



**Your Health:
Simple,
Supported,
Sustainable**

**2026 Annual Benefits
Enrollment Preview**



TMS U.S. Benefits Presentation

PRIVILEGED AND CONFIDENTIAL



Today's Agenda

- Focus on Team Member Growth and Happiness
- 2026 Benefit Updates
- Additional Benefits offered to Team Members
- Overview of Annual Benefits Enrollment Timeline and Communications
- How You Can Support
- Q&A



A man wearing a blue baseball cap with the Whole Foods Market logo, a blue long-sleeved shirt, and a dark blue quilted vest is working in a grocery store. He is wearing blue gloves and is focused on handling fresh produce, specifically leafy greens, in a wooden crate. The background is filled with various fresh vegetables, including large heads of lettuce and bags of potatoes, creating a vibrant and fresh atmosphere.

Trivia Question!

On average, how much of an employee's health plan costs do most companies cover?

- A. 69%
- B. 79%
- C. 90%

Answer: B. Most companies cover about 79% of the cost of an employee's health plan. Whole Foods Market invests more than the benchmark by covering 90% on average for our Team Members' health plan costs.

What's New or Changing in 2026?

Promoting Team Member Growth and Happiness

Our success is dependent upon the collective energy, intelligence, and contributions of all our Team Members. That's the reason we invest so much into the benefit programs that support Team Member wellbeing through strategic benefit plan offerings and thoughtful initiatives.

Medical, dental, and vision plan carriers will remain the **same**.

Whole Foods Market is absorbing the increase in health care costs to support our Team Members. For the **fifth consecutive year**, Team Member contributions will remain the same.

Company **contributions to HSA and PWA** are **not changing**.

The individual deductible for the **National Choice Plan** will increase to \$3,400 and the individual deductible for Tier Two in the **Whole Health Plan** will also increase to \$3,400 to remain compliant with statutory regulations.



Medical Plan Details

National Choice Plan			National Select Plan		Surest Plan		Whole Health Plan with HSA or PWA			
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	Preferred Medical and Wellness Providers	In-Network (preferred tier)	In-Network (expanded tier)	Out-of-Network
HSA or PWA Funding (Individual/Family)	\$1,000/ \$1,500	\$1,000/ \$1,500	\$500/ \$1,000	\$500/ \$1,000	N/A	N/A	\$1,000/\$1,500			
Annual Deductible (Individual/Family)	\$3,400 / \$5,000	\$7,500 / \$10,500	\$1,600 / \$3,200	\$7,500 / \$10,500	\$0 Plan Paid Co-insurance 100%	\$0 Plan Paid Co-insurance 100%	\$0 (PWA only)	\$1,700 / \$3,400	\$3,400 / \$5,000	\$7,500 / \$10,500
Out-of-Pocket Maximum (Individual/Family)	\$6,650 / \$13,300	\$13,300 / \$26,200	\$3,325 / \$6,650	\$13,300 / \$26,200	\$6,000 / \$12,000	\$12,000 / \$24,000	\$0 (PWA only)	\$3,325 / \$6,650	\$6,650 / \$13,300	\$13,300 / \$26,200
Team Member Pays										
Preventative Care	\$0 not subject to deductible	60% after deductible	\$0 not subject to deductible	60% after deductible	\$0	\$210	\$0 not subject to deductible	\$0 not subject to deductible	\$0 not subject to deductible	60% after deductible
Office Visits (PCP/Specialist)	25% after deductible	60% after deductible	\$30 / \$60 copay	60% after deductible	\$35 - \$140	\$210	PCP: \$0 (PWA only)** Specialist: N/A	25% after deductible	25% after deductible	60% after deductible
Urgent Care Visits	25% after deductible	60% after deductible	\$60 copay	60% after deductible	\$90	\$270	N/A	25% after deductible	25% after deductible	60% after deductible
Lab Services (X-ray, blood work)	25% after deductible	60% after deductible	\$60 copay	60% after deductible	\$0	\$0	25%**	25% after deductible	25% after deductible	60% after deductible
Inpatient Hospital Services	25% after deductible	60% after deductible	25% after deductible	60% after deductible	\$600 - \$4,500	Up to \$11,000	N/A	25% after deductible	25% after deductible	60% after deductible
Outpatient Hospital Services	25% after deductible	60% after deductible	25% after deductible	60% after deductible	\$75-\$4,500	\$3,450	N/A	25% after deductible	25% after deductible	60% after deductible
Emergency Room Care	25% after deductible	25% after deductible	25% after deductible	60% after deductible	\$850	\$850	N/A	25% after deductible	25% after deductible	25% after deductible

**no deductible for WHP PWA plan. Deductible applies for WHP HSA plan

Medical Plan Details – The HMSA PPO (Hawaii Team Members Only)

	HMSA PREFERRED PROVIDER ORGANIZATION (PPO)	
	Participating Provider	Non-Participating Provider
Annual Deductible (Individual/Family)	\$100/\$300	
Out-of-Pocket Maximum (Individual/Family)	\$2,500/\$7,500	
	You Pay	
Preventive Care	\$0 (no charge)	30% after deductible
Office Visits (PCP/Specialist)	10%	30% after deductible
Urgent Care Visits	10%	30% after deductible
Inpatient Lab Services (X-ray, blood work)	10%	30% after deductible
Inpatient Hospital Services	10%	30% after deductible
Outpatient Lab Services (X-ray, blood work)	20%	30% after deductible
Outpatient Hospital Services	10%	30% after deductible
Emergency Room Care	20%	20%

NOTE: Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing, and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment, or setting for a recommended preventive care service. Review the Summary Plan Description (SPD) for a list of preventive care services.

*If you use a non-participating provider, you will be responsible for the \$100 deductible and the difference between the actual charge and the eligible charge. Once the deductible is met, you will be responsible for the non-participating copay and the difference between the actual charge and the eligible charge.

