

2024 Benefits Decision Guide



Mercer Marketplace 365+SM

Team Members in MA and NH

Open Enrollment:
November 1 – 15

Benefits Effective:
January 1 – December 31, 2024



Welcome to Your 2024 Benefits Enrollment

Dear WinnCompanies Team Member,

2024 Open Enrollment will take place from November 1st – November 15th. Open Enrollment is the one time of year where you can make changes to your insurance plans without experiencing a Qualifying Life Event. I highly encourage all team members to take the time to understand all options available. 2024 will be an active enrollment. This means that **all team members** will need to re-enroll and select a health plan for the coming year.

Things change from one year to the next, and it's important to take a fresh look at your benefit elections each year. There is no "best" plan for everyone, but there is a best plan for you, and it's worth taking the time to understand and evaluate your options.

All companies are facing rising healthcare costs. And as a result, our medical costs will also increase next year. We understand that any increase in costs can be concerning, and please be assured that these changes are necessary to continue offering high-quality coverage.

To strike a balance between cost-effectiveness and comprehensive coverage, we have made specific plan design changes to the medical plans for 2024. These changes include adjustments to copayments, deductibles, and out-of-pocket maximums. In addition, we were able to add a Kaiser network for Colorado team members. While we recognize that changes to these aspects of your plan can impact your budget, our goal is to ensure that our health plans remain competitive and sustainable. We can share that there will be no changes to the dental premiums and vision premiums will be decreasing.

It's important to carefully consider the available plans, understand the costs of each option, and actively select your medical benefits for 2024. Your 2024 elections for medical **will not** carry over, so you will only be enrolled in the benefits you actively select during Open Enrollment.

Detailed information on our benefit programs can be found in this Benefit Guide, on winnbenefits.com, and on the MM365+ website. Team Members can complete the Open Enrollment process on the MM365+ website or by speaking to a Benefit Counselor.

Your health and well-being remain our top priority. I encourage you to attend one of the open enrollment sessions to learn more about your benefit options in 2024.

Lorraine Witunski
Executive Vice President, Human Resources

What Happens If I Don't Enroll?

This is an **ACTIVE** medical enrollment, if you do not make elections by November 15th, you will **NOT** be enrolled in medical coverage for 2024. Flexible spending account elections do not roll over from year to year; you must make a new election each year if you wish to participate.

Please note: Your current dental and vision elections will automatically roll over.



Welcome to Your 2024 Benefits Enrollment

Choose Your Benefits November 1 – 15

2024 Benefit Elections:

- You can elect or change your benefits for the 2024 plan year during Open Enrollment (OE) November 1 – 15.

Changes After Open Enrollment:

- You can make changes to some of your benefits in 2024 if you experience a Qualifying Life Event (QLE), such as getting married or having a baby. You must make the change within 30 days of the event.

New Hires:

- If you are a new hire before or during OE with a benefits effective date in 2023, you will need to enroll twice: once during your new hire eligibility and again for Open Enrollment.

Here's How It Works

855-559-4515

Assistance is available in Spanish



Visit Mercer Marketplace 365+ at www.mercermarketplace365plus.com/Winnbenefits for personalized support to guide you through the enrollment process.



If you choose, answer a few short questions to receive Expert Guidance and build a personalized benefits package.



Select the benefits package built for you, customize it further to best meet your needs and budget, or build your own package.

What If I Don't Enroll?

This year is active enrollment. This means you must take action to have the medical benefits you want for 2024. If you do not enroll in the medical plan of your choice, you will have no medical coverage for 2024.

- Flexible Spending Account (FSA) and Commuter elections do not roll over from year to year. You must make a new election each year to participate. If you have unused funds in your FSA at the end of 2023, you must elect an FSA for 2024 to carry over unused funds; if not, unused funds will be forfeited.
- A Health Savings Account (HSA) does not roll over from year to year; you must make a new election each year. You must be enrolled in the HSA to receive your employer's contribution.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the creditable prescription drug coverage and Medicare notice in the legal notices at the back of this booklet for more details.



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Questions?

Mercer Marketplace 365+ is ready to help you understand your options and make the right choices for your needs and budget.

www.mercermarketplace365plus.com/WinnBenefits

CHAT

Click to Chat

Virtual assistant available 24/7 or chat with a live Benefits Counselor via the Mercer Marketplace 365+ website Monday – Friday, 7 am – 9 pm ET



Phone

855-559-4515

Benefits Counselors available Monday – Friday, 7 am – 9 pm ET
Saturday, 10 am – 2 pm ET
Assistance is available in Spanish

This Benefits Decision Guide provides an overview of the benefits available to eligible employees and their dependents. It should not be relied upon as a binding legal document. In the event of any discrepancy, the official plan documents will govern in all cases.



How to Enroll

Visit www.mercermarketplace365plus.com/WinnBenefits to Start Your Enrollment

- The first time you visit the Mercer Marketplace 365+ website, select “Get Started” and follow the instructions provided to register.
- If you have previously enrolled in benefits on the Mercer Marketplace 365+ website, use the username and password that you created in the past to log in.
- If you don’t remember your password, click on “forgot password” to reset.

Multi-factor Authentication (MFA)

The security of your information is critical, which is why we use multi-factor authentication.

- MFA combines your username and password with a temporary numeric code sent to you as an additional security factor to confirm your identity and keep your information safe.
- As part of the registration process, you will need to provide the last four digits of your Social Security Number (SSN), your last name, date of birth and zip code.
- Once the above information is verified, you will be prompted to choose either the email and/or phone number listed in DayForce. A verification code will be sent to the device you selected. You will then be able to complete the registration process by entering the code.
- If an email or phone number has not been provided by WinnCompanies, you will need to add an email address at this time. You can input an alternate email or phone number to be used for future verification.
- You will be required to go through the MFA verification code process every time you log in.

Need Help?

If you don’t have access to a computer or need assistance, you can enroll with a Benefits Counselor by calling
855-559-4515

Help is available via phone:
Monday – Friday, 7 am – 9 pm ET
Saturday, 10 am – 2 pm ET

Expert Guidance

Use the Expert Guidance decision support tool to get advice on what healthcare packages best suit you and your family. Simply answer a few questions and you'll be prompted to select the package or customize it further to best meet your needs.

How does Expert Guidance work?

- It starts with a few confidential questions online to get to know you better.
- Your responses allow the Expert Guidance tool to find the best options for you.



Highlights for 2024

Below are the coverage offerings that are updated or new for 2024. More details about the plans can be found in this guide and at www.mercermarketplace365plus.com/WinnBenefits.



Medical Plans

This year is active enrollment. This means if you do not enroll in the medical plan of your choice, you will not have medical coverage for 2024.

- The \$1,250 Deductible Plan is now a \$1,500 Deductible Plan with changes in plan design
- The \$1,850 Deductible Plan is now a \$2,000 Deductible Plan with changes in plan design
- The \$3,000 Deductible Plan is now a \$3,200 Deductible Plan with changes in plan design



Dental Plans

- You will be offered the same dental plans as last year



Vision Plans

- You will be offered the same vision plans as last year but at a lower cost!

Other Changes

- **Mercer Marketplace 365+ Mobile App:** Quickly access your benefit information on the go with the new app for iOS and Android Mobile devices. With the app, you can view your employer-sponsored benefits after they are in effect, easily access carrier contact information and store images of your ID cards for quick reference.
- **Wellness Program Change:** New Blue Cross Blue Shield wellness platform will be available in January 2024. More details coming soon!
- **Short Term Disability:**
 - Evidence of Insurability (EOI) will no longer be required.
 - New enrollees will be subject to a pre-existing condition provision starting in 2024.

Hospital Choice Cost Share (Available to Team Members who live in MA or NH):

If you elect the HCCS option, you will receive the same benefits as the National Plans through BCBS but the cost share for Hospital services will differ depending on what hospital you go to. If you choose a higher tier hospital (such as Children's Hospital), you will pay a larger portion of the bill than if you go to a lower tier hospital. If you choose the HCCS option, you will pay less from your paycheck each pay period.

More information on this option can be found later in this guide and on www.winnbenefits.com.



Medical Insurance

You can still choose from three national medical plan options, so choose the plan that meets the needs of you and your family. Blue Cross Blue Shield of Massachusetts administers all plans, but there are differences in how the plans work. Read below to learn more about the key differences between the BCBS PPO Plans and the BCBS HDHP Plan.

Key Differentiators	PPO	High Deductible Health Plan
	(\$1,500 or \$2,000 Deductible plans)	(\$3,200 Deductible with Health Savings Account)
Premium	Higher	Lower
Employee's cost-share (copays, deductibles and coinsurance)	Lower	Higher
Network	In-network and out-of-network benefit	In-network and out-of-network benefit
Must meet the annual medical deductible before paying for prescriptions with a copay?	No	Yes
Compatible with a Flexible Spending Account?	Yes	No
Compatible with a Health Savings Account?	No	Yes
Winn Contribution to a Health Savings Account?	No	Yes

Using In-Network Providers

You'll save money when receiving care from an in-network provider. To access a list of in-network providers, click on the link provided on the Mercer Marketplace 365+ enrollment site. Using an out-of-network provider could result in more out-of-pocket costs.

