



The talking points below outline answers to common questions and where to go for help for this year's Annual Benefits Enrollment. Please review the Annual Benefits Enrollment Guide to familiarize yourself with the changes for 2026 to support your team.

2026 U.S. Annual Benefits Enrollment

Oct 13 - 24

Q: What changes should I be aware of for 2026?

A: We're focusing on making our Team Members' health journey simple, supported, and sustainable. Whole Foods Market is absorbing the increased cost to medical plans so that there is no cost change for our Team Members. The individual deductible for the National Choice and Tier Two for the Whole Health Plan will increase to \$3,400 to remain compliant with statutory regulations.

Q: Will my payroll contributions for medical coverage increase in 2026?

A: No. For the 5th consecutive year, Whole Foods Market is paying for cost increases for the existing medical plans. Team Members will not see a change in payroll contributions.

Q: I need help deciding which plan fits me best. How can I learn more about my benefit options?

A: We offer several resources for Team Members to learn more about their benefit options. Search Annual Benefits Enrollment on Innerview to learn more.

- Virtual Live Group Meeting – Attend one of three sessions starting Oct 15.
- On-Demand Webinar – Access a webinar at your convenience starting Oct 6.
- Certified Benefit Counselors – Speak with a certified benefit counselor to help decide which plans are best for you, answer personal questions, and help you navigate the enrollment system. Starting Sept 29 you can schedule a session in advance.
- Compare the Plan Tool – Self-service tool to help decide which plan works best for you.

Q: Can I enroll my dependent if they work for Whole Foods Market?

A: Active Fulltime Team Members should not be enrolled as your dependent if they are also enrolled in their own plan.

Q: How do I participate in 401(k) and receive the Whole Foods Market match next year?

A: Full-time and part-time Team Members in the U.S., age 18 and over who work at least 1,000 hours in a Plan Year and are employed on the last day of the Plan Year, are eligible to receive the Employer Matching Contribution for that Plan Year. To enroll, contact Fidelity at www.401k.com (select Get Started) or call 800-890-4015.

Q: Can you tell me about the Whole Foods Market Emergency Savings Account (ESA)?

A: Goal Booster, offered by Fidelity Investments, can help Team Members set and achieve goals, like:

- Home
- Wedding
- Emergency or other unplanned expenses
- Baby
- College

To learn how you can save directly from your paycheck, call Net Benefits at 1-800-890-4015 or online at 401k.com.

Q: I'm a part-time Team Member, are there any benefits that I am eligible for?

A: You may be eligible for several benefits that are not included in Annual Benefits Enrollment.

All Team Members are eligible for:

- Team Member Discount, Team Member Assistance Program (TMAP) powered by Headspace, Healthy Retreats, 401(k) plan with enhanced employer match, Leave of Absence options, mentorship opportunities, and Perks at Work offering discounts for things like computers, phone plans, and travel!
- Team Members aged 18 and older can also save for emergencies and other savings goals with our GoalBoosterSM ESA, our Team Member Emergency Savings Account.
- If you work at least 1,000 hours per year, you are eligible for the 401(k) employer match.

To learn more about these, please search 'Benefits for U.S. Team Members' on Innerview.

Q: Do I need to take action if I'm interested in participating in benefits in 2026?

A: If you take no action during Annual Benefits Enrollment, your 2025 benefits coverage will carry over to 2026, except for the following plans which require re-enrollment:

- Health Savings Account
- Health Care Flexible Spending Account (FSA)*
- Dependent Care FSA

**IRS regulations prohibit participation in both a Health Savings Account (HSA) and a Health Care Flexible Spending Account (FSA).*

QUESTIONS? If a Team Member would like to enroll or needs help with their 2026 benefit choices during Annual Benefits Enrollment:

Visit mywfmbenefits.com for education tools and review the 2026 Annual Benefits Enrollment Guide and Rates

Meet a Certified Benefit Counselors to discuss your benefit options

Call Whole Foods Market Benefits Service Center at 888-681-2249, from 7 a.m. to 7 p.m. CT, M-F