurance will reduce to:
70	50%
75	30%
80	20%

The amount of AD&D insurance is equal to the amount of life insurance.

Coverage starts the first day of the month that follows the day the employee becomes eligible, subject to certain conditions.

The employee may request payment of up to 80% of the life amount if the employee is diagnosed with a terminal condition, as defined by the contract administrator.

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Flexible Spending Accounts

Optum Financial

Phone: 877-292-4040

Website: www.optumfinancial.com

Enrollment Window: Open Enrollment – annual enrollment required – application required

Flexible spending is a reimbursement account which provides you the option to save money pretax for health and/or day care expenses.

Health Care FSA:

In 2027, you can set aside up to **\$3,400** to pay for most out of pocket medical, prescription, dental, and/or vision expenses. Expenses include deductibles, coinsurance, and copays, glasses, dental and orthodontia not covered by insurance.

Dependent Care FSA:

You can set aside up to \$7,500 for dependent care (day care) expenses for children under the age of 13 and/or dependents who are physically or mentally handicapped so you (and if married, your spouse) can work.

You must meet one of the following criteria to setup a dependent care account:

- Both you and your spouse work;
- You are a single head of household; or
- Your spouse is disabled or a full-time student.

Contribution limits:

\$7,500 per household, \$3,750 if married and filing separately.

NO CARRYOVER.

How it works:

During open enrollment, you complete your Open Enrollment event in Workday with the amount you want to put into your flexible spending account(s). That amount is taken out of your check every payroll before taxes are taken out. When you have a qualified expense, you pay the charge, submit a claim, and get reimbursed. A debit card is provided for Health Care FSA expenses. You may be asked to submit documentation to substantiate the charge.

Eligible expenses:

- Reimbursable expenses must be incurred during the calendar year from Jan. 1 to Dec. 31; if you separate employment during the year, expenses must be incurred prior to your termination date.
- Expenses are not covered by any health plan in which you are enrolled.
- Expenses reimbursed through your FSA cannot also be claimed as an income-tax deduction.

Carryover:

For healthcare FSAs, you can carryover up to \$680 from your 2027 election; funds rolled over may not be available until May 1 of the following year. Carryover does not apply to Dependent Care. You will have March 31 to submit claims from the prior year. Please budget accordingly.

Note: This publication is a summary of benefits and is provided for informational purposes only. For complete information see the summary plan description (SPD) found at <http://benefits.wincofoods.com>. In the event of a discrepancy between this Guide and the SPD, the SPD is authoritative.

The following voluntary benefits are offered to provide employees access to discounted rates and payroll deduction. These benefits are not sponsored or endorsed by WinCo for purposes of Federal and State law. These optional benefits are employee-paid and subject to the applicable provider's eligibility requirements, coverage terms, limitations, and exclusions.

Voluntary Life + Accidental Death & Dismemberment

Sun Life

Phone: 866-806-3619

Website: www.sunlife.com/account

Enrollment Window: Open Enrollment and/or within 31 days of hire – enroll in Workday!

Voluntary Term Life is available to all employees and is 100% employee paid; this benefit includes an Accidental Death & Dismemberment (AD&D) provision (in the same amount of coverage as you elect for voluntary life.) This coverage is in addition to the company provided life insurance. Coverage is available for the employee and for the employee's spouse and/or dependent(s). You must enroll in employee coverage to enroll in spouse and/or dependent coverage.

- Employee coverage - you may elect 10 times your annual salary to a maximum of \$500,000, whichever is less, in increments of \$10,000. Rates based on your age and are updated annually.
- Spouse coverage - you can enroll your spouse in coverage equal to your coverage not to exceed \$250,000 of coverage in increments of \$10,000. Rates based on your spouse's age and are updated annually.
- Dependent coverage - you can elect dependent coverage of \$10,000 regardless of the number of children covered. Children up to age 26 qualify.

Monthly Rates per \$10,000 of Coverage					
Age	Employee/Spouse	Age	Employee/Spouse	Age	Employee/Spouse
29 & Under	\$ 1.03	45 to 49	\$ 2.53	65 to 69	\$15.87
30 to 34	\$ 1.15	50 to 54	\$ 4.02	70 to 74*	\$24.49
35 to 39	\$ 1.38	55 to 59	\$ 5.98	75 & over*	\$37.66
40 to 44	\$ 1.72	60 to 64	\$ 8.97	Dependent life \$3.34 per month for \$10,000	

*Payable benefit reduces to 50% of the coverage amount at the insured's age 70; 30% at age 75; and 20% at age 80. Please see the certificate of coverage at <http://benefits.wincofoods.com> for more details.

