



## Learn about your 2026 benefits!

## Annual Benefits Enrollment is Oct. 13 - 24

**Whole Foods Market cares about your growth and happiness and continues to make significant investments to the benefits program. Learn more about your benefit options for the 2026 plan year.**

**Complete your Annual Benefits Enrollment to ensure your benefits still meet your needs for 2026.**

This is your annual opportunity to:

- Elect, change, or waive benefits coverage for you and your family.
- Update your personal and dependent information, including your beneficiaries. It is important to have the most up-to-date information on file.
- Elect or re-enroll in a Flexible Spending Account.

Visit the **Empyrean Benefits Enrollment Portal** via My Apps to enroll.

Si hablas español... Explora el sitio actualizado ingresando a [mywfmbenefits.com](https://mywfmbenefits.com) o escaneando el código QR para ver la Guía de Inscripción Anual y dónde puedes utilizar herramientas en español.



Visit the **Benefits Education Site** by scanning the QR code or visiting [mywfmbenefits.com](https://mywfmbenefits.com) to learn more about the full benefit options available to you.

## Did You Know?

**Whole Foods Market offers personalized guidance and resources to help you get the most out of your benefits.**

### **Benefit Decisions and Care Support**

Join a Virtual Live Group Meeting or an On-Demand Webinar.

Benefits Counselors are also available virtually during Annual Benefits Enrollment to explain your benefits, answer questions, and help you enroll. The Web Scheduler is available beginning **Sept. 29** for appointments starting **Oct. 13**.

**Scan the QR code or search 'Annual Benefits Enrollment' on Innerview to learn more.**



**IMPORTANT:** Downloading and using Innerview on your personal device is entirely voluntary and is not a requirement of your employment at Whole Foods Market. Innerview is at all times accessible to Team Members via company computers and devices.

# 2026 Highlights

No Changes to Medical and Vision Contributions: Whole Foods Market is absorbing the increase in healthcare costs to support our Team Members. **For the 5th consecutive year**, Team Member contributions will remain the same.

## Medical Plan Options

How the HMSA PPO Plan Pays for Benefits - Review the medical and prescription plan details in the table below.

HMSA PREFERRED PROVIDER ORGANIZATION (PPO)		
Plan Feature	Participating Provider	Non-Participating Provider
<b>Annual Deductible*</b> • Individual • Family	\$100 \$300	
<b>Out-of-Pocket Maximum (medical plan coverage only)</b> • Individual • Family	\$2,500 \$7,500	
You Pay		
<b>Preventive Care</b>	0% (no charge)	30% after deductible
<b>Office Visits</b> (PCP/Specialist)	10%	30% after deductible
<b>Urgent Care Visits</b>	10%	30% after deductible
<b>Inpatient Lab Services</b> (X-ray, blood work)	10%	30% after deductible
<b>Inpatient Hospital Services</b>	10%	30% after deductible
<b>Outpatient Lab Services</b> (X-ray, blood work)	20%	30% after deductible
<b>Outpatient Hospital Services</b>	10%	30% after deductible
<b>Emergency Room Care</b>	20%	20%
<b>Prescriptions – Retail</b> (Per 30-day supply)	There is a maximum annual copay** per person/per family of \$3,600/\$4,200	
<b>Generic</b>	\$5 copay	20% after \$5 copay
<b>Brand Name Formulary</b>	\$20 copay	20% after \$20 copay
<b>Non-Formulary</b>	\$20 copay	20% after \$20 copay
<b>Specialty</b>	20% coinsurance	Not Covered
Prescriptions – Mail Order (Per 84 – 90-day supply)		
<b>Generic</b>	\$10 copay	Not Covered
• <b>Brand Name Formulary</b>	\$45 copay	
• <b>Non-Formulary</b>	\$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.

\*\* There is a separate out of pocket maximum for pharmacy medication coverage.



Review the 2026 Annual Benefits Enrollment Guide on [mywfmbenefits.com](https://mywfmbenefits.com) for more information on all the resources, programs, and additional benefits available to you.

# Resources for Your Wellness

## Enhance Your Physical, Emotional, and Financial Health



### Resources for Your Wellness

Your wellness is a priority - take advantage of the valuable resources and benefits to support the total health and wellbeing of you and your loved ones.

- **Nicotine Cessation Program** – The Nicotine Cessation Program through Quit For Life is available to help you quit smoking. Participation and program completion can also help you avoid paying higher plan contributions. If you complete the nicotine cessation program on or after January 1, 2026, you will begin paying non-nicotine user contribution rates on the first of the following month. You will receive a refund for any previous surcharge payments in the current plan year.
- **Team Member Assistance Program** – The confidential Team Member Assistance Program (TMAP), powered by Headspace, provides a holistic approach to mental wellbeing to 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.

### Did You Know?

Whole Foods Market offers a variety of benefits to help you and your family care for your wellness. The list below provides an overview of the wellness tools and resources available to you throughout the year. Review the 2026 Annual Benefits Enrollment Guide on [www.mywfmbenefits.com](http://www.mywfmbenefits.com) for more information on each program.



WELLNESS TOOLS AND RESOURCES		
Physical	Emotional	Financial
<ul style="list-style-type: none"><li>• Healthy Retreats lifestyle medicine immersive 6-day experience that educates Team Members on chronic disease prevention and reversal, led by expert physicians</li><li>• Health Screening Benefits provided through Critical Illness, Accident, and Hospital Indemnity Insurance through Aflac</li><li>• Nicotine Cessation through Quit For Life</li></ul>	<ul style="list-style-type: none"><li>• Team Member Assistance Program (TMAP) for free, confidential in-the-moment mental health and work-life support through Headspace, including:<ul style="list-style-type: none"><li>– Unlimited chat sessions with a behavioral health coach</li><li>– Up to seven (7) virtual clinical sessions with a licensed therapist and/or psychiatrist per issue, per year</li><li>– Access to a robust library of mindfulness and meditation exercises and courses</li><li>– Resources to support work, life, family, and financial concerns</li><li>– Available at no cost to you and your household members 13+</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Flexible Spending Accounts (FSAs)</li><li>• Pet, Home and Auto Insurance via Aon Everyday</li><li>• Short-Term Disability (STD)</li><li>• Long-Term Disability (LTD)</li><li>• Perks at Work Discount Program</li><li>• Employer-paid Life and AD&amp;D Insurance*</li></ul> <p><small>* Team Members who elect and are approved for the Supplemental Life and AD&amp;D Insurance benefit</small></p>

**Note:** Some of the wellness programs above require enrollment in a plan that may require a contribution.



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## This is your annual opportunity to enroll in 2026 benefits!

Look inside to learn about your benefit options for the 2026 plan year.

For more information about your benefits and how to enroll, visit [mywfbenefits.com/enroll](https://mywfbenefits.com/enroll).

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benefits!