Helpful Information about Deductibles and Out-Of-Pocket Maximums

DEDUCTIBLE	OUT-OF-POCKET MAXIMUM
Once one family member meets the Individual Deductible, benefits begin to be paid for that individual	Once one family member meets the Individual Out-of-Pocket Maximum, the plan pays covered benefits in full for that individual



Medical Insurance

Review Your Medical Plan Options

Blue Cross Blue Shield of MA (PPO)

Network: Blue Cross Blue Shield of MA BlueCard PPO

Medical Plan Summary

The following benefits are included in your plan options. Unless otherwise noted, benefits are per insured person and after deductible.

	\$1,500 DEDUCTIBLE PLAN		\$2,000 DEDUCTIBLE PLAN		\$3,200 DEDUCTIBLE PLAN W/ HSA	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE						
Individual	\$1,500	\$2,500	\$2,000	\$3,700	\$3,200	\$6,000
Family	\$3,000	\$5,000	\$4,000	\$7,400	\$6,400	\$12,000
OUT-OF-POCKET MAXIMUM						
Individual	\$4,000	\$6,000	\$5,000	\$7,000	\$5,500	\$11,000
Family	\$8,000	\$12,000	\$10,000	\$13,000	\$11,000	\$22,000
MEDICAL BENEFIT COVERAGE						
Plan Coinsurance	80%	60%	80%	60%	70%	50%
Preventive Care	100%	80%	100%	80%	100%	80%
Primary/Specialist Visit	\$30/\$50 copay*	80%	\$40/\$55 copay*	80%	70%	50%
Inpatient Hospital	80%	60%	80%	60%	70%	50%
Outpatient Hospital	80%	60%	80%	60%	70%	50%
Urgent Care	\$50 copay*	80%	\$55 copay*	80%	70%	50%
Emergency Room	\$200 copay*	\$200 copay*	\$200 copay*	\$200 copay*	70%	70%
HEALTH SAVINGS ACCOUNT						
HSA Eligible	No		No		Yes	
HSA Employer Funding	N/A		N/A		\$500/year individual \$1,000/year family	

*Deductible does not apply



Medical Insurance

Blue Cross Blue Shield of MA – Hospital Choice Cost Share

With the BCBS Hospital Choice Cost Share medical plan options:

- You receive the same covered benefits as you would under the national BCBS medical plan offerings and pay less in medical plan contributions.
- You can choose where you want care. At the point of service, you pay a lower percentage of the cost at a hospital in the Lower Cost Share tier and more for covered services in the Higher Cost Share tier.
- Applies to inpatient care, outpatient day surgery, outpatient high-tech radiology, outpatient diagnostic lab tests, outpatient diagnostic X-rays and other imaging tests, and outpatient short-term rehabilitation therapy.

Medical Plan Summary

The following benefits are included in your plan options. Unless otherwise noted, benefits are per insured person and after deductible.

	\$1,500 DEDUCTIBLE PLAN		\$2,000 DEDUCTIBLE PLAN		\$3,200 DEDUCTIBLE PLAN W/ HSA	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE						
Individual	\$1,500	\$2,500	\$2,000	\$3,700	\$3,200	\$6,000
Family	\$3,000	\$5,000	\$4,000	\$7,400	\$6,400	\$12,000
OUT-OF-POCKET MAXIMUM						
Individual	\$4,000	\$6,000	\$5,000	\$7,000	\$5,500	\$11,000
Family	\$8,000	\$12,000	\$10,000	\$13,000	\$11,000	\$22,000
MEDICAL BENEFIT COVERAGE						
Plan Coinsurance	Hospitals and Facilities: 80% Lower Cost, 70% Higher Cost	60%	Hospitals and Facilities: 80% Lower Cost, 70% Higher Cost	60%	Hospitals and Facilities: 70% Lower Cost, 60% Higher Cost	50%
Preventive Care	100%	80%	100%	80%	100%	80%
Primary/Specialist Visit	\$30/\$50 copay*	80%	\$40/\$55 copay*	80%	70%	50%
Inpatient Hospital	80% Lower Cost, 70% Higher Cost	60%	80% Lower Cost, 70% Higher Cost	60%	70% Lower Cost, 60% Higher Cost	50%
Outpatient Hospital	80% Lower Cost, 70% Higher Cost	60%	80% Lower Cost, 70% Higher Cost	60%	70% Lower Cost, 60% Higher Cost	50%
Urgent Care	\$50 copay*	80%	\$55 copay*	80%	70%	50%
Emergency Room	\$200 copay*	\$200 copay*	\$200 copay*	\$200 copay*	70%	70%
HEALTH SAVINGS ACCOUNT						
HSA Eligible	No		No		Yes	
HSA Employer Funding	N/A		N/A		\$500/year individual \$1,000/year family	

*Deductible does not apply



Medical Insurance

Which Medical Plan is Right for You?

When you go online, you will have two options to navigate and select your benefits:

- Choose Expert Guidance to get a personalized package built for you that you can further customize.
- Enroll by individual benefit: You will have an experience similar to shopping online, navigating through different categories and adding benefits to your shopping cart. Just click "check out" when you are finished!

As you prepare, think about:

- How much healthcare and what type of care did you need this year?
- Do you expect your needs to be similar next year?
- Do you prefer to pay less from your paycheck or less out of your pocket when you need care?

Have You Considered a High Deductible Health Plan?

High deductible health plans have lower premiums and may result in lower annual medical costs. These plans offer several advantages to reward you for taking an active role in your healthcare spending.

- Lower employee contributions: Allows you to keep control over more of your money
- Tax-advantaged savings account: Enrolling in a Health Savings Account (HSA) helps you pay your deductible and out-of-pocket costs
- WinnCompanies will contribute to your HSA, helping you with your out-of-pocket costs by providing \$500 for individuals and \$1,000 for families
- In-network preventive care is still 100% covered



Prescription Drug Coverage

Your prescription drug coverage depends on the medical plan you choose. Medications are grouped into tiers, which determine your portion of the drug cost.

- High deductible health plan members pay 100% of the prescription drug costs until the annual deductible is met.
- The applicable coinsurance per prescription applies after the annual deductible has been met.

YOU PAY	WHAT'S COVERED*
Lowest Cost Sharing	Most Generic Prescription Drugs Generic drugs that are equivalent to a brand product in dosage form, strength, quality and intended use
Second-Lowest Cost Sharing	Preferred Brand Name Drugs Drugs sold under specific trade names that are favorably priced by the pharmacy plan
Highest Cost Sharing	Non-Preferred Brand Name Drugs Drugs sold under specific trade names that have a more cost-effective alternative compared to the lowest or the second-lowest cost sharing

Blue Cross Blue Shield of MA (PPO)

	\$1,500 DEDUCTIBLE PLAN		\$2,000 DEDUCTIBLE PLAN		\$3,200 DEDUCTIBLE PLAN W/ HSA	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
RETAIL PRESCRIPTIONS (30-DAY SUPPLY)						
Generic	\$15 copay*	Not covered	\$15 copay*	Not covered	70% (\$50 max)**	70% (\$150 max)**
Preferred Brand	\$30 copay*	Not covered	\$30 copay*	Not covered	70% (\$200 max)**	70% (\$600 max)**
Non-Preferred	\$60 copay*	Not covered	\$60 copay*	Not covered	70% (\$250 max)**	70% (\$750 max)**
MAIL-ORDER PRESCRIPTIONS (90-DAY SUPPLY)						
Generic	\$30 copay*	Not covered	\$30 copay*	Not covered	70% (\$150 max)**	Not covered
Preferred Brand	\$60 copay*	Not covered	\$60 copay*	Not covered	70% (\$600 max)**	Not covered
Non-Preferred	\$120 copay*	Not covered	\$120 copay*	Not covered	70% (\$750 max)**	Not covered

*Deductible does not apply

** Deductible waived for some medications

*Some plans have additional prescription tiers. See plan documents for detail



Prescription Drug Coverage

Blue Cross Blue Shield of MA – Hospital Choice Cost Share

	\$1,500 DEDUCTIBLE PLAN		\$2,000 DEDUCTIBLE PLAN		\$3,200 DEDUCTIBLE PLAN W/ HSA	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
RETAIL PRESCRIPTIONS (30-DAY SUPPLY)						
Generic	\$15 copay*	Not covered	\$15 copay*	Not covered	70% (\$50 max)	70% (\$150 max)
Preferred Brand	\$30 copay*	Not covered	\$30 copay*	Not covered	70% (\$200 max)	70% (\$600 max)
Non-Preferred	\$60 copay*	Not covered	\$60 copay*	Not covered	70% (\$250 max)	70% (\$750 max)
MAIL-ORDER PRESCRIPTIONS (90-DAY SUPPLY)						
Generic	\$30 copay*	Not covered	\$30 copay*	Not covered	70% (\$150 max)	Not covered
Preferred Brand	\$60 copay*	Not covered	\$60 copay*	Not covered	70% (\$600 max)	Not covered
Non-Preferred	\$120 copay*	Not covered	\$120 copay*	Not covered	70% (\$750 max)	Not covered

*Deductible does not apply



Dental Insurance

Regular dental check-ups and good oral hygiene are an essential part of your general health and well-being.

Review Your Dental Plan Options

Metlife

Network: PDP Plus

Dental Plan Summary

The following benefits are included in your plan options. Unless otherwise noted, benefits are per insured person and after deductible.

	BASIC	ENHANCED
ANNUAL DEDUCTIBLE		
Individual	\$0	\$50
Family	\$0	\$150
BENEFIT MAXIMUM		
Annual Maximum	\$500	\$1,500
DENTAL BENEFIT COVERAGE		
Preventive Services	Plan pays 100%*	Plan pays 100%*
Basic Services	Plan pays 80%	Plan pays 80%
Major Services	Not covered	Plan pays 50%
ORTHODONTIA		
Benefit Coverage	Not covered	Plan pays 50%
Lifetime Maximum	Not covered	\$2,000
Eligibility	Not covered	Eligible children to age 19

*Deductible does not apply

In-network and out-of-network benefit provisions are the same, but may be applied differently for out-of-network services. Please refer to plan documents for additional details.

