

Frequently Asked Questions

WFM WHOLE HEALTH PLAN

Q: Why did we decide to change our medical plan this year?

A: Team Members have shared that while they enjoy the Premier Plan and the UnitedHealthcare (UHC) Plan, it would be beneficial to have access to care providers in both networks, as well as the WFM Medical and Wellness Center. We've developed a new plan for 2019 to meet those needs, combining the best parts of the Premier and the UHC Plans into one. The new Whole Health Plan features the same networks that we've offered in the past *plus* several added benefits, including the ability to choose providers across two networks as well as provide access to the Medical and Wellness Centers for all plan participants. This new plan enables us to offer this wider benefit to Team Members without sacrificing care or coverage.

Q: Why is Whole Foods Market offering health care services?

A: Whole Foods Market's Core Values include supporting the growth and happiness of our team, and we believe that begins with good health. We are committed to helping our Team Members and their families thrive. A big part of that is making it easy, affordable and convenient to stay well. That's why we offer low-to-no cost services through the Whole Foods Market Medical and Wellness Center, and why we've increased your access to high-quality providers through the Expanded Network of the 2019 Whole Health Plan.

Q: Will I be paying more for the same level of coverage in 2019?

A: We are pleased to share that the cost for coverage will be the same in 2019 as it was in 2018, and there is no increase to your deductible or coinsurance.

Q: I am currently enrolled in a health plan with a Personal Wellness Account (PWA) or Health Savings Account (HSA). Will I have this option in the new plan?

A: Yes. You will have the choice of enrolling in the Whole Health Plan with either a Personal Wellness Account (PWA) or a Health Savings Account (HSA). Both accounts will be eligible for the same Company contribution amount (to help offset health care costs).

Q: Are there any limitations when it comes to pre-existing conditions?

A: No. There are no limitations for pre-existing conditions with the Whole Health Plan.

Q: Does the Whole Health Plan cover dental and vision?

A: The Whole Health Plan offers you and your family access to quality medical care. You will continue to have the opportunity to enroll separately for dental and vision coverage, in addition to a variety of other benefits.

Q: How/when will I receive my new Whole Health Plan insurance card?

A: You should receive your new insurance card in the mail by **January 1, 2019**. Once you receive your new card, please dispose of your old insurance card to avoid confusion. You'll also be able to print temporary cards at www.WebTPA.com

beginning on **December 28, 2018**.

Q. What will happen to my medical enrollment for 2019 if I do not complete my Annual Enrollment?

A: If you are currently enrolled in a health plan and do not select a medical plan during Annual Enrollment this year, you will be automatically enrolled in the same coverage level with the same enrolled dependents. For example:

- If you are currently enrolled in WFM Premier Health Plan and do not complete Annual Enrollment elections, you will be enrolled in the Whole Health Plan with PWA with the same enrolled dependents you had in 2018.
- If you are currently enrolled in the UHC with PWA plan and do not complete your Annual Enrollment elections, you will be enrolled in the Whole Health Plan with PWA with the same enrolled dependents you had in 2018.
- If you are currently enrolled in the UHC with HSA plan and do not complete your Annual Enrollment elections, you will be enrolled in the Whole Health Plan with HSA with the same enrolled dependents you had in 2018.
- If you are currently waived from all medical coverage and do not complete your Annual Enrollment elections, you will be waived from medical coverage in 2019.

Q: How long must I be employed with WFM to begin coverage under the Whole Health Plan?

A: Benefits-eligible Team Members must be employed with WFM for at least 60 days. Coverage begins on the first day of the month following your 60th day of employment.

Q: I am a remote Team Member who isn't based in either the Austin, TX or the Los Angeles/Orange/Ventura County, CA areas. Does the Whole Health Plan apply to me?

A: If you are a remote Team Member and your physical work location is outside of the Austin, TX or the Los Angeles/Orange/Ventura County, CA areas you are not eligible for the Whole Health Plan.

PROVIDER NETWORKS

Q: Will my doctor(s) be considered “in-network” with the Whole Health Plan?

A: While many medical plans simply offer the opportunity to choose between in-network and out-of-network providers, the Whole Health Plan includes two in-network tiers:

- **Preferred Network** — This lower deductible network tier features access to the same high-quality, vetted care providers as available with the 2018 WFM Premier Plan, through Employers Health Network (EHN), administered by WebTPA. No referral required! The deductible, coinsurance and out-of-pocket maximum will be the same as the 2018 Premier Plan.
- **Expanded Network** — This higher deductible network tier features a broad network of physicians and specialists — *a 99% match with the 2018 UHC Plan* — through an Aetna network, administered by WebTPA. In nearly every circumstance, Team Members can continue to visit the same care providers as they have in the

past. No referral required! The deductible, coinsurance and out-of-pocket maximum will be the same as the 2018 UHC Plan.