TM Biweekly Contributions

2026 Biweekly Contributions				
Service Hours	TM Only	TM+ Spouse	TM+ Children	TM+ Family
National Choice Plan / Whole Health Plan				
<4,000	\$25	\$153	\$132	\$229
4,000-19,999	\$25	\$88	\$76	\$132
20,000-39,999	\$0	\$35	\$30	\$53
40,000+	\$0	\$0	\$0	\$0
National Select Plan				
<4,000	\$53	\$229	\$199	\$341
4,000-19,999	\$53	\$158	\$137	\$235
20,000-39,999	\$22	\$99	\$85	\$147
40,000+	\$22	\$58	\$49	\$85
Surest Plan				
<4,000	\$45	\$211	\$182	\$317
4,000-19,999	\$45	\$141	\$122	\$213
20,000-39,999	\$16	\$84	\$71	\$127
40,000+	\$16	\$44	\$37	\$67

A woman in a kitchen, wearing a black cap and a white apron over a black shirt, is focused on preparing food. She is standing at a wooden counter with various ingredients and tools. In the background, there is a large pizza oven and other kitchen equipment. The scene is dimly lit, with a greenish tint.

Trivia Question!

Is the average amount our TMs pay for health insurance less than other retailers, the same as other retailers, or more than other retailers?

- A) Less than other retailers
- B) Same as other retailers
- C) More than other retailers

Answer: A. The majority of our contributions are better than other retailers. As an example, for our National Choice Plan w/ HSA, our TMs pay on average between \$0-\$54 for coverage and the retail average is \$84.

Prescription Coverage – National Choice, National Select and Surest Plans

Prescription Plans for all Team Members enrolled in a WFM medical plan (excluding Hawaii) are administered by Prime Therapeutics

National Choice and National Select Plan In-Network Prescription Benefits		
Type of Drug	30-Day Supply	90-Day Supply
Preventative: Standard*	\$0, not subject to deductible	\$0, not subject to deductible
Preventative: Expanded	Cost-sharing percentage as per below, not subject to deductible	Cost-sharing percentage as per below, not subject to deductible
Generic	10% after deductible	10% after deductible
Preferred Brand	25% after deductible	25% after deductible
Non-preferred Brand	50% after deductible	50% after deductible
Specialty	50% after deductible	N/A

**If included on the ACA Drug List.*

Surest Plan In-Network Prescription Benefits	
Retail Pharmacy – 30 Days Supply	
Tier 1	\$10 copay
Tier 2	\$90 copay
Tier 3	\$160 copay
Retail Pharmacy – 90 Days Supply	
Tier 1	\$25 copay
Tier 2	\$225 copay
Tier 3	\$400 copay
Specialty Retail Pharmacy	
Tier 1	\$440 copay
Tier 2	\$480 copay
Tier 3	\$530 copay

Formulary tiers: Standard and specialty (complex) medication

Tier 1/Specialty Tier 1: Preferred generics and some lower-cost brand products (typically the least costly at the pharmacy)

Tier 2/Specialty Tier 2: Preferred brand-name medication that are typically less costly and some higher-cost non-preferred generics

Tier 3/Specialty Tier 3: Non-preferred products, may include some higher-cost non-preferred generics

Prescription Coverage – Whole Health Plan

Prescription Plans for all Team Members enrolled in a WFM medical plan (excluding Hawaii) are administered by Prime Therapeutics

Whole Health Plan						
	Standard Benefit		Expanded Benefit			
Type of Drug	30-Day Supply	90-Day Supply	30-Day Supply		90-Day Supply	
			HSA	PWA	HSA	PWA
Preventative: Standard**	\$0, not subject to deductible		\$0, not subject to deductible			
Preventative: Expanded	Cost-sharing percentage as per below, not subject to deductible		\$0 for generics; \$25 max for preferred brand; non-preferred brand not included, not subject to deductible			
Generic	10% after deductible		10% with \$2 min and \$25 max, after deductible	10% with \$2 min and \$25 max, not subject to deductible	10% with \$6 min and \$75 max, after deductible	10% with \$6 min and \$75 max, not subject to deductible
Preferred Brand	25% after deductible		25% with \$50 max, after deductible	25% with \$50 max, after deductible	25% with \$150 max, after deductible	25% with \$150 max, after deductible
Non-preferred Brand	50% after deductible		50% after deductible			
Specialty	50% after deductible	N/A	50% after deductible		N/A	

*Expanded Benefits are offered to established patients of the Whole Health Primary Care Network in the Whole Health Plan (WHP) and offered on items that Whole Health PCPs in this network prescribes.

**If included on the ACA Drug List.

Prescription Coverage – Maintenance Medication

In the Whole Health Plan, National Choice, National Select, and Surest Plan if you take a long-term or maintenance medication or treat an ongoing chronic condition, you have options for how you receive your 90-day supply. This does not apply to 30-day prescriptions.

- **CVS or Walgreens Retail Pharmacies:** You can receive up to a 90-day supply at CVS or Walgreens retail pharmacies nationwide. You must choose a retail chain – either CVS or Walgreens – as your designated 90-day retail pharmacy location during Annual Benefits Enrollment. Like other benefits, this election will remain until the following Annual Benefits Enrollment or if you have a qualified life event.
- **Amazon Pharmacy Mail Order:** You have the option to use Amazon Pharmacy for 90-day mail order prescriptions. With Amazon Pharmacy, you can access a pharmacist 24/7/365. The Amazon shopping experience provides clear pricing and easy refills with free home delivery. Register at **pharmacy.amazon.com** and click “get started.”

