



## 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 Health Savings or 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 and use the **Compare The Plans** Tool to find the best fit for you and your dependents.

## 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

WFM is offering the following medical plan options for 2026:

- The National Choice Plan offers a national network of providers through BlueCross BlueShield of Texas. With this plan, you choose your Health Care Funding Account — a Health Savings Account (HSA) or Personal Wellness Account (PWA).
- The National Select Plan is available in all markets. The plan offers a national network of providers through Blue Cross Blue Shield of Texas. With this plan, you will be enrolled in a Personal Wellness Account (PWA).
- The Surest Plan offers a national network of providers through UnitedHealthcare. This plan offers access to the large national provider network without deductibles or co-insurance and shows actual copays (not estimates) before getting care, allowing Team Members to find opportunities to save. *If you were enrolled in a Personal Wellness Account prior to selecting Surest, your funds will roll over into a Limited Purpose PWA eligible for Dental and Vision expenses only.*

The chart below provides an overview of the in-network medical plan options for 2026.

| IN-NETWORK BENEFITS                       | SUREST                                  | NATIONAL SELECT  | NATIONAL CHOICE  |
|---|---|--|--|
| HSA or PWA Funding                        | N/A                                     | \$500 Individual<br>\$1,000 Family (includes all other coverage tiers)                 | \$1,000 Individual<br>\$1,500 Family (includes all other coverage tiers) |
| Annual Deductible (Individual/Family)     | \$0                                     | \$1,600/\$3,200<br>embedded deductible   | \$3,400/\$5,000<br>embedded deductible                                   |
| Out-of-Pocket Maximum (Individual/Family) | \$6,000/\$12,000                        | \$3,325/\$6,650<br>embedded maximum  | \$6,650/\$13,300<br>embedded maximum                                     |
| Copay/Coinsurance                         | Copays apply,<br>0% coinsurance         | \$30 PCP<br>\$60 specialist<br>& urgent care<br>25% other services<br>after deductible | 25% after deductible   |
| Pharmacy Deductible (Individual/Family)   | No deductible,<br>in-network cost range | Included in medical plan deductible  | Included in medical plan deductible                                      |



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.

- **Virtual Back and Joint Care** – Available to National Choice and National Select Plan enrollees: Hinge Health helps you conquer back and joint pain, recover from injuries, prepare for surgery, and stay healthy and pain-free. For Surest Plan enrollees: Kaia Virtual Care offers digital-first therapy complemented by human care with comprehensive plans for back, joint, and chronic pain.
- **Virtual Visits** – For enrollees in the National Choice and National Select Plan: MDLive sick visits cost less than an urgent care or ER visit, and you pay a flat fee for behavioral health visits based on the services you receive before you meet the deductible. For enrollees in the Surest Plan: Quality care is delivered conveniently via your phone, tablet, or computer through the Surest app. As a Surest health plan member, you have access to dozens of virtual care programs and providers at low- or no-copay for a wide range of non-emergency medical conditions, including those for cold and flu, mental health, and exercise therapy.
- **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 medical 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 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.mywfbenefits.com](http://www.mywfbenefits.com) for more information on each program.



### WELLNESS TOOLS AND RESOURCES

| Physical   | Emotional  | Financial   |
|--|--|---|
| <ul style="list-style-type: none"><li>• Medical Plans like Surest and an expanded offering of the National Select Plan</li><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><li>• Access to Virtual Back and Joint Care and Telehealth Services</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>• Health Savings Account (HSA)</li><li>• Flexible Spending Accounts (FSAs)</li><li>• Personal Wellness Account (PWA)</li><li>• Short-Term Disability (STD)</li><li>• Long-Term Disability (LTD)</li><li>• Pet, Home and Auto Insurance via Aon Everyday</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!