Note: Metlife does not offer ID cards. When seeking care, give your provider your SSN and they will be able to match you with your coverage.



For additional plan details, visit
www.mercermarketplace365plus.com/WinnBenefits



Vision Insurance

Regular eye exams can help keep your eyes healthy, while monitoring, preventing and treating easily correctable vision problems, which can cause permanent vision impairment.

Review Your Vision Plan Options

VSP

Network: Choice

Vision Plan Summary

The following in-network benefits are included in your plan options. Unless otherwise noted, benefits are per insured person.

	BASIC		ENHANCED	
	COPAY	FREQUENCY	COPAY	FREQUENCY
Exam	\$10	1 per 12 months	\$10	1 per 12 months
Lenses	\$25	1 per 12 months	\$25	1 per 12 months
Contact Lens Fitting	Not to exceed \$60	1 per 12 months	Not to exceed \$60	1 per 12 months
	RETAIL ALLOWANCE	FREQUENCY	RETAIL ALLOWANCE	FREQUENCY
Frames	Up to \$175**	1 per 24 months	Up to \$200**	1 per 12 months
Contact Lenses*	Up to \$150**	1 per 12 months	Up to \$200**	1 per 12 months
LENS ENHANCEMENTS				
Standard Progressives	Covered in full	1 per 12 months	Covered in full	1 per 12 months
Premium Progressives	\$95 - \$105	1 per 12 months	Covered with a \$50 copay	1 per 12 months
Anti-Reflective Coating	Not covered	Not covered	Covered with a \$25 copay	1 per 12 months
UV Coating	Not covered	Not covered	Covered in full	1 per 12 months

*Contact lens coverage provided in lieu of frames and lenses

**20% off any amount over the retail allowance

Please refer to plan documents for out-of-network benefits and additional details.

Note: VSP does not offer ID cards. When seeking care, give your provider your SSN and they will be able to match you with your coverage.



For additional plan details, visit
www.mercermarketplace365plus.com/WinnBenefits



Team Member Contributions

Spouse/Domestic Partner Surcharge

If your spouse/domestic partner has access to medical benefits through his or her employer and you choose to cover your spouse/domestic partner under a WinnCompanies medical plan, a surcharge of \$50 per month will be added to your medical contribution.

Medical Plan (Salary of \$75,000 or less) Bi-weekly

	\$1,500 DEDUCTIBLE PLAN W/ COPAYS	\$2,000 DEDUCTIBLE PLAN W/ COPAYS	\$3,200 DEDUCTIBLE PLAN W/ COPAYS	\$1,500 DEDUCTIBLE HCCS PLAN W/ COPAYS	\$2,000 DEDUCTIBLE HCCS PLAN W/ COPAYS	\$3,200 DEDUCTIBLE HCCS PLAN W/ COPAYS
Employee Only	\$103.53	\$77.81	\$49.35	\$84.96	\$59.96	\$33.42
Employee + 1	\$255.24	\$191.02	\$131.32	\$207.93	\$147.58	\$94.08
Employee + 2 or more	\$433.21	\$323.49	\$222.38	\$344.69	\$244.10	\$154.93

Medical Plan (Salary of \$75,001 or more) Bi-weekly

	\$1,500 DEDUCTIBLE PLAN W/ COPAYS	\$2,000 DEDUCTIBLE PLAN W/ COPAYS	\$3,200 DEDUCTIBLE PLAN W/ COPAYS	\$1,500 DEDUCTIBLE HCCS PLAN W/ COPAYS	\$2,000 DEDUCTIBLE HCCS PLAN W/ COPAYS	\$3,200 DEDUCTIBLE HCCS PLAN W/ COPAYS
Employee Only	\$112.69	\$88.84	\$49.35	\$93.87	\$70.68	\$33.42
Employee + 1	\$286.11	\$224.88	\$157.09	\$236.77	\$178.99	\$118.19
Employee + 2 or more	\$472.18	\$367.73	\$254.14	\$379.55	\$283.30	\$182.90

The contribution amounts listed above do not include the following discounts and surcharges that may apply:

- Personal Health Assessment (PHA) and Wellness Visit Discount: \$300 annually (See details on page 27)
- Spouse Surcharge (if spouse/domestic partner is eligible for health coverage elsewhere): \$600 annually (\$50 per month)

Dental Plan – Bi-weekly

	BASIC	ENHANCED
Employee Only	\$2.95	\$4.98
Employee + 1	\$7.45	\$11.12
Employee + 2 or more	\$10.81	\$15.56

Vision Plan - Bi-weekly

	BASIC	ENHANCED
Employee Only	\$1.91	\$4.30
Employee + 1	\$4.01	\$9.03
Employee + 2 or more	\$6.45	\$14.72



Telehealth & Health Advocate

Telehealth

Finding the care you need is fast, easy and convenient with Telehealth through Well Connection. Available as a covered benefit with your Blue Cross Blue Shield medical plan, Well Connection offers a convenient alternative to a face-to-face doctor's office visit. Video visits through Well Connection enable you and your covered family members to see a doctor online for a range of issues, from minor illnesses and injuries, chronic conditions, and even general health and wellness concerns. Telehealth can be a less expensive alternative to urgent care or an emergency room visit for certain services and can provide limited therapy visits with certified professionals. And it's available 24/7/365.

Get Started with Telehealth

Download the Well Connection app from the Apple App Store or Google Play, or visit www.wellconnection.com to use your computer instead of a mobile device.

- Create an account and log in.
- Choose the type of service: medical or behavioral.
- Pick an available provider.

Learn more at www.bluecrossma.com/telehealth. **Your service key is BCBSMA.** Have your BCBS insurance card ready.

Health Advocate

Through this program, you have access to a **Personal Health Advocate**. Skilled at working with health care providers, insurance plans and other health-related organizations, they can help you resolve complex issues and get the right care at the right time. This program is **free** to all team members.

One phone call connects you to a Personal Health Advocate who can help resolve a wide range of clinical, claims, coverage and billing issues. Including:

- Finding qualified doctors, hospitals, dentists and other providers and gaining second opinions
- Scheduling earliest appointments with hard-to-reach specialists; arranging for specialized treatments and tests
- Clarifying complex conditions; researching available treatment options
- Resolving insurance claims, uncovering billing errors and negotiating payment arrangements
- Answering questions about test results, treatments and medications recommended or prescribed by the physician
- Addressing eldercare issues; clarifying Medicare; locating adult day care, assisted living and long-term care; researching transportation to appointments
- Assisting with special needs; finding caregiver support services, in-home care, rehabilitation resources and hospice
- Assist in choosing the right Insurance plan for you and your family

To access Health Advocate, call 866-695-8622 or visit www.healthadvocate.com/members.



Spending and Savings Accounts

Save money on your healthcare and dependent care costs through the use of tax-advantaged accounts that allow you to use before-tax dollars to pay for eligible expenses. For additional details about the following accounts, visit www.mercermarketplace365plus.com/WinnBenefits.

Access Your FSA Accounts Anywhere

The “Accounts by Mercer Marketplace” mobile app is available for Healthcare Flexible Spending Accounts, Dependent Care Flexible Spending Accounts, Health Savings Accounts and Commuter Benefits. Use it to view account balances, upload receipts, review plan details, see your account activity and contact customer service.



Download the app from the App Store or Google Play. If you are enrolling in a spending and savings account for the first time, you will receive app login information in your welcome communication. If you are currently enrolled in an account but have not yet downloaded the mobile app, follow the in-app directions to complete the new user registration process.

What Are Eligible Healthcare Expenses?

For a complete list of eligible expenses, visit www.irs.gov and see Publication 502. Some examples may include out-of-pocket expenses for:

- Office visits and lab work
- Prescription drugs
- Hospital stays
- Speech/occupational/physical therapy
- Dental and vision care
- Eligible over the counter medications and supplies

Reminder: Keep documentation to support your use of the money in these accounts for tax purposes.

Helpful Hints

- Trying to spend down your FSA? Visit the FSA store to shop for FSA qualified items at www.fsastore.com
- Visit the FSA calculator website to see how participating in an FSA can help you pay less tax and increase your net take-home pay, at <https://www.wexinc.com/insights/benefits-toolkit/fsa-calculator>



Spending and Savings Accounts

Flexible Spending Accounts (FSA)

Flexible Spending Accounts provide a great way to save money on your health and dependent care expenses.