Prescription Coverage – HMSA PPO Plan (Hawaii Team Members Only)

TYPE OF MEDICATION	HMSA PREFERRED PROVIDER ORGANIZATION PRESCRIPTION COVERAGE	
	PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER
Prescriptions – Retail (Per 30-day supply)	There is a maximum annual copay per person/per family of \$3,600/\$4,200	
Generic	\$5 copay	20% after \$5 copay
Brand Name Formulary	\$20 copay	20% after \$20 copay
Non-Formulary	\$20 copay	20% after \$20 copay
Specialty	20% coinsurance	Not covered
Prescriptions – Mail Order (Per 84 - 90-day supply)		
Generic	\$10 copay	Not covered
Brand Name Formulary	\$45 copay	
Non-Formulary	\$45 copay	

**If you use a non-participating provider, you will be responsible for the \$100 deductible and the difference between the actual charge and the eligible charge. Once the deductible is met, you will be responsible for the non-participating copay and the difference between the actual charge and the eligible charge.*

ID Cards

Visit Innerview for plan-specific details: <https://innerview.wholefoods.com/story/wfm-news/digital-health-plan-id-cards>

Medical / Prescription:

- Log in to BCBSTX to access digital ID cards for the National Choice and National Select Plans
- Log in to WebTPA to access digital ID cards for the Whole Health Plan
- If you are a member of the Surest plan, ID cards for Medical will be mailed to you along with a separate Pharmacy card from Prime Therapeutics

Dental: www.mycigna.com

Vision: www.vsp.com/create-account

- Tip! The Member ID is 00 + your TM ID

2026 HSA Contribution and Eligibility

IRS contribution limits are increasing for Health Savings Accounts (HSAs) in 2026

What is Changing	HSA Advantages	Eligibility
<ul style="list-style-type: none">Individual: Increasing from \$4,300 to \$4,400Family: Increasing from \$8,550 to \$8,750	<ul style="list-style-type: none">You own the account! The account is portable should you leave Whole Foods MarketContributions into the account are pre-taxIf funds are invested, the earnings in the account grow on a tax deferred basisWithdrawals are tax-free when used on qualified expenses.	<ul style="list-style-type: none">Must be covered by a qualified HDHPCannot be covered by any non-qualified HDHP plan (e.g. PPO, Healthcare FSA)Cannot be enrolled in MedicareCannot be claimed as a tax dependent on another person's tax returnMust have physical mailing address
What is Not Changing		
<ul style="list-style-type: none">Catch-up contributions (for age 55 and older): Unchanged at \$1,000/yearCompany contributions to HSA and PWA are not changing		

Eligible if enrolled in an HSA compatible High-Deductible Health Plan (HDHP)

	*Annual Whole Foods Market Contribution (National Choice & WHP)	Your Maximum Contribution Amount	Annual IRS Contribution Limit
Individual Coverage	\$1,000	\$3,300	\$4,400
Family Coverage	\$1,500	\$7,050	\$8,750
Catch-Up (Age 55+)	-	\$1,000	\$1,000

**National Select Plan WFM contribution \$500/\$1,000 for PWA*
***HSA contributions will be distributed two times per year - half is deposited in January and the other half is deposited in July.*



Be sure to elect a beneficiary for your HSA when you log into your account with WEX.

Well-being Benefits

Part-Time
Eligible
Benefit



Nicotine Cessation Program

If you want to quit nicotine, we want to support your journey.

Quit For Life's clinically proven program offers a customized plan, 24/7 personal support, and strategic tools to help you manage cravings.

The Nicotine Cessation Program is free for all US Team Members and dependents 18+.

For more information visit myquitforlife.com/WFM or call: **866-QUIT-4-LIFE**

Part-Time
Eligible
Benefit



Healthy Retreats

Ready to achieve and sustain a long-term healthy lifestyle?

Participate in a Healthy Retreats program to get the knowledge, tools and support you need. Programs are offered during the year and include education and practical application of a plant-based lifestyle curated by leading nutrition researchers.

Team Members who have completed one year of service and have not had a corrective action within the previous six months are eligible to apply. Search 'Healthy Retreats' on Innerview to learn more.

Part-Time
Eligible
Benefit



Perks at Work

Enjoy a variety of discounts on items you purchase every day!

Shop online and enjoy savings on travel, electronics, clothing, household items, utilities, restaurants, movie tickets, and more!

Team Members can invite up to 5 family members or friends to share access to savings.

To get started go to: perksatwork.com/wholefoods

Part-Time
Eligible
Benefit



Team Member Assistance Program

Mental wellbeing is just as important as nurturing good physical health.

Did you know, all team members have access to the confidential Team Member Assistance Program (TMAP), powered by Headspace. TMAP provides a holistic approach to mental wellbeing for you and your household members with an online library of mindfulness and meditation exercises, unlimited chat sessions with a dedicated coach, and up to seven virtual clinical sessions per issue, per year, for you and anyone in your household age 13 and older. Search 'TMAP' on Innerview to learn more.

Aon EverydaySM Marketplace

Part-Time
Eligible
Benefit

Aon Everyday MarketplaceSM is a benefit portal granting eligible Whole Foods Market Team Members access to benefits, tools, expert content and resources anytime they need them. Team Members can enroll in benefits on Aon Everyday 24/7, 365 days a year – not just during Annual Benefits Enrollment or a Qualifying Life Event.

The following benefits are available to you:

- Auto Insurance
- Homeowners & Renters Insurance
- Pet Protection

Visit everyday.aon.com/wfm to learn more and enroll!

The screenshot shows the Aon Everyday Marketplace website. At the top, there's a navigation bar with the Aon logo, 'Everyday Marketplace', and links for 'Products', 'FAQs', 'Get a Quote', and 'Help'. The main header features a large image of a woman and a child, with the text 'Benefits for the things that make life special'. Below this, it says 'Don't wait for annual enrollment. Enroll in Everyday marketplace and save with special rates or discounts.' A section titled 'Select below to explore Everyday Marketplace:' lists three categories: 'Auto Insurance', 'Homeowners & Renters Insurance', and 'Pet Protection'. The middle section, 'Better benefits open everyday', highlights three key features: 'Special rates & discounts' (with a money bag icon), 'Anytime enrollment' (with a calendar icon), and 'Benefits you take with you' (with a briefcase icon). The bottom section, 'Learn more about our products', provides more details for each category: 'Auto Insurance' (covering cars, motorcycles, etc.), 'Homeowners & Renters Insurance' (protecting homes and belongings), and 'Pet Protection' (with a 'Promo Discount Available' tagline).

Voluntary Spending Accounts



Dependent Care Flexible Spending Account (FSA)

You can reduce your federal income taxes and set aside money for eligible dependent care costs.

Eligible dependent care costs include preschool, summer day camp, before or after school programs, and child or adult daycare.

You can contribute up to \$5,000 each year (or \$2,500 if married and filing separate tax returns).