For a comprehensive list of in-network providers for both the Preferred and Expanded tiers, visit www.ehnllc.com/resource/wfm.

Q: Is there any way my out-of-network provider can be added to either the Preferred or Expanded network tier?

A: Starting **November 7, 2018**, you can submit your provider's information for consideration. Visit www.ehnllc.com/resource/wfm and click "Couldn't find your provider?"

Q: Do I need a referral to see a specialist, such as a dermatologist or cardiologist?

A: No. When it comes to selecting a doctor, specialist or medical facility, the choice on where to receive care is yours. No referrals are required, though it's important to keep in mind that your expenses will be lower when you use an in-network provider. To find an in-network specialist, consider asking your doctor for suggestions or work with the WFM Medical and Wellness Center to identify a provider. To review a comprehensive list of in-network providers — including specialists — in the Whole Health Plan's Preferred and Expanded networks, visit www.ehnllc.com/resource/wfm. Please refer to the chart on pages 8-9 of the 2019 Benefits Guide for costs associated with seeing in-network versus out-of-network specialists.

Q: I have a specialist I really like. Can I still go to him/her?

A: You can see any specialist you choose; however, your out-of-pocket costs may vary based on the network to which your specialist belongs, or whether he/she is considered out-of-network. Please see the chart on pages 8-9 of the Benefits Guide for costs associated with seeing a specialist under the Whole Health Plan's Preferred and Expanded Networks. To review a comprehensive list of in-network providers — including specialists — in the Whole Health Plan's Preferred and Expanded Network tiers, visit www.ehnllc.com/resource/wfm. The Expanded Network has a 99% match with the 2018 UHC Plan. Nearly every doctor that was in-network in the UHC Plan in 2018 will also be in-network for 2019.

Q: What happens if my dependent child is away at college and needs medical treatment?

A: The Whole Health Plan's Expanded Network is available nationwide. Please review www.ehnllc.com/resource/wfm for available in-network providers.

Q: Does the Whole Health Plan cover my child's school immunizations?

A: Yes. If your child is covered by the Whole Health Plan and the immunization is medically necessary (following CDC recommendations), it will be FREE whether it's received at the WFM Medical and Wellness Center or at an in-network provider. Immunizations, along with many other preventive services, are available at no cost when received from an in-network provider. To learn more about immunization options for your family, contact your local Whole Foods Market Medical and

Wellness Center directly:

- Glendale Medical and Wellness Center: **(818) 844-2300**
- Austin Medical and Wellness Center: **(512) 542-0500**

Q: Does the Whole Health Plan cover the immunizations needed to travel internationally?

A: For elective vaccines, which may include those recommended for travel abroad, you may incur expenses. Vaccines recommended by the U.S. Preventive Services Task Force and provided by the WFM Medical and Wellness Center or through an in-network provider are available at no cost to you without having to meet a deductible or pay coinsurance. Contact your local Whole Foods Market Medical and Wellness Center directly to learn more about preventive vs. elective vaccines:

- Glendale Medical and Wellness Center: **(818) 844-2300**
- Austin Medical and Wellness Center: **(512) 542-0500**

Q: What will the cost impact be if my doctor is considered “out-of-network” under the Whole Health Plan?

A: This was an important consideration for us in expanding provider networks for 2019. We’re happy to report that the 2019 Expanded Network, compared to the 2018 UHC network, offers a 99% match in both the Glendale, CA area and the Austin, TX area. That means almost every doctor that was in-network in the Premier Plan and the UHC plan in 2018 will also be in-network for 2019.

As in the past, when you visit an out-of-network provider your deductible will be higher and after you’ve met your deductible, your coinsurance will be higher as well. It pays to visit in-network providers, which is why we increased network availability for 2019. Review the medical plan comparison chart on pages 8-9 of the Benefits Guide for details. For a comprehensive list of in-network providers in the Whole Health Plan’s Preferred and Expanded Networks, visit www.ehnllc.com/resource/wfmw.

WHOLE HEALTH PLAN RESOURCES

Q: How do I access behavioral health resources covered by the Whole Health Plan?

A: Many behavior health professionals are considered in-network under the Whole Health Plan. Please review www.