	HEALTHCARE FSA	DEPENDENT CARE FSA
Do You Have an HSA?	Not available if you or WinnCompanies contribute to an HSA.	Eligible for a Dependent Care FSA whether or not you contribute to an HSA.
Eligible Expenses*	Medical, dental and vision expenses.	Child/elder care for eligible dependents that allow you and/or your spouse or domestic partner to work (medical, dental and vision expenses are not eligible for reimbursement with this account).
How It's Funded	<ul style="list-style-type: none">• Paycheck contributions up to \$3,050 per year (or to the maximum indexed amount announced by the IRS for the plan year, if different).• Your annual election amount is made during your enrollment period. You cannot change it unless you have a qualifying life event during the year (such as getting married or having a baby).• Your entire annual contribution is available to you at the beginning of the plan year.	<ul style="list-style-type: none">• Paycheck contributions up to \$5,000 per year per household (or to the maximum indexed amount announced by the IRS for the plan year, if different) to use for qualified dependent care or elder care expenses.• Your election is made during your enrollment period. You cannot change it unless you have a qualifying life event during the year (such as having a baby or a change in dependent care expenses).• Your funds are only available to you after they have been deposited into your account each pay period.**
Unused Funds	Up to \$610 of unused money can be carried over to the next plan year, as long as you re-enroll in the benefit. Amounts above \$610 will be forfeited. The minimum carry over is \$50 and any remaining under \$50 will be forfeited. You are still able to elect the maximum contribution for 2024.	You should estimate your expenses carefully before enrolling because unused funds in your account do not carry over at the end of the plan year and are forfeited.
How to Access	You will receive a benefits debit card that you can use to pay for eligible expenses. Or, you can submit claims for reimbursement of eligible expenses. Please keep in mind you will need to submit receipts for all debit card purchases. NOTE: You'll receive one debit card to use for all of your Mercer Marketplace 365+ supported accounts. If you already have a Mercer Marketplace 365+ debit card from 2023, do not throw it away. This debit card will be used for 2024 benefits.	

*Eligible expenses as defined by the IRS.

**Your contribution could be impacted by other reimbursements and your tax filing status. Consult your tax advisor for more information.

Please note: You are not required to be enrolled in a WinnCompanies-sponsored medical plan in order to elect an FSA.



Spending and Savings Accounts

Health Savings Account (HSA)

If enrolled in the Blue Cross Blue Shield of MA \$3,200 Deductible Plan, you may qualify to contribute money to a Health Savings Account. HSAs are tax-advantaged savings accounts you can use to help pay for eligible healthcare expenses as your contributions are accrued.

Key Features:

- **Even if you aren't planning to contribute, you must open an HSA account** in order to receive your employer's contribution (see HSA Contributions section below for details).
- **Works like a bank account.** You decide how much to contribute to your HSA (up to the IRS maximum) and can change that amount at any time. Access account funds to pay for eligible healthcare expenses by using your debit card when you receive care, or submit a claim for reimbursement for payments you've made (up to the available balance in your account).
- **It's tax-advantaged.** You don't pay taxes on contributions made from your paycheck or on reimbursements for qualified medical expenses. Plus, you can earn tax-free interest on your HSA balance.
- **It's your money.** Unused funds can be carried over each year. Once your account reaches a certain balance you will be able to choose how your money is invested. You can even take the account with you if you leave WinnCompanies, or save it to use during retirement.

Please note, you do **not** qualify for an HSA if you:

- Are enrolled in Medicare or TRICARE
- Are covered by any health insurance other than a qualified high deductible health plan
- Can be claimed as a dependent on another person's tax return
- Will have access to funds in a Healthcare FSA established for you or another family member, including under a grace period from the prior plan year. This is a period of time after the end of the plan year during which you can continue to incur expenses in order to spend down the remaining account balance.

HSA Contributions

To help you start your HSA, WinnCompanies will contribute:

- Individual coverage: \$500/year
- Family coverage: \$1,000/year

For 2024, you can make pre-tax contributions from your paycheck up to the following amounts, or to the maximum indexed amount announced by the IRS for the plan year, if different:

- Individual coverage: \$4,150
- Family coverage: \$8,300
- If you're age 55 or older, you can contribute an additional \$1,000 per year.

The amounts listed above include both WinnCompanies and your contributions, which cannot exceed the maximum allowable amount defined by the IRS. Proration rules may apply.

Note: If you were contributing to an FSA in 2023, all funds must be spent by December 31, 2023 in order to have an HSA in 2024.



Voluntary Supplemental Medical Coverage

Unum

Supplemental medical plans provide cash payments to help offset the cost of a covered medical event. These plans pay in addition to existing medical insurance benefits. ***Benefits and covered conditions vary by state. Review plan documents to verify covered benefits.***

Critical Illness

Recovering from a critical illness often brings significant expenses other than medical costs. Critical Illness insurance can help with the treatment costs of covered critical illnesses and complement your medical plan by helping to pay out-of-pocket expenses.

- Pays a lump-sum cash benefit directly to you if you are diagnosed with a covered critical illness
- You can qualify for coverage without having to answer any health questions
- Examples of conditions that may be covered include: cancer, heart attack, stroke, major organ transplant and end-stage renal failure
- Some programs offer additional wellness incentives

Accident Insurance

Accident insurance can help you bounce back quicker by providing cash benefits if you experience a covered accident outside of work.

- Examples of covered services include emergency room, hospitalization, doctor's visits and physical therapy*
- Additional benefits available for certain injuries, such as dislocations, fractures, burns and lacerations*
- Pays benefits for each covered occurrence directly to you

Hospital Indemnity

A hospital stay can cause serious financial setbacks due to medical costs or loss of income. Hospital Indemnity insurance provides benefits to help pay hospital and other bills related to a covered illness or injury.

- Benefits are provided for hospital admission and daily hospital confinement*
- Collect a lump-sum benefit each day you are in the hospital**
- No coinsurance, copays, waiting periods or deductibles

*Not a guarantee of coverage

**Limits apply



Life and Accidental Death and Dismemberment Insurance

Life and Accidental Death and Dismemberment (AD&D) insurance can provide important financial protection for your family.

Employer-Paid Term Life and AD&D Insurance

Lincoln Financial

WinnCompanies provides you with insurance equal to two times your annual salary, up to \$1,000,000 for term life and \$250,000 for AD&D, at no cost to you. Visit www.mercermarketplace365plus.com/WinnBenefits or www.winnbenefits.com for more information.

Optional Employee-Paid Term Life and AD&D Insurance

Lincoln Financial

PLAN	DETAILS
Employee Term Life*	Elect in \$10,000 increments, the lesser of five times your salary or \$500,000
Spouse/Domestic Partner Term Life	Elect in \$5,000 increments, up to \$250,000, not to exceed 100% of employee coverage
Child Term Life [†]	Options of \$5,000 or \$10,000; coverage is \$1,000 from birth to six months and ends at age 26

*Benefit reduction due to age may apply. Review plan documents for additional details.

[†]All eligible children are covered for Child Term Life.

This coverage is tied to your employment and typically ends if you leave your employer. However, you may be offered the opportunity to retain coverage on your own with the same insurance carrier.

Evidence of Insurability (EOI):

Live insurance amounts over guaranteed issue coverage may require a statement of health and approval from the insurance carrier. After electing coverage, you will receive more information from Unum for the whole life insurance or from Lincoln for the supplemental life insurance.

Don't Forget to Select a Beneficiary on the Mercer Marketplace 365+ website!

Choose a beneficiary to receive the policy's benefit payment in the event of the insured person's death. The employee is automatically listed as the beneficiary for dependent coverage.

Note: Premium costs will be calculated during enrollment and are based on the coverage amounts selected and age.



Life and Accidental Death and Dismemberment Insurance

Permanent Life Insurance

Unum

Permanent Life Insurance offers the ability to provide lasting financial protection for your family. You are the policy owner and can keep your coverage for as long as you continue to pay the premium, even if you change employers.

As you proceed with your enrollment, you will be asked if you are interested in this benefit. If you select, “I’m interested,” you will be provided with the link to enroll in or change your Permanent Life coverage once you have submitted your other benefits from your enrollment cart. Note: The Mercer Marketplace 365+ confirmation statement, which is generated once you have completed your elections, will not immediately show the Permanent Life election or the cost of the coverage.

Long Term Care Rider

Continuing into 2024, WinnCompanies employees have the choice to add a new Long Term Care rider to their Permanent Life policies.

A Long Term Care rider is an add-on to the life insurance policy that provides financial assistance for long-term care services. Long term care insurance helps to pay for care when one is no longer able to care oneself, such as community-based care, nursing home care, or hospice care.

Important: Employees wishing to add this rider must elect this coverage for 2024 and will be subject to evidence of insurability (EOI), as referenced above.

Note: Premium costs will be calculated during enrollment and are based on the coverage amounts selected and age.



For additional plan details, visit
www.mercermarketplace365plus.com/WinnBenefits



Disability Insurance

If you become disabled and are unable to work, disability insurance can replace a percentage of your lost income to help you continue to pay living expenses.

Disability Benefits Summary

Lincoln Financial

	EMPLOYEE-PAID SHORT TERM DISABILITY	EMPLOYER-PAID LONG TERM DISABILITY
Benefit Provided	60% of salary	50% of salary
Maximum Benefit Amount	\$750 per week	\$12,000 per month
Maximum Benefit Period (including waiting period)	13 weeks (including the elimination period)	Until you are no longer considered disabled, or you reach normal retirement age
Elimination Period	14 days for accident/sickness	90 days

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the three months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.
- Some states offer short term disability coverage through payroll taxes (CA, CO, HI, NJ, RI, MA, DC, CT and NY). If you receive coverage through a state plan, you will only receive the difference if enrolled in the voluntary short term disability. In all other states, you will be automatically enrolled in short term disability.
- Corporate Team Members: Please review your Short Term Disability coverage on the Mercer Marketplace 365+ website.
- Note: Premium costs will be calculated during enrollment and are based on the coverage amounts selected and age.



For additional plan details, visit
www.mercermarketplace365plus.com/WinnBenefits



Additional Benefits

WinnCompanies provides access to a variety of additional programs that can help you save money and provide important assistance with everyday needs. For detailed benefits information, log on to www.mercermarketplace365plus.com/WinnBenefits and visit the Documents page of the site.