Your contributions are deducted from your paycheck on a pre-tax basis, and you can submit a claim form for reimbursement.



Health Care Flexible Spending Account (FSA)

You can reduce your federal income taxes and set aside money for eligible healthcare expenses including deductibles, copays, coinsurance, some prescription drugs and medical equipment.

The Health Care FSA is not compatible with the Health Savings Account (HSA) medical plans so you must be enrolled in the National Choice Plan with PWA, the National Select Plan with PWA, the Whole Health Plan with PWA or the Surest plan to participate.

You can contribute up to \$3,300 each year.

Your contributions are deducted from your paycheck on a pre-tax basis, and you can use your debit card to pay for eligible expenses or submit a claim form for reimbursement.



Limited Purpose Flexible Spending Account (FSA)

You can reduce your federal income taxes and set aside money for eligible dental and vision expenses.

The Limited Purpose FSA is compatible with the Health Savings Account (HSA) medical plans and you must be enrolled in the National Choice Plan with HSA or the Whole Health Plan with HSA to participate.

You can contribute up to \$3,300 each year.

Your contributions are deducted from your paycheck on a pre-tax basis, and you can use your debit card to pay for eligible expenses or submit a claim form for reimbursement.

Additional Benefits

Benefit		Benefit Partner
Life Insurance	Life Insurance benefits offer financial protection for you and your family in the event of a death.	Aflac
Short Term Disability (STD)	Short-Term Disability Insurance replaces a portion of your income if an injury or illness requires you to be out of work for an extended period of time.	Sedgwick
Long Term Disability (LTD)	Long-Term Disability Insurance helps protect your finances when your disability continues beyond the period covered by the STD plan.	Aflac
Paid Parental Leave	Eligible Team Members receive six weeks of fully paid parental leave, so you can focus on spending time with your newly born or adopted child.	Sedgwick
Accident	Accident Insurance pays benefits directly to you if you suffer a covered injury, even if you have other coverage.	Aflac
Critical Illness	Critical Illness Insurance pays a full lump sum benefit if you are diagnosed with a covered illness, even if you have other coverage.	Aflac
Hospital Indemnity	Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth, even if you have other coverage.	Aflac

Benefit Decisions and Care Support Resources

Team Members will have additional resources available during the Annual Enrollment. What resources are available?

- Virtual Live Group Meeting – TMs will have the option of attending a Virtual Live Group meeting to learn more about their benefit options and ask questions.
- On-Demand Webinar – TMs can watch a webinar anytime at their convenience.
- Annual Benefits Enrollment mailer and emails will be sent out to TMs.



Virtual Live Group Meetings

- Team Members register for a session via a registration page <https://webinars.on24.com/lgm2025/wfm2026>
- Registration Confirmation Email will be sent to the TM with a link to join the event
- Reminder emails sent 2 days prior and again 2 hours prior to the event
- TMs can join up to 15 minutes before the start time
- Private Q&A is held during the session
- After attending a session, an On-Demand link to the recorded session will be sent to the TM

Schedule of Virtual Live Group Meetings

- ☐ **WFM 2026 Annual Benefits Enrollment Overview**
Wednesday October 15, 2025, 11am CT
- ☐ **WFM 2026 Annual Benefits Enrollment Overview**
Tuesday October 21, 2025, 8am CT
- ☐ **WFM 2026 Annual Benefits Enrollment Overview**
Thursday October 23, 2025, 2pm CT



How to Enroll


We offer different ways to enroll to give TMs the level of enrollment support that is best for them.

For those looking for personalized enrollment support, TMs can meet with a Certified Benefits Counselor. They are available to help navigate the enrollment system, answer questions, and help with benefit selections. Connect with a counselor in the format that works best or enroll online.



Online


The enrollment system is available 24/7 during Annual Benefits Enrollment. Visit the Benefits Enrollment Portal on **myapps.wholefoods.com**. Register or log in, then follow the prompts to complete self-service enrollment.



Phone

Call the Enrollment Call Center to speak with a representative who will take elections over the phone.

**1-888-681-2249, option 1,
Monday – Friday 7am – 7pm CT.**



Virtual

Schedule an appointment at <https://innerview.amazon.dev/pages/resources/benefits/annual-enrollment> to meet with a counselor virtually.

NOTE: Use of the camera is optional.



↑
Scan the QR
code to enroll
yourself online

On-Demand Webinar

- Provides Team Members with an on-demand benefits overview.
- TMs learn at their own pace and can navigate through the recorded presentation. TMs can view the full presentation or focus on specific topics that are of interest to them.
- The Full Time On-Demand Webinars will be available in October and can be accessed here: <https://innerview.amazon.dev/pages/resources/benefits/annual-enrollment>
- The Full Time Spanish On-Demand Webinar will be available in October, and can be accessed here: <https://innerview.amazon.dev/pages/resources/benefits/annual-enrollment>



Benefits Education Website

- www.mywfmbenefits.com provides Team Members with benefits information such as:
 - Benefits Guide
 - Videos
 - Compare the Plans Tool
 - Healthcare Funding Account Quiz
 - Tips to make the most of your plans
 - And more!



Savor Your Whole Foods Market Benefits

Whether you're a new Team Member or have recently become eligible for benefits, you are part of a supportive community that provides a positive work environment, competitive pay, and great benefits to nourish your physical, mental, and financial

Virtual Counselor Enrollment Support

- Virtual Counselor Support – Virtual personalized enrollment support. TMs will be able to meet with a Certified Benefits Counselor.
- The Benefit Counselor will be available to help TMs navigate the enrollment system, answer questions, and help with their benefit selections.
- TMs can visit:
<https://innerview.amazon.dev/pages/resources/benefits/annual-enrollment> to schedule an appointment with a Benefits Counselor. The WebScheduler is available beginning September 29, 2025.
- Appointments can be scheduled for Monday through Friday, 9 am to 9 pm EST during Annual Benefits Enrollment.



Virtual Counselor Process Flow – Enrollment Status and Language

New this year, TMs will choose their benefit enrollment status with two drop down options: Newly Benefit Eligible or Annual Enrollment

The TM will also choose their preferred session language with two drop down options: English or Spanish.

