2027 Frequently Asked Questions (FAQs):

Q: I am a new employee; how do I qualify for health insurance?

A: Hourly employees with an average of 24 paid hours per week during their initial measurement period (IMP). Salaried employees qualify immediately for health insurance the first of the next month following the date of hire. See Eligibility Guide for more information.

Q: How do I *maintain* my eligibility for benefits?

A: Hourly and salaried employees remain eligible if they average 24 paid hours per week in the standard measurement period (SMP). One missed period and coverage continues through the end of the stability period; two missed periods in a row end coverage. Eligibility is reviewed again the next quarter; eligible employees must re-enroll in Workday. See Eligibility Guide for more information.

Q: How do I enroll in coverage?

A: Once you qualify, you will enroll in Workday. Paper applications will not be accepted after Workday is launched. **It is the employee's responsibility to log in to Workday regularly and check their inbox for an event. Events must generally be completed within 31 days after issue.**

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 will receive a "Newly Eligible for Healthcare Plan Enrollment" event in Workday if they satisfy the hours requirement during their Initial Measurement Period (IMP). This second healthcare enrollment event arrives after the IMP has completed. You must complete and submit the event by the Workday-issued deadline.

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 month 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.

Q: Who can I cover on my insurance?

A. You can cover your spouse that you are legally married to and/or any children up to age 26. Children can be yours children, your step-children, or any children you have legal guardianship over. Proof of relationship is required to add any dependents to your insurance.

Q: How do I know that my Workday benefits enrollment event was processed?

A: When you complete enrollment in Workday, the final step requires you to confirm your election. At that step, you may print and review the coverage and coverage effective dates that you elected.

Q: What if I miss an enrollment event in Workday?

A. You must wait until you are eligible and have an Open Enrollment event, or until you are eligible and are within 31 days of a qualifying life event (60 days for loss of CHIP or Medicaid) to make updates.

Q: When will I get my ID cards?

A: Approximately 2 weeks after enrollment. These will be sent to your home address. You will get cards for medical, dental, and prescription.

Q: When can I add or remove coverage for myself (and my spouse/dependents, if applicable?)

A: You can add or drop your coverage during open enrollment or within 31 days of a qualifying life event.

Q: How will I know when open enrollment is?

A: It is the full month of November. In addition to mailing information to every WinCo employee, announcements are made and posters are hung in the store breakrooms as well.

Q: What is a qualifying life event?

A: A qualifying life event is when you gain a spouse or dependent or if there is a loss in coverage. You have ***31 days** from the date of the event to update your insurance. In the event of death or divorce, you need to update Benefits ASAP. Here is a list of the events:

- Birth, Adoption, Gain Legal Guardianship
- Marriage
- Death of Dependent
- Divorce, Legal Separation, or Annulment
- Gained Other Qualified Group Coverage (you or someone gains other insurance coverage and wants to leave the WinCo plan)
- Loss of Other Qualified Group Coverage (you or someone loses other insurance coverage and wants to start on the WinCo plan)

* Employees have 60 days to add or remove coverage when related to Medicare, CHIP, or Medicaid only.

Q: How long can I cover a child/dependent?

A: You can cover a child up to age 26, regardless of student status.

Q: What do I do if I have a qualifying life event?

A: You have 31 days from the date of the event to make the change. If the 31-day window is missed, you have to wait for open enrollment. Click here for more information.

Q: I moved and need to change my address with the insurance companies. What do I do?

A: Update your address immediately in Workday. Once your address change is completed, your address will be automatically updated with the insurance companies. In addition, a current address is important because a lot of the Benefits communication is sent via mail and a bad address will delay notification.

Q: How do I check my health insurance hours to see if I have enough to keep my insurance?

A: In Workday, select Personal>Benefits. There is a tab called Worker Benefits Eligibility Details. You can view your current period hours there.

Q: If I am currently out on leave, how do I make my insurance premium payment?

A: In Workday, missed premiums will be withheld once you return from your unpaid status. We have configured the system so that it will take your normal premium and 1x missed premium each pay period until caught up.

Q: How much are health insurance premiums?

A: Please refer to our hourly and salaried benefits summary documents for monthly premium amounts, located at https://benefits.wincofoods.com/ at the right hand side of the page in our Useful Information section.

Q: Do I still have to meet the hours requirement to continue my benefits if I have missed work due to a leave of absence?

A: That depends on the type of leave. Leave approved under the Family and Medical Leave Act (FMLA) provides benefit protection for employees with active insurance coverage whereas most other leave types do not. For instance, Worker's Compensation does not provide benefit protection from the hours requirement. However, if the employee on Worker's Compensation is covered by FMLA, then hour protections are provided. Leave as an accommodation under the Americans with Disabilities Act does not provide benefit protection provisions.

Q: If I stop working for WinCo, when does my health insurance end?

A: Coverage ends the last day of the month in which you separate employment or you retire. Information on continuation of coverage, COBRA, will arrive at your home address on file approximately two weeks after your termination is entered in our system.

Q: If my dependent's name is wrong, how do I fix it?

A: You can edit dependent information directly in Workday by selecting the My Dependents tab and clicking Edit at right. After logging in, select the person icon, at top right. Click VIEW PROFILE. At left, select Benefits and you will see the My Dependents tab.

Q: What if a question I have is not listed here?

A: When in doubt, contact Benefits for any and all questions related to your insurance (medical, dental, visions, prescription) coverage at 800-341-6543, option #4, or at benefits@wincofoods.com. Getting wrong information from another source will not extend your timeframes.