Identity Theft Protection

Allstate Identity Protection (AIP)

This benefit offers you the most comprehensive solution to fight today's identity fraud issues. Benefits include:

- Identity and credit monitoring alerts to uncover fraud quickly
- An annual credit report and a score each month, making it easier to monitor your credit
- Social media monitoring to protect against cyberbullying and reputational damage within sites
- A digital wallet for securely storing documents and credit cards with a lost wallet replacement service
- Threshold monitoring to view and manage your financial transactions from all your accounts in one place

Legal Plan

MetLife® Legal

Finding an affordable attorney can be a challenge. This plan helps you find legal representation for you and your family for legal matters including:

- Wills and Estate Planning
- Family Law (Name Change, Adoption)
- Consumer Protection (Auto Repair, Consumer Fraud)
- Juvenile Court Matters (Includes Criminal Matters)
- Debt-Related Matters (Bankruptcy, Tax Audits)
- Elder Law Matters (Consultations, Document Review)
- Home and Real Estate Matters (Purchase or Sale of a Home, Security Deposits)

The plan is easy to use — no copayments, deductibles or waiting periods!



Additional Benefits

Commuter Benefits *Can be changed monthly!*

Commuter benefits can lower your costs by using before-tax dollars to pay for qualified transportation expenses, such as transit passes and parking. You decide how much to contribute, and the money will be automatically deducted from your paycheck and placed on a debit card for your use.

Your commuter benefits will be loaded on the same card as any other savings/spending accounts you have with Mercer Marketplace 365+. You can update your commuter benefits any time throughout the year. Changes will be effective the first of the following month.

Auto/Home Insurance *Can be elected year-round!*

Farmers GroupSelectSM

Most auto and home insurance experts suggest you review your coverage annually to make sure you're getting the best coverage for your rates.

Purchasing auto and home insurance through Mercer Marketplace 365+ could provide you with savings of up to 15%. Farmers GroupSelect* gives you access to a variety of personal insurance policies, including automobile, home**, condo**, landlord's rental dwelling, mobile home, renters, recreational vehicle, boat and personal excess liability.

You can elect auto/home insurance during open enrollment or throughout the year. Visit the link provided on www.mercermarketplace365plus.com/WinnBenefits to enroll. These are individual policies made available to you at group rates. Payment is available via direct billing to your home.

Note: The Mercer Marketplace 365+ confirmation statement, which is generated once you have completed your 2024 elections, will not immediately show the Auto/Home Insurance election or the cost of the coverage.

*Farmers GroupSelect is not offered in California; residents of California will be offered a comparable product.

**Home and condo coverage is not offered in Florida. There are coastal restrictions and volatility management plans (i.e. wildfires) in states across the US including Massachusetts, California and Louisiana.



Additional Benefits

Pet Insurance *Can be elected year-round!*

Nationwide Pet®

Pets are unpredictable. While it's hard to anticipate accidents and illnesses, Nationwide Pet Insurance makes it a little easier to be prepared for them. Nationwide Pet provides coverage for unexpected and significant medical incidents by providing protection for your pets when you need it.

Nationwide Pet policies cover many medical problems and conditions related to accidents and illnesses, including cancer. You are free to use any veterinarian worldwide—even specialists and emergency care providers. Best of all, Mercer Marketplace 365+ participants receive preferred pricing.

You will have the opportunity to elect pet insurance during your enrollment. If you choose “I’m interested,” once you have confirmed your benefit elections, you will receive a link to enroll in or change your pet insurance coverage. Note: The Mercer Marketplace 365+ confirmation statement, which is generated once you have completed your 2024 elections, will not immediately show the pet insurance election or the cost of the coverage.

Team Member Discounts *Available year-round!*

PerkSpot

PerkSpot is a one-stop shop for exclusive discounts at many of your favorite national and local merchants. It's completely free and optimized for use on any device: desktops, tablets and phones. Take advantage of online offers and discover discounts in your neighborhood with PerkSpot's streamlined Local Map. Filter your map results by categories like restaurants, health and fitness, retail and more.

Opt in to PerkSpot's weekly email to receive a curated selection of discounts. Each week's email features both new and popular deals, as well as seasonal, holiday and group offers.



Wellbeing @ Winn

The following benefits are not administered by Mercer Marketplace 365+, but are offered to you by WinnCompanies.

Wellbeing @ Winn



As a Winn Team Member, you have access to many programs to help support your wellbeing. We

encourage you to review these programs and take advantage of those that might be of interest to you.

More information on these programs can be found on the **Wintranet**.

Employee Assistance Program (EAP)	AHealthyMe website	Fitness Reimbursement Program	Telehealth through BCBS and Kaiser
Wellbeing @ Winn Monthly Newsletter	Bank of America Banking and Investment Program	Health Advocate	My Strength App

Wellness Incentives

Our Wellbeing @ Winn Program was designed to encourage team members to focus on their wellbeing by:

- Highlighting various free resources
- Partnering with vendors to host wellbeing webinars
- Organizing friendly competition

Please note: completing your Personal Health Assessment (PHA) and Preventative Well Visit are required to receive an annual \$300 medical premium discount. To qualify you must log in to AHealthyMe website to complete the (PHA) and attest to completing your annual preventive care visit. If completed prior to January 1st, you will receive the full discount for the 2024 plan year. If completed after January 1st the discount will be prorated effective the first of the following month.

Employee Assistance Program (EAP)

Your EAP is designed to help you and your family lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor who can help you. Expert support 24/7 is always by your side.

A LICENSED PROFESSIONAL COUNSELOR CAN HELP YOU WITH	ASK OUR WORK/LIFE SPECIALIST ABOUT:
<ul style="list-style-type: none">• Stress, depression, anxiety• Relationship issues, divorce• Job stress, work conflicts• Family and parenting problems	<ul style="list-style-type: none">• Child, Elder care• Legal questions• Identity theft• Financial services, debt management, credit report issues and more



Contact Information

You will find many details about the WinnCompanies benefit plans on the Mercer Marketplace 365+ website. However, you can use this table if you need to contact a benefit provider directly. **Please note that some websites and phone numbers may not be accessible until your benefits take effect.**

BENEFIT	ADMINISTRATOR	PHONE NUMBER	WEBSITE
Enrollment Support	Mercer Marketplace 365+ Benefits Center	855-559-4515	www.mercermarketplace365plus.com/WinnBenefits
Medical and Prescription	Blue Cross Blue Shield of MA	800-782-3675	www.bluecrossma.com
Spending and Savings Accounts	Mercer Marketplace 365+	855-559-4515	www.mercermarketplace365plus.com/WinnBenefits
Supplemental Medical (Accident, Critical Illness, Hospital Indemnity)	Unum	800-275-8686 Option 1	www.unum.com
Dental	Metlife	800-GET-MET8	www.metlife.com
Vision	VSP	800-877-7195	www.vsp.com
Term Life/AD&D	Lincoln Financial	888-339-6840	www.mylincolnportal.com
Permanent Life	Unum	800-635-5597	www.unum.com
Disability	Lincoln Financial	888-339-6840	www.mylincolnportal.com
Identity Theft	Allstate Identity Protection	800-789-2720	www.myaip.com/mercermarketpp
Legal	MetLife Legal	800-821-6400	www.legalplans.com Access Code: GETLAW
Commuter	Mercer Marketplace 365+	855-559-4515	www.mercermarketplace365plus.com/WinnBenefits
Auto/Home	Farmers GroupSelect	800-438-6381	https://myautohome.farmers.com/
Pet Insurance	Nationwide Pet	855-525-1458	https://benefits.petinsurance.com/winn
Team Member Discounts	PerkSpot	866-606-6057	www.perkspot.com
Employee Assistance Program (EAP)	Lincoln Financial	888-628-4824	www.guidanceresources.com
Health Advocate	Health Advocate	866-695-8622	www.healthadvocate.com/members



Key Words to Know

Medical Insurance

- **Coinsurance:** Percentage of the charge **your plan pays**, typically after you have met the deductible
- **Copay:** An amount **you pay** for a covered service each time you use that service, which usually does not apply toward the deductible
- **Deductible:** The amount **you pay** before the plan begins to pay
- **Out-of-Pocket Costs:** Expenses **you pay**, such as deductibles, copays and the remaining amounts after plan coinsurance is paid
- **Out-of-Pocket Maximum:** The maximum amount **you pay** for covered services in a year (you may need to pay additional amounts if you receive care from an out-of-network provider)

Dental Insurance

The service definitions below are not guarantees of coverage; refer to Plan Documents to confirm covered services.