Whole Foods Market Benefit Enrollment

Certified Benefits Counselors will be available by video call!

Whole Foods Market has partnered with Aon to provide you with enhanced benefits education and enrollment option support. Appointments will be available Monday through Friday from 9am - 9pm, ET.

Through a video call, hosted online by an Aon Certified Benefits Counselor, you will have the ability to co-share screens as they explain your benefit options, answer questions, and help you with benefit decisions and completing your enrollment.

Ask a benefits pro!

Certified Benefits Counselors can help...

- **Educate** you about key benefit changes and new offerings
- **Answer** your personal benefits-related questions
- **Explain** how benefit options could be of

Choose your benefit enrollment status. *

Newly Benefit Eligible



Choose your preferred session language. *

English



[Book Appointment HERE](#)

Virtual Counselor Process Flow – Appointment Scheduling

Team members can visit Innerview to learn more and access the appointment scheduling flyer: <https://innerview.amazon.dev/pages/resources/benefits/annual-enrollment>

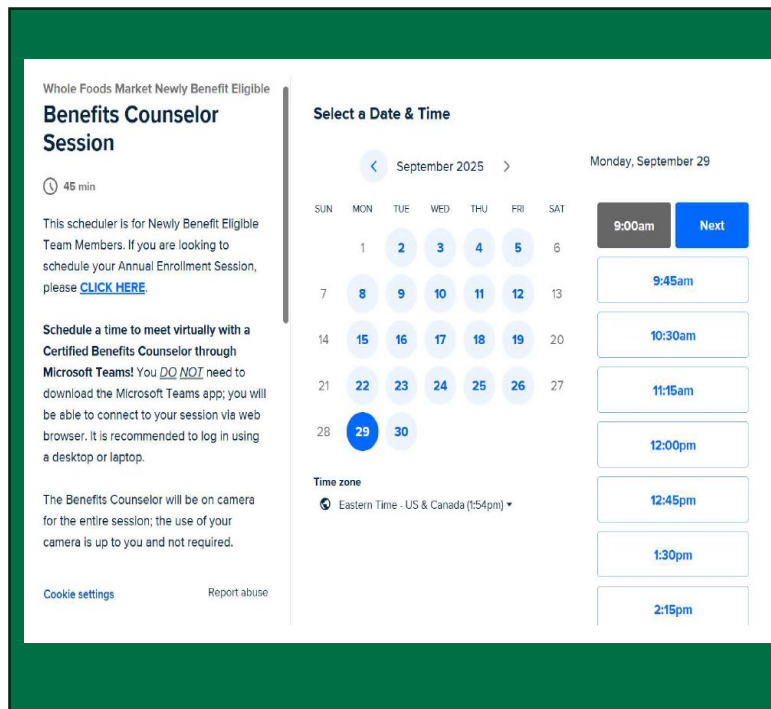


- Meetings utilize Microsoft Teams

1 - Virtual Counselor Scheduling Site - Calendar

2 - Virtual Counselor Scheduling Site – Employee Details

3 - Virtual Counselor Scheduling Site – Confirmation



Whole Foods Market Newly Benefit Eligible
Benefits Counselor Session

45 min

This scheduler is for Newly Benefit Eligible Team Members. If you are looking to schedule your Annual Enrollment Session, please [CLICK HERE](#).

Schedule a time to meet virtually with a Certified Benefits Counselor through Microsoft Teams! You DO NOT need to download the Microsoft Teams app; you will be able to connect to your session via web browser. It is recommended to log in using a desktop or laptop.

The Benefits Counselor will be on camera for the entire session; the use of your camera is up to you and not required.

[Cookie settings](#) [Report abuse](#)

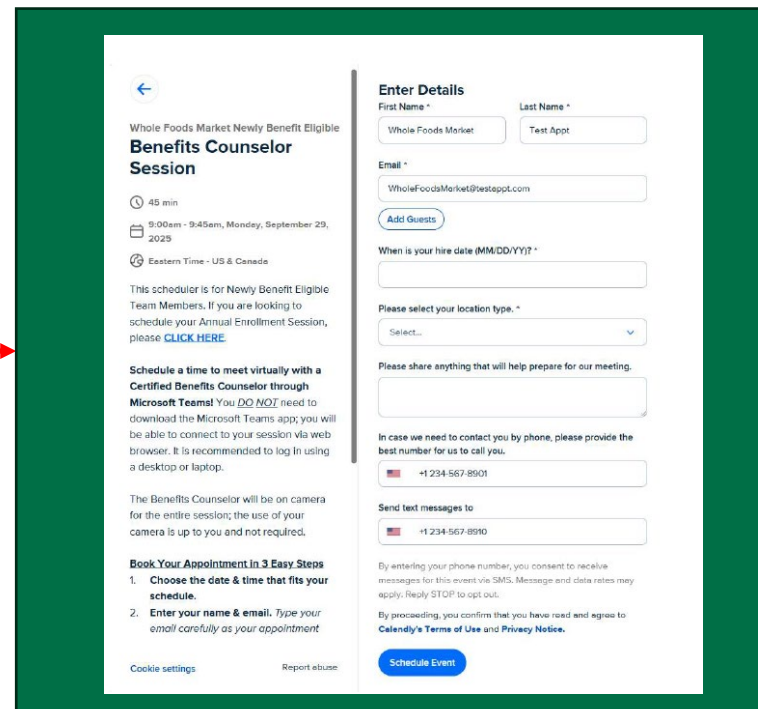
Select a Date & Time

September 2025 Monday, September 29

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Time zone
Eastern Time - US & Canada (t:54pm) ▼

9:00am Next
9:45am
10:30am
11:15am
12:00pm
12:45pm
1:30pm
2:15pm



Whole Foods Market Newly Benefit Eligible
Benefits Counselor Session

45 min

9:00am - 9:45am, Monday, September 29, 2025

Eastern Time - US & Canada

This scheduler is for Newly Benefit Eligible Team Members. If you are looking to schedule your Annual Enrollment Session, please [CLICK HERE](#).