Premium Calculations:

$\frac{\text{Amount of employee coverage}}{10,000} = \text{\# of \$10,000 units} \times \text{Rate per unit (see table)} = \text{Estimated monthly premium*}$

$\frac{\text{Amount of spouse coverage}}{10,000} = \text{\# of \$10,000 units} \times \text{Rate per unit (see table)} = \text{Estimated monthly premium*}$

*This is an estimate ONLY. Final premiums will be determined by Benefits Department. The application can be found at <http://benefits.wincofoods.com/voluntary-benefits/> or <http://benefits.wincofoods.com/open-enrollment/>.

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Voluntary Accidental Death & Dismemberment

Sun Life

Phone: 866-806-3619

Website: www.sunlife.com/account

Enrollment Window: Ongoing

Voluntary Accidental Death & Dismemberment (AD&D) is available to all employees and is 100% employee paid. Unlike Voluntary Life, which includes AD&D, this is a stand-alone AD&D benefit for employees who wish to purchase additional coverage beyond what the Voluntary Life policy offers; you are not required to enroll in Voluntary Life in order to enroll in this benefit. It covers accidental bodily injury, loss of certain functions and/or body parts, and loss of life due to an accident. Employee Only or Family coverage is available.

- If you select Family and are married with children, your spouse would be covered for 40% of what you elect and each dependent child would be covered for 10%.
- If you select Family and are married without children, your spouse would be covered for 50% of what you elect.
- If you select Family and are not married but have dependent children, each child would be covered for 15% of what you elect.

Monthly Rates per \$1,000 of Coverage				
Employee Only	\$.035	Family	\$.050	You can elect coverage 10 times your annual salary to a maximum of \$250,000, whichever is less, in increments of \$25,000.

Legal Protection & Identity Theft

LegalShield + IDShield

Phone: 888-807-0407

Website: <http://benefits.legalshield.com/WinCo1>

Enrollment Window: Open Enrollment and/or within 31 days of hire – Workday enrollment required; visit webpage for more info.

Legal protection and identity theft protection is available to all employees and is 100% paid by the employee.

LegalShield provides legal assistance for the whole family (see the website for family details) for the following issues:

- Family matters
- Estate planning
- Financial
- Auto
- Home
- Landlord/tenant issues

IDShield provides Employee Only or Family coverage for the following services:

- Monitored information
- Privacy and security
- Comprehensive source monitoring
- Unlimited consultation
- Complete identity restoration

	Employee Only Monthly Rate	Family Monthly Rate
Legal protection	\$14.75	\$14.75
Identity theft protection	\$6.95	\$12.95
Legal & identity theft combined	\$20.70	\$25.80

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Special note for employees electing Pet, Home/Auto, or Commuter benefits:

Electing one or more of the following voluntary benefits requires two steps: a Workday payroll authorization, and enrollment with the vendor. In Workday, initiate a “Change Benefits” event, and select “Home Auto, Pet, And/Or Commuter Payroll Authorization” to authorize payroll to create a deduction from the vendor. Then, simply contact the vendor at the information below to set up coverage details.

Pet Insurance

Nationwide

Phone: 877-738-7874

Website: <https://benefits.petinsurance.com/wincofoods>

Enrollment Window: Ongoing – enroll online or by phone by contacting Nationwide

Pet insurance is available to all employees and is 100% paid by the employee. Coverage includes pet protection with or without wellness and is available for dogs and cats. Enroll by going to the website.

Coverage is also available for birds, rabbits, reptiles, or other exotic pets by calling 888-899-4874.

Contact the provider for rates. Upon enrollment with the provider, the benefit is set up, provided you completed the payroll authorization step (top of page).

Auto & Home Insurance

Liberty Mutual Insurance

Phone: 800-699-2489

Website: www.libertymutual.com/winco

Client #: 12611

Farmers Auto & Home

Phone: 800-438-6381

Website: www.farmers.com/groupselect

Discount code: 05P

Enrollment Window: Ongoing – enroll online or by phone by contacting Liberty Mutual or Farmers.

Auto & home insurance is available to all employees and is 100% paid by the employee. Contact Liberty Mutual and/or Farmers for a free, no obligation quote for auto and home insurance coverage. Upon enrollment with either provider, the benefit is set up, provided you completed the payroll authorization step (top of page).

Commuter

Optum Financial

Phone: 877-292-4040

Website: www.optumfinancial.com

Enrollment Window: Enrollment is available monthly via Optum’s member portal.

Commuter is a reimbursement account which provides you the option to save money (up to \$325/mo.) pretax for mass transit or parking garage expenses.

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