- **Annual Maximum Benefit:** Maximum total amount the plan will pay during the plan year
- **Basic Services:** Restorations, some oral surgery, endodontics and periodontics
- **Deductible:** The amount you pay before the plan begins to pay
- **Major Services:** Crowns, dentures, implants and some oral surgery
- **Orthodontia:** Straightening or moving misaligned teeth and/or jaws with braces and/or surgery
- **Preventive Services:** Designed to prevent or diagnose dental conditions, including oral evaluations, routine cleanings, X-rays, fluoride treatments and sealants

Vision Insurance

- **Copay:** An amount you pay for a covered service each time you use that service
- **Retail Allowance:** Maximum allowance paid toward the cost of vision materials; you are required to pay any amounts in excess of the retail allowance

Life Insurance

- **Accidental Death & Dismemberment Insurance:** Pays a benefit upon the accidental death of an insured person; also provides benefits for certain covered accidental dismemberments
- **Beneficiary:** Person or legal entity designated as the recipient of benefits from life or AD&D insurance
- **Evidence of Insurability (EOI):** Statement of health proving a person's eligibility for certain amounts of coverage
- **Guaranteed Issue:** An amount of insurance that does not require evidence of insurability
- **Life Insurance:** Pays a benefit upon the death of an insured person

Disability Insurance

- **Actively at Work:** You are considered to be actively at work if you are performing all of the usual and customary duties of your job at your employer's place of business (or an alternate place approved by your employer). Use of normal time off provided by your employer does not impact your actively at work status. If you are not working due to an illness, injury or leave of absence, you are not considered to be actively at work. If you are not actively at work you cannot enroll in or increase life, disability or supplemental medical coverage.
- **Short Term Disability:** When you are unable to work for a period of time due to a disabling illness or injury, short term disability insurance can replace a percentage of your lost income (up to a maximum weekly benefit) for a period of time as defined by the policy.
- **Long Term Disability:** When you are unable to work for an extended period of time due to a disabling illness or injury, long term disability insurance can replace a percentage of your lost income (up to a maximum monthly benefit) for a period of time as defined by the policy.



Legal Notices

WINNCOMPANIES RESERVES THE RIGHT TO CHANGE, AMEND OR TERMINATE ANY BENEFITS PLAN AT ANY TIME FOR ANY REASON. PARTICIPATION IN A BENEFITS PLAN IS NOT A PROMISE OR GUARANTEE OF FUTURE EMPLOYMENT. RECEIPT OF BENEFITS DOCUMENTS DOES NOT CONSTITUTE ELIGIBILITY. THESE NOTICES DO NOT APPLY TO ANY BENEFITS YOUR EMPLOYER OFFERS OUTSIDE OF MERCER MARKETPLACE 365+.

The Benefits Decision Guide, combined with these legal notices, provides an overview of the benefits available to eligible employees and their dependents. In all cases, the official plan documents govern and this Benefits Decision Guide is not, and should not be relied upon as a governing document. In the event of a discrepancy between the information presented in the Benefits Decision Guide and official plan documents, the official plan documents will govern.

STATEMENT OF MATERIAL MODIFICATIONS

This enrollment guide constitutes a Summary of Material Modifications (SMM) or Summary of Material Reductions (SMR), as applicable, to the WINN Management Group Welfare Plan summary plan description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

SUMMARY OF BENEFITS COVERAGE

A Summary of Benefits Coverage (SBC) for each of the employer-sponsored medical plans is available at www.mercermarketplace365plus.com/WinnBenefits. You may also request a paper copy by calling Mercer Marketplace 365+.

MERCER'S ROLE AND COMPENSATION

Mercer Health & Benefits LLC facilitates the placement of insurance coverage on behalf of its clients.

Mercer is compensated through commissions that are calculated as a percentage of the insurance premiums charged by insurers. This compensation may include payment from insurers for marketing-related expenses, technology investments or service fees. Our compensation may vary depending on the type of insurance purchased, the insurer selected and other factors such as the volume, growth and/or retention of Mercer's book of business with the insurer or service provider.

You may obtain additional information regarding our compensation by sending an email to mercermarketplace.compensation@mercer.com.

TAXATION OF BENEFITS

The taxation of certain benefits may vary at the local, state and federal level. You should consult your tax advisor if you have any questions about the proper treatment of any benefits.

IMPORTANT NOTICE FROM WINNCOMPANIES ABOUT CREDITABLE PRESCRIPTION DRUG COVERAGE AND MEDICARE

The purpose of this notice is to advise you that the prescription drug coverage listed below under the WinnCompanies medical plans is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2024. This is known as "creditable coverage."

Why this is important: If you or your covered dependent(s) are enrolled in any prescription drug coverage during 2024 listed in this notice and are or become covered by Medicare, you may decide to enroll in a Medicare prescription drug plan later and not be subject to a late enrollment penalty — as long as you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment. You should keep this notice with your important records.

If you or your family members aren't currently covered by Medicare and won't become covered by Medicare in the next 12 months, this notice doesn't apply to you.

Please read the notice below carefully. It has information about prescription drug coverage with WinnCompanies and prescription drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

NOTICE OF CREDITABLE COVERAGE

You may have heard about Medicare's prescription drug coverage (called Part D), and wondered how it would affect you. Prescription drug coverage is available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans also offer more coverage for a higher monthly premium.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible, and each year from October 15 through December 7. Individuals leaving employer/union coverage may be eligible for a Medicare Special Enrollment Period.

If you are covered by one of the WinnCompanies prescription drug plans listed below, you'll be interested to know that the prescription drug coverage under the plan is, on average, at least as good as standard Medicare prescription drug coverage for 2024. This is called creditable coverage. Coverage under one of these plans will help you avoid a late Part D enrollment penalty if you are or become eligible for Medicare and later decide to enroll in a Medicare prescription drug plan.

- Blue Cross Blue Shield of MA \$1,500 Deductible PPO Plan
- Blue Cross Blue Shield of MA \$2,000 Deductible PPO Plan
- Blue Cross Blue Shield of MA \$3,200 Deductible HSA Plan
- Blue Cross Blue Shield of MA \$1,500 Deductible PPO HCCS Plan
- Blue Cross Blue Shield of MA \$2,000 Deductible PPO HCCS Plan
- Blue Cross Blue Shield of MA \$3,200 Deductible HSA HCCS Plan

If you decide to enroll in a Medicare prescription drug plan and you are an active employee or family member of an active employee, you may also continue your employer coverage. In this case, the WinnCompanies plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. If you waive or drop WinnCompanies coverage, Medicare will be your only payer. You can re-enroll in the employer plan at annual enrollment or if you have a special enrollment event for the WinnCompanies plan, assuming you remain eligible.

You should know that if you waive or leave coverage with WinnCompanies and you go 63 days or longer without creditable prescription drug coverage (once your applicable Medicare enrollment period ends), your monthly Part D premium will go up at least 1% per month for every month that you did not have creditable coverage. For example, if you go 19 months without coverage, your Medicare prescription drug plan premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll in Part D.

You may receive this notice at other times in the future — such as before the next period you can enroll in Medicare prescription drug coverage, if this WinnCompanies coverage changes, or upon your request.

FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE

More detailed information about Medicare plans that offer prescription drug coverage is in the *Medicare & You* handbook. Medicare participants will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. Here's how to get more information about Medicare prescription drug plans:

- Visit www.medicare.gov for personalized help.
- Call your State Health Insurance Assistance Program (see a copy of the *Medicare & You* handbook for the telephone number) or visit the program online at <https://www.shiptacenter.org>.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov or call 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in a Medicare prescription drug plan after your applicable Medicare enrollment period ends, you may need to provide a copy of this notice when you join a Part D plan to show that you are not required to pay a higher Part D premium amount.

For more information about this notice or your prescription drug coverage, contact:

Human Resources Department - Benefits
WinnCompanies
One Washington Mall, Suite 500
Boston, MA 02108
617-239-4537
jaskew@winnco.com

HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA) SPECIAL ENROLLMENT NOTICE

NOTICE OF SPECIAL ENROLLMENT RIGHTS FOR HEALTH PLAN COVERAGE

If you have declined enrollment in WinnCompanies's health plan for you or your dependents (including your spouse) because of other health insurance coverage, you or your dependents may be able to enroll in some coverages under these plans without waiting for the next Open Enrollment period, provided you request enrollment within 30 days after your other coverage ends.

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your eligible dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

WinnCompanies will also allow a special enrollment opportunity if you or your eligible dependents either:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days – instead of 30 – from the date of the Medicaid/CHIP eligibility change to request enrollment in the WinnCompanies group health plan. Note that this 60-day extension does not apply to enrollment opportunities other than due to the Medicaid/CHIP eligibility change.

Note: If your dependent becomes eligible for special enrollment rights, you may add the dependent to your current coverage or change to another medical plan.

To request a HIPAA special enrollment based on the events described above or obtain more information, contact employer contact information.

WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA) NOTICE

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your medical carrier at the phone number listed on the back of your ID card.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT NOTICE

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your medical carrier at the phone number listed on the back of your ID card.

MICHELLE'S LAW NOTICE

EXTENDED DEPENDENT MEDICAL COVERAGE DURING STUDENT MEDICAL LEAVES

The WinnCompanies plan may extend medical coverage for dependent children if they lose eligibility for coverage because of a medically necessary leave of absence from a post-secondary educational institution (including a college or university). Coverage may continue for up to a year, unless the child's eligibility would end earlier for another reason.

Extended coverage is available if a child's leave of absence from school — or change in school enrollment status (for example, switching from full-time to part-time status) — starts while the child has a serious illness or injury, is medically necessary, and otherwise causes eligibility for student coverage under the plan to end. Written certification from the child's physician stating that the child suffers from a serious illness or injury and the leave of absence is medically necessary may be required.

If the coverage provided by the plan is changed during this one-year period, the plan will provide the changed coverage for the remainder of the leave of absence.

If your child will lose eligibility for coverage because of a medically necessary leave of absence from school and you want his or her coverage to be extended, call Mercer Marketplace 365+ at 855-559-4515 as soon as the need for the leave is recognized by WinnCompanies. In addition, contact your child's health plan to see if any state laws requiring extended coverage may apply to his or her benefits.