Schedule a time to meet virtually with a Certified Benefits Counselor through Microsoft Teams! You DO NOT need to download the Microsoft Teams app; you will be able to connect to your session via web browser. It is recommended to log in using a desktop or laptop.

The Benefits Counselor will be on camera for the entire session; the use of your camera is up to you and not required.

Book Your Appointment in 3 Easy Steps

1. Choose the date & time that fits your schedule.
2. Enter your name & email. Type your email carefully as your appointment

[Cookie settings](#) [Report abuse](#)

Enter Details

First Name *
Whole Foods Market

Last Name *
Test Appt

Email *
WholeFoodsMarket@bestappt.com

[Add Guests](#)

When is your hire date (MM/DD/YYYY)? *
Select...

Please select your location type. *
Select...

Please share anything that will help prepare for our meeting.
Text area

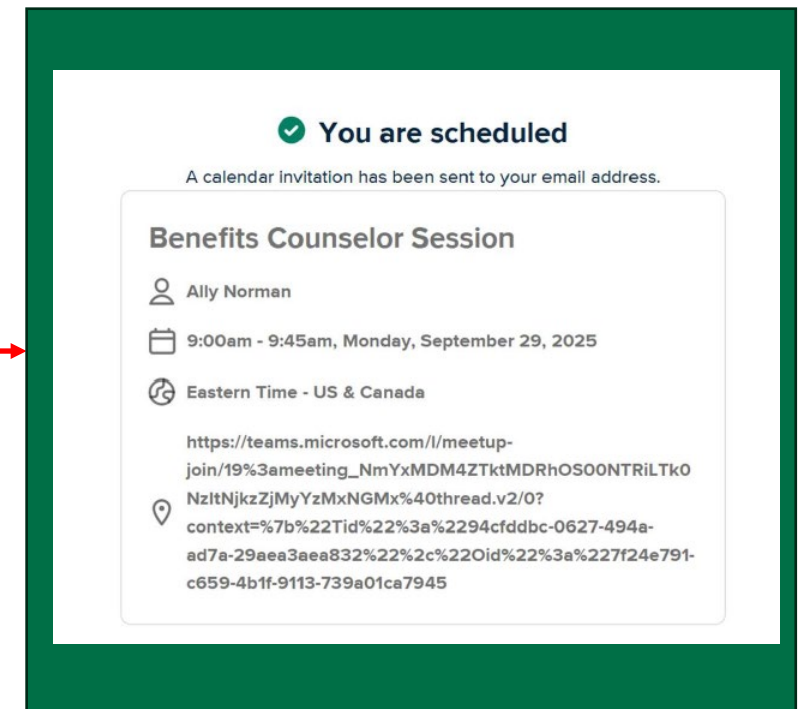
In case we need to contact you by phone, please provide the best number for us to call you.
+1 234-567-8901

Send text messages to
+1 234-567-8901

By entering your phone number, you consent to receive messages for this event via SMS. Message and data rates may apply. Reply STOP to opt out.

By proceeding, you confirm that you have read and agree to [Calendar's Terms of Use and Privacy Notice](#).

[Schedule Event](#)



✓ **You are scheduled**

A calendar invitation has been sent to your email address.

Benefits Counselor Session

Ally Norman

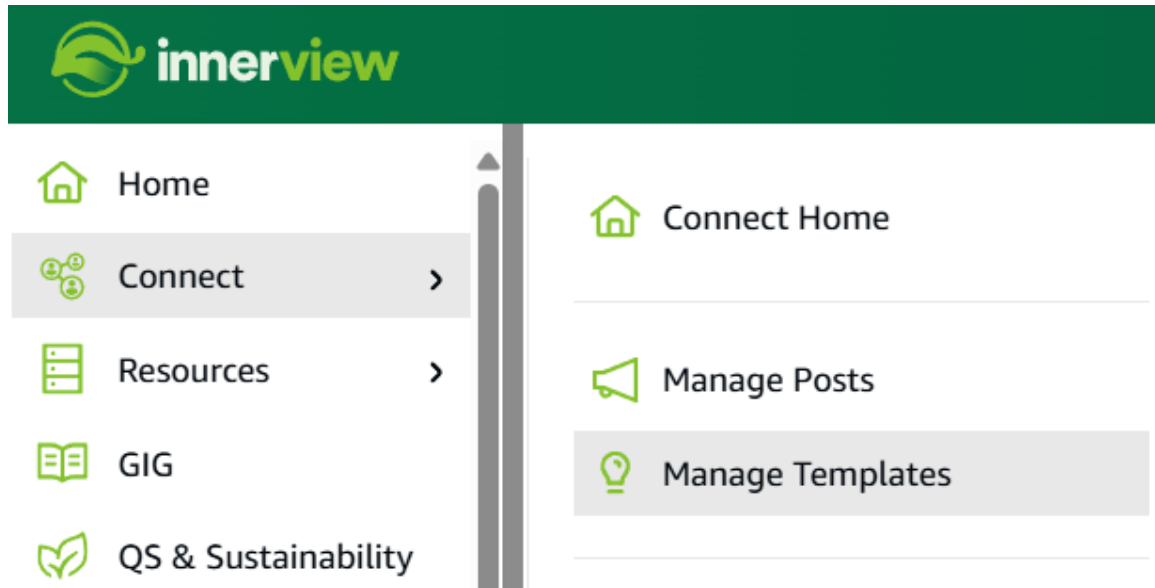
9:00am - 9:45am, Monday, September 29, 2025

Eastern Time - US & Canada

https://teams.microsoft.com/join/19%3ameeting_NmYxMDM4ZTktdMDRhOS00NTRiLTk0NzItNjkzZjMyYzMxNGMx%40thread.v2/0?context=%7b%22Tid%22%3a%2294cfddbc-0627-494a-ad7a-29aea3aea832%22%2c%22Oid%22%3a%227f24e791-c659-4b1f-9113-739a01ca7945

Two New Enhancements to Support You and Your Team Members

- 1) AE Innerview Connect Template will be available for TMS + Store Trainers to leverage during AE for consistent messaging and support
- 2) Team Members can now **schedule** time with an Empyrean representative to **enroll** in their benefits over the phone