NOTICE REGARDING WELLNESS PROGRAM

Wellbeing @ Winn is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a Personal Health Assessment "PHA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease) and you will also be asked to complete an annual Wellness Visit with your medical provider. You are not required to complete the PHA or Wellness Visit or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive in the form of a \$300 discount on the following plan year's medical premium for completing the PHA and attesting to your annual Wellness. Although you are not required to complete the PHA or Wellness visit, only employees who do so will receive the discount.

Additional incentives in the form of quarterly raffle prizes may be available for employees who participate in certain health-related activities such as free monthly webinars and quarterly activity challenges or achieve certain health outcomes. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable medical accommodation or an alternative standard. You may request a reasonable medical accommodation or an alternative standard by contacting Human Resources Department – Benefits at 617-239-4537 or jaskew@winnc.com.

The information from your PHA will be used to provide you with information to help you understand your current health and potential risks, and may also be used to guide your participation in the wellness program, such as choosing to attend webinars that are most applicable or valuable to your personal health goals. You also are encouraged to share your results or concerns with your own doctor.

PROTECTIONS FROM DISCLOSURE OF MEDICAL INFORMATION:

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and WinnCompanies may use aggregate information it collects to design a program based on identified health risks in the workplace, Wellbeing @ Winn will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. The information provided to complete the PHA will be kept completely confidential, and will not be visible to any other employee of WinnCompanies. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Human Resources Department – Benefits at 617-239-4537 or jaskew@winnc.com.

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) NOTICE

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility.

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html Phone: 1-877-357-3268
GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: https://www.in.gov/medicaid/ Phone: 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp HIPP Phone: 1-888-346-9562	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid	LOUISIANA – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPPPROGRAM@ky.gov KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspreassistance@accenture.com

MINNESOTA – Medicaid	MISSOURI – Medicaid
Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005
MONTANA – Medicaid	NEBRASKA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218
NEW JERSEY – Medicaid and CHIP	NEW YORK – Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP
Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct Rite Share Line)
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059
TEXAS – Medicaid	UTAH – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493	Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
VERMONT– Medicaid	VIRGINIA – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration www.dol.gov/agencies/ebsa 1-866-444-EBSA (3272)	U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565
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OMB Control Number 1210-0137 (expires 1/31/2026)

WINNCOMPANIES HIPAA PRIVACY NOTICE

Please carefully review this notice. It describes how medical information about you may be used and disclosed and how you can get access to this information.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) imposes numerous requirements on the use and disclosure of individual health information by WinnCompanies health plans. This information, known as protected health information, includes almost all individually identifiable health information held by a plan — whether received in writing, in an electronic medium or as an oral communication. This notice describes the privacy practices of these plans: Healthcare Flexible Spending Account. The plans covered by this notice may share health information with each other to carry out treatment, payment or healthcare operations. These plans are collectively referred to as the Plan in this notice, unless specified otherwise.

THE PLAN'S DUTIES WITH RESPECT TO HEALTH INFORMATION ABOUT YOU

The Plan is required by law to maintain the privacy of your health information and to provide you with this notice of the Plan's legal duties and privacy practices with respect to your health information. If you participate in an insured plan option, you will receive a notice directly from the Insurer. It's important to note that these rules apply to the Plan, not WinnCompanies as an employer — that's the way the HIPAA rules work. Different policies may apply to other WinnCompanies programs or to data unrelated to the Plan.

HOW THE PLAN MAY USE OR DISCLOSE YOUR HEALTH INFORMATION

The privacy rules generally allow the use and disclosure of your health information without your permission (known as an authorization) for purposes of healthcare treatment, payment activities and healthcare operations. Here are some examples of what that might entail:

- **Treatment** includes providing, coordinating, or managing healthcare by one or more healthcare providers or doctors. Treatment can also include coordination or management of care between a provider and a third party, and consultation and referrals between providers. For example, the Plan may share your health information with physicians who are treating you.
- **Payment** includes activities by this Plan, other plans, or providers to obtain premiums, make coverage determinations, and provide reimbursement for healthcare. This can include determining eligibility, reviewing services for medical necessity or appropriateness, engaging in utilization management activities, claims management, and billing; as well as performing "behind the scenes" plan functions, such as risk adjustment, collection or reinsurance. For example, the Plan may share information about your coverage or the expenses you have incurred with another health plan to coordinate payment of benefits.
- **Healthcare operations** include activities by this Plan (and, in limited circumstances, by other plans or providers), such as wellness and risk assessment programs, quality assessment and improvement activities, customer service and internal grievance resolution. Healthcare operations also include evaluating vendors; engaging in credentialing, training and accreditation activities; performing underwriting or premium rating; arranging for medical review and audit activities; and conducting business planning and development. For example, the Plan may use information about your claims to audit the third parties that approve payment for Plan benefits.

The amount of health information used, disclosed or requested will be limited and, when needed, restricted to the minimum necessary to accomplish the intended purposes, as defined under the HIPAA rules. If the Plan uses or discloses Personal Health Information (PHI) for underwriting purposes, the Plan will not use or disclose PHI that is your genetic information for such purposes. HOW THE PLAN MAY SHARE YOUR HEALTH INFORMATION WITH WinnCompanies

The Plan, or its health insurer or Health Maintenance Organization (HMO), may disclose your health information without your written authorization to WinnCompanies for plan administration purposes. WinnCompanies may need your health information to administer benefits under the Plan. WinnCompanies agrees not to use or disclose your health information other than as permitted or required by the Plan documents and by law. Human Resources staff are the only WinnCompanies employees who will have access to your health information for plan administration functions.

Here's how additional information may be shared between the Plan and WinnCompanies, as allowed under the HIPAA rules:

- The Plan, or its insurer or HMO, may disclose "summary health information" to WinnCompanies, if requested, for purposes of obtaining premium bids to provide coverage under the Plan or for modifying, amending, or terminating the Plan. Summary health information is information that summarizes participants' claims information, from which names and other identifying information have been removed.
- The Plan, or its insurer or HMO, may disclose to WinnCompanies information on whether an individual is participating in the Plan or has enrolled or disenrolled in an insurance option or HMO offered by the Plan.

In addition, you should know that WinnCompanies cannot and will not use health information obtained from the Plan for any employment-related actions. However, health information collected by WinnCompanies from other sources — for example, under the Family and Medical Leave Act, Americans with Disabilities Act, or workers' compensation programs — is not protected under HIPAA (although this type of information may be protected under other federal or state laws).

OTHER ALLOWABLE USES OR DISCLOSURES OF YOUR HEALTH INFORMATION

In certain cases, your health information can be disclosed without authorization to a family member, close friend, or other person you identify who is involved in your care or payment for your care. Information about your location, general condition, or death may be provided to a similar person (or to a public or private entity authorized to assist in disaster relief efforts). You'll generally be given the chance to agree or object to these disclosures (although exceptions may be made — for example, if you're not present or if you're incapacitated). In addition, your health information

may be disclosed without authorization to your legal representative. The Plan also is allowed to use or disclose your health information without your written authorization for the following activities:

- **Workers' compensation:** Disclosures to workers' compensation or similar legal programs that provide benefits for work-related injuries or illness without regard to fault, as authorized by and necessary to comply with the laws
- **Necessary to prevent serious threat to health or safety:** Disclosures made in the good-faith belief that releasing your health information is necessary to prevent or lessen a serious and imminent threat to public or personal health or safety, if made to someone reasonably able to prevent or lessen the threat (or to the target of the threat); includes disclosures to help law enforcement officials identify or apprehend an individual who has admitted participation in a violent crime that the Plan reasonably believes may have caused serious physical harm to a victim, or where it appears the individual has escaped from prison or from lawful custody
- **Public health activities:** Disclosures authorized by law to persons who may be at risk of contracting or spreading a disease or condition; disclosures to public health authorities to prevent or control disease or report child abuse or neglect; and disclosures to the Food and Drug Administration to collect or report adverse events or product defects
- **Victims of abuse, neglect, or domestic violence:** Disclosures to government authorities, including social services or protective services agencies authorized by law to receive reports of abuse, neglect or domestic violence, as required by law or if you agree or the Plan believes that disclosure is necessary to prevent serious harm to you or potential victims (you'll be notified of the Plan's disclosure if informing you won't put you at further risk)
- **Judicial and administrative proceedings:** Disclosures in response to a court or administrative order, subpoena, discovery request or other lawful process (the Plan may be required to notify you of the request or receive satisfactory assurance from the party seeking your health information that efforts were made to notify you or to obtain a qualified protective order concerning the information)
- **Law enforcement purposes:** Disclosures to law enforcement officials required by law or legal process, or to identify a suspect, fugitive, witness, or missing person; disclosures about a crime victim if you agree or if disclosure is necessary for immediate law enforcement activity; disclosures about a death that may have resulted from criminal conduct; and disclosures to provide evidence of criminal conduct on the Plan's premises
- **Decedents:** Disclosures to a coroner or medical examiner to identify the deceased or determine cause of death; and to funeral directors to carry out their duties
- **Organ, eye or tissue donation:** Disclosures to organ procurement organizations or other entities to facilitate organ, eye, or tissue donation and transplantation after death
- **Research purposes:** Disclosures subject to approval by institutional or private privacy review boards, subject to certain assurances and representations by researchers about the necessity of using your health information and the treatment of the information during a research project
- **Health oversight activities:** Disclosures to health agencies for activities authorized by law (audits, inspections, investigations or licensing actions) for oversight of the healthcare system, government benefits programs for which health information is relevant to beneficiary eligibility, and compliance with regulatory programs or civil rights laws
- **Specialized government functions:** Disclosures about individuals who are Armed Forces personnel or foreign military personnel under appropriate military command; disclosures to authorized federal officials for national security or intelligence activities; and disclosures to correctional facilities or custodial law enforcement officials about inmates
- **HHS investigations:** Disclosures of your health information to the Department of Health and Human Services to investigate or determine the Plan's compliance with the HIPAA privacy rule

Except as described in this notice, other uses and disclosures will be made only with your written authorization. For example, in most cases, the Plan will obtain your authorization before it communicates with you about products or programs if the Plan is being paid to make those communications. If we keep psychotherapy notes in our records, we will obtain your authorization in some cases before we release those records. The Plan will never sell your health information unless you have authorized us to do so. You may revoke your authorization as allowed under the HIPAA rules. However, you can't revoke your authorization with respect to disclosures the Plan has already made. You will be notified of any unauthorized access, use, or disclosure of your unsecured health information as required by law.

The Plan will notify you if it becomes aware that there has been a loss of your health information in a manner that could compromise the privacy of your health information.

YOUR INDIVIDUAL RIGHTS

You have the following rights with respect to your health information the Plan maintains. These rights are subject to certain limitations, as discussed below. This section of the notice describes how you may exercise each individual right. See the Contact section at the end of this notice for information on how to submit requests.

RIGHT TO REQUEST RESTRICTIONS ON CERTAIN USES AND DISCLOSURES OF YOUR HEALTH INFORMATION AND THE PLAN'S RIGHT TO REFUSE

You have the right to ask the Plan to restrict the use and disclosure of your health information for treatment, payment, or healthcare operations, except for uses or disclosures required by law. You have the right to ask the Plan to restrict the use and disclosure of your health information to family members, close friends, or other persons you identify as being involved in your care or payment for your care. You also have the right to ask the Plan to restrict use and disclosure of health information to notify those persons of your location, general condition, or death — or to coordinate those efforts with entities assisting in disaster relief efforts. If you want to exercise this right, your request to the Plan must be in writing.

The Plan is not required to agree to a requested restriction. If the Plan does agree, a restriction may later be terminated by your written request, by agreement between you and the Plan (including an oral agreement), or unilaterally by the Plan for health information created or received after you're notified that the Plan has removed the restrictions. The Plan may also disclose health information about you if you need emergency treatment, even if the Plan has agreed to a restriction.

An entity covered by these HIPAA rules (such as your healthcare provider) or its business associate must comply with your request that health information regarding a specific healthcare item or service not be disclosed to the Plan for purposes of payment or healthcare operations if you have paid out of pocket and in full for the item or service.

RIGHT TO RECEIVE CONFIDENTIAL COMMUNICATIONS OF YOUR HEALTH INFORMATION

If you think that disclosure of your health information by the usual means could endanger you in some way, the Plan will accommodate reasonable requests to receive communications of health information from the Plan by alternative means or at alternative locations.

If you want to exercise this right, your request to the Plan must be in writing and you must include a statement that disclosure of all or part of the information could endanger you.

RIGHT TO INSPECT AND COPY YOUR HEALTH INFORMATION

With certain exceptions, you have the right to inspect or obtain a copy of your health information in a "designated record set." This may include medical and billing records maintained for a healthcare provider; enrollment, payment, claims adjudication and case or medical management record systems maintained by a plan; or a group of records the Plan uses to make decisions about individuals. However, you do not have a right to inspect or obtain copies of psychotherapy notes or information compiled for civil, criminal, or administrative proceedings. The Plan may deny your right to access, although in certain circumstances, you may request a review of the denial.

If you want to exercise this right, your request to the Plan must be in writing. Within 30 days of receipt of your request (60 days if the health information is not accessible on site), the Plan will provide you with one of these responses:

- The access or copies you requested.
- A written denial that explains why your request was denied and any rights you may have to have the denial reviewed or file a complaint.
- A written statement that the time period for reviewing your request will be extended for no more than 30 more days, along with the reasons for the delay and the date by which the Plan expects to address your request.

You may also request your health information be sent to another entity or person, so long as that request is clear, conspicuous and specific. The Plan may provide you with a summary or explanation of the information instead of access to or copies of your health information, if you agree in advance and pay any applicable fees. The Plan also may charge reasonable fees for copies or postage. If the Plan doesn't maintain the health information but knows where it is maintained, you will be informed where to direct your request.

If the Plan keeps your records in an electronic format, you may request an electronic copy of your health information in a form and format readily producible by the Plan. You may also request that such electronic health information be sent to another entity or person, so long as that request is clear, conspicuous and specific. Any charge that is assessed to you for these copies must be reasonable and based on the Plan's cost.

RIGHT TO AMEND YOUR HEALTH INFORMATION THAT IS INACCURATE OR INCOMPLETE

With certain exceptions, you have a right to request that the Plan amend your health information in a designated record set. The Plan may deny your request for a number of reasons. For example, your request may be denied if the health information is accurate and complete, was not created by the Plan (unless the person or entity that created the information is no longer available), is not part of the designated record set, or is not available for inspection (e.g., psychotherapy notes or information compiled for civil, criminal or administrative proceedings).

If you want to exercise this right, your request to the Plan must be in writing, and you must include a statement to support the requested amendment. Within 60 days of receipt of your request, the Plan will take one of these actions:

- Make the amendment as requested.
- Provide a written denial that explains why your request was denied and any rights you may have to disagree or file a complaint.
- Provide a written statement that the time period for reviewing your request will be extended for no more than 30 more days, along with the reasons for the delay and the date by which the Plan expects to address your request.

RIGHT TO RECEIVE AN ACCOUNTING OF DISCLOSURES OF YOUR HEALTH INFORMATION

You have the right to a list of certain disclosures of your health information the Plan has made. This is often referred to as an "accounting of disclosures." You generally may receive this accounting if the disclosure is required by law, in connection with public health activities, or in similar situations listed in the Other Allowable Uses or Disclosures of your Health Information section earlier in this notice, unless otherwise indicated below.

You may receive information on disclosures of your health information for up to six years before the date of your request. You do not have a right to receive an accounting of any disclosures made in any of these circumstances:

- For treatment, payment or healthcare operations.
- To you about your own health information.
- Incidental to other permitted or required disclosures.
- Where authorization was provided.
- To family members or friends involved in your care (where disclosure is permitted without authorization).
- For national security or intelligence purposes or to correctional institutions or law enforcement officials in certain circumstances.
- As part of a “limited data set” (health information that excludes certain identifying information).

In addition, your right to an accounting of disclosures to a health oversight agency or law enforcement official may be suspended at the request of the agency or official.

If you want to exercise this right, your request to the Plan must be in writing. Within 60 days of the request, the Plan will provide you with the list of disclosures or a written statement that the time period for providing this list will be extended for no more than 30 more days, along with the reasons for the delay and the date by which the Plan expects to address your request. You may make one request in any 12-month period at no cost to you, but the Plan may charge a fee for subsequent requests. You’ll be notified of the fee in advance and have the opportunity to change or revoke your request.

RIGHT TO OBTAIN A PAPER COPY OF THIS NOTICE FROM THE PLAN UPON REQUEST

You have the right to obtain a paper copy of this privacy notice upon request. Even individuals who agreed to receive this notice electronically may request a paper copy at any time.

CHANGES TO THE INFORMATION IN THIS NOTICE

The Plan must abide by the terms of the privacy notice currently in effect. This notice takes effect on January 1, 2024. However, the Plan reserves the right to change the terms of its privacy policies, as described in this notice, at any time and to make new provisions effective for all health information that the Plan maintains. This includes health information that was previously created or received, not just health information created or received after the policy is changed. If changes are made to the Plan’s privacy policies described in this notice, you will be provided with a revised privacy notice.

COMPLAINTS

If you believe your privacy rights have been violated or your Plan has not followed its legal obligations under HIPAA, you may complain to the Plan and to the Secretary of Health and Human Services. You won’t be retaliated against for filing a complaint. To file a complaint, contact Human Resources Department – Benefits at 617-239-4537 or jaskew@wincco.com.

CONTACT

For more information on the Plan’s privacy policies or your rights under HIPAA, contact Human Resources Department – Benefits at 617-239-4537 or jaskew@wincco.com.

NEW HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

Note: References to the "Marketplace" in this notice refer to the federal public health insurance marketplace and not Mercer Marketplace 365+.

PART A: GENERAL INFORMATION

To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer.

WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

DOES EMPLOYER HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 8.39% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

¹An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

HOW CAN I GET MORE INFORMATION?

For more information about your coverage offered by your employer, please check your summary plan description or contact Human Resources Department – Benefits at 617-239-4537 or jaskew@wincco.com.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B: INFORMATION ABOUT HEALTH COVERAGE OFFERED BY YOUR EMPLOYER

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information.

1. Employer name	WinnCompanies	2. Employer Identification Number (EIN)	04-2582550
3. Employer address	One Washington Mall, Suite 500	4. Employer phone number	617-239-4537
5. City	Boston	6. State	MA
		7. Zip Code	02108
8. Who can we contact about employee health coverage at this job?	Human Resources Department – Benefits		
9. Phone number (if different from above)		10. Email address	jaskew@wincco.com

Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan to:

☐ All employees.

☒ Some employees. Eligible employees are: Regular employees working 30 or more hours per week

With respect to dependents:

☒ We do offer coverage. Eligible dependents are: Spouse, Domestic partner, Child, Stepchild and Child of Domestic Partner

☐ We do not offer coverage.

☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process.