Schedule Call Request

Schedule a call for a later time

Phone Number *

Reason *

Select a reason

Available Dates

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Sep 7	Sep 8	Sep 9	Sep 10	Sep 11	Sep 12	Sep 13
Sep 14	Sep 15	Sep 16	Sep 17	Sep 18	Sep 19	Sep 20

Available Hours

6 AM	7 AM	8 AM	9 AM	10 AM	11 AM
12 PM	1 PM	2 PM	3 PM	4 PM	5 PM
6 PM	7 PM	8 PM	9 PM	10 PM	11 PM

Available Timeslots

11:00 AM	11:15 AM	11:30 AM	11:45 AM
----------	----------	----------	----------

Selected day/time

Today at 11:00 AM

Cancel

Submit

Annual Benefits Enrollment Timeline

**Aug 11 –
Sep 8**

- TMs confirm home/email address in Workday

Sep 16 - 25

- TMS Benefit Presentations

Oct 3 - 7

- TMS and Team Leaders preview emails

**Sep 29 -
Oct 23**

- Communication to all TMs

Oct 9

- AE Guide available on Innerview

Oct 13 – 24

- Annual Benefits Enrollment is Live!

**Oct 25 –
Nov 7**

- 2nd opportunity to make elections

Jan 1

- Annual Benefit Enrollment Changes

How You Can Support

- **Review materials on the TMS Preview page to prepare for the questions you may receive.**
 - Help leaders understand changes and remind them about the resources available.
- **Promote the Annual Benefits Enrollment period starting October 13.**
 - Follow up with leaders and remind them to post the informational resources available on SODA and the TMS Preview Page.
- **Encourage Team Members to explore and use the resources provided such as the Benefits Education site at mywfbenefits.com, webinars, and benefits counselor appointments.**
- **Be available for support.** If you don't know the answer to a specific question, direct the Team Member to the appropriate vendor partner or Ask TMS.

A worker in a warehouse, wearing a black beanie, a dark hoodie, and a high-visibility orange safety vest, is operating a white pallet jack. The worker is moving a pallet of cardboard boxes down a long aisle. The aisles are lined with tall metal shelving units filled with various boxes, some of which are labeled 'vocado'. The floor is a smooth, light-colored concrete. The overall scene is dimly lit, with a greenish tint overlaying the image.

Q & A

WHAT QUESTIONS DO YOU HAVE?

Well-Being Benefits (continued)

Life Insurance

Life insurance benefits offer financial protection for you and your family in the event of a death.

You may choose to elect Voluntary Life Insurance coverage for yourself that is 1x, 2x, 3x, 4x, or 5x your annual earnings up to a maximum amount of \$750,000. Payroll contributions are taken as post-tax deductions.

When you elect and are approved for Voluntary Life Insurance, Whole Foods Market pays for Basic Term Life coverage which offers a benefit of 1x your base annual earnings up to \$300,000.

Short-Term Disability (STD)

Short-Term Disability Insurance replaces a portion of your income if an injury or illness requires you to be out of work for an extended period of time.

WFM pays 50% of the cost and you pay the remaining half,

After you are out of work for 8 days and declared disabled, you will receive 60% of your base earnings for up to a maximum of \$1,500 per week.

Benefits are paid out for up to 25 weeks for any single disability, depending on your diagnosis and condition.

Long-Term Disability (LTD)

Long-Term Disability Insurance helps protect your finances when your disability continues beyond the period covered by the STD plan.

If you elect LTD, Whole Foods Market pays 50% of the cost and you pay the remaining half.

The benefit is 60% of your base monthly earnings up to a maximum of \$10,000 per month. Benefits begin after 180 days of your disability.

Paid Parental Leave

Welcoming a new child is an exciting and important time in any parent's life.

WFM provides eligible Team Members with six weeks of fully paid parental leave, so you can focus on spending time with your newly born or adopted child.

To be eligible, you must be a full-time Team Member and have completed 4,000 service hours with Whole Foods Market at the time of birth or adoption.

For more information contact Sedgwick at **844-465-6240**.

Additional Benefits (continued)



Accident

Accident Insurance pays benefits directly to you if you suffer a covered injury, even if you have other coverage.

The plan covers a wide variety of injuries and accident-related expenses, including:

- Injury Treatment (fractures, dislocations, burns, etc.)
- Hospitalization
- Physical Therapy
- Emergency Room Treatment
- Transportation



Critical Illness

Critical Illness Insurance pays a full lump sum benefit if you are diagnosed with a covered illness, even if you have other coverage.

Covered Illnesses include:

- Heart Attack
- Stroke
- Cancer
- Major Organ Transplant
- End Stage Renal (Kidney) Failure
- Coronary Artery Bypass Surgery



Hospital Indemnity

Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth, even if you have other coverage.

You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are in the hospital.

Each one of these plans (Accident, Critical Illness and Hospital Indemnity) also provides a \$50 wellness benefit per year if you or your covered dependents complete a covered health screening test such as a physical exam, mammogram, or lipid panel.

Virtual Counselor Support

Virtual Counselor Support – Through a video call, a Benefits Counselor will have the ability to co-share screens as they explain the benefit options, answer questions and help TMs with completing their enrollment. Note: Although the Benefits Counselor will be on camera, the use of the TMs camera is up to the TM and not required.

TMs can schedule an individual session with a Certified Benefits Counselor and complete their enrollment from any computer or mobile device at work or home In 3 easy steps.

Scheduler opens on September 29, 2025.


Certified Benefits Counselors can help...

Educate you about key benefit changes and new offerings

Answer personal benefits-related questions

Explain how benefit options could be of value to you and your family

Support you in navigating the enrollment program to make sound choices for yourself and your family

Step 1	Step 2	Step 3
<p>TMs can Visit https://www.benefitsgo.com/WFMWebscheduler or scan the QR code below beginning September 29, 2025, to schedule a video call for a time that best fits their schedule.</p> 	<p>Immediately after scheduling an appointment, they will receive an email confirmation with their scheduled date and time, a Teams meeting link, and an optional calendar reminder.</p> <p><i>Please type your email address carefully as this is where your confirmation will be sent. If you do not receive an email confirmation, check your spam or junk email folder, or try scheduling a new appointment as your email may have been entered incorrectly.</i></p>	<p>To connect with the Benefits Counselor, TM logs in at the scheduled time by using the Teams meeting link in their confirmation email. TMs should be prepared to access Empyrean Benefits Enrollment Portal via My Apps. Click to visit My Apps.</p> <p><i>If the TM is unable to hear or see the Benefits Counselor, they can call the conference phone number provided in the invite to connect with the counselor by phone.</i></p>

Virtual Counselor Process Flow – Confirmation

4 - Email Confirmation Example

The following Email Confirmation will be sent to the TM once they finish setting up their appointment.

A similar email will be sent 24 hours prior to their appointment, and again 30 minutes prior to their appointment.

Cancellation/Reschedule: located at the bottom of email.

Hi Whole Foods Test Appt,

Your virtual appointment to discuss Whole Foods Market benefits on **Monday, October 13, 2025 at 09:00am (Eastern Time - US & Canada)** is scheduled. Your Certified Benefits Counselor will be **Ally Norman**.

This session will occur over Microsoft Teams; you **DO NOT** need to download the app, rather choose the option to connect via web browser. This is the link, which will be included in future notifications: **Location:** https://teams.microsoft.com/l/meetup-join/19%3ameeting_NmYxMDM4ZTk0MDRhoS00NTRiLTk0NzltNjkzJmYyZmMxNGMx%40thread.v2/0?context=%7b%22id%22%3a%2294cfddbc-0627-494a-ad7a-29aea3aea832%22%2c%22oid%22%3a%227f24e791-c659-4b1f-9113-739a01ca7945

To ensure a smooth virtual experience:

- Join your session 3 minutes before your appointment start time
- Be prepared to access the Empyrean Benefits Enrollment Portal via My Apps
- Use a desktop or laptop
- Ensure a stable internet connection for the entire session
- Be in a quiet, semi-private location to attend this virtual session
- Once in Teams, if you are unable to hear or see your Certified Benefits Counselor, click "...More" located at the top of the meeting screen, then select "Meeting Info" to view info to call into your session
- Have your personal and dependent information readily available
- Allow approximately 30-45 minutes to complete your enrollment
- **Ally Norman** will be on camera; the use of your camera is up to you. **You are not required to be on video**
- To Reschedule or Cancel your appointment, click the button at the bottom of this email

Thank you,

Virtual Appointment Support Team

This event should automatically show up on your calendar. If needed, you can still add it manually:

[Add to Calendar](#)

Cancellation Policy

Cancellation Policy

If you need to reschedule your appointment, please click the "RESCHEDULE" button below.

If you no longer want or need to meet with a Certified Benefits Counselor, please cancel your appointment by clicking the "CANCEL" button below.

Thank you!

Make changes to this event:

[Reschedule](#)

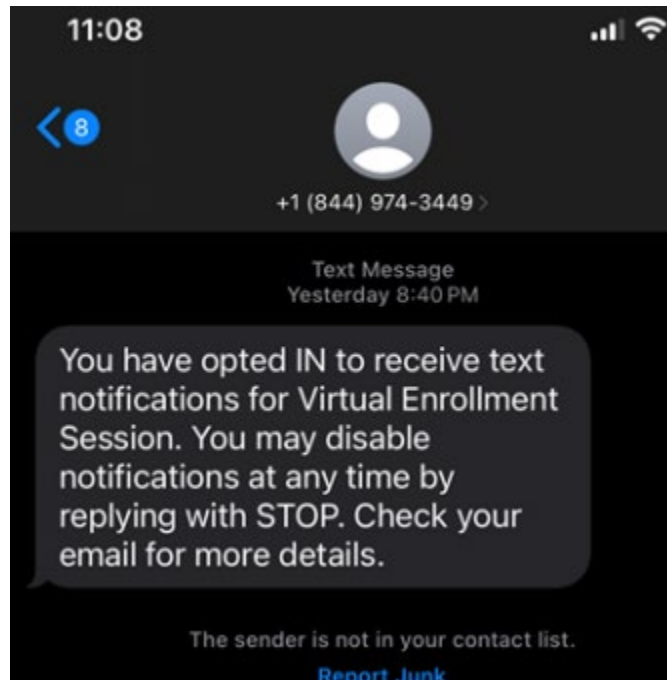
[Cancel](#)

[Unsubscribe from notifications about this event](#)

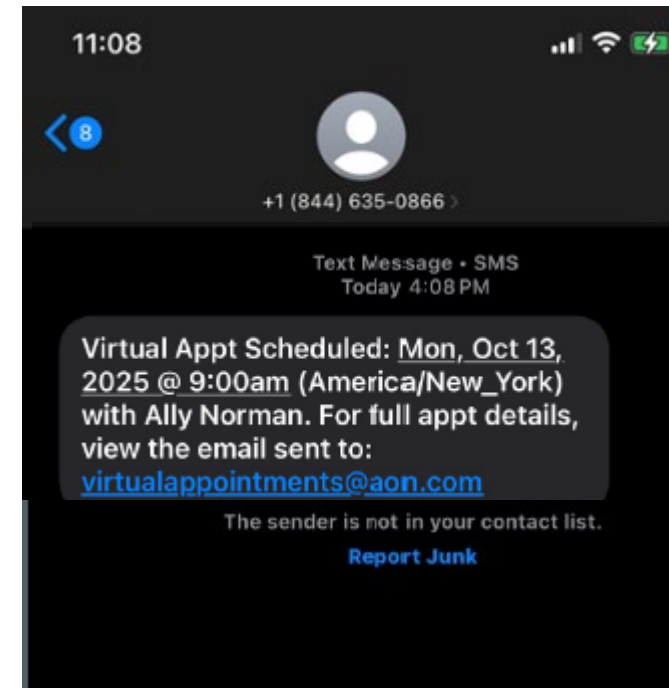
Virtual Counselor Process Flow – Reminders

The following Text Message Confirmation will be sent to the Employee once they finish their appointment

5 -Text Opt-In



6 - Text Confirmation



Important
TMs should cancel or reschedule their virtual counselor appointment if they are not able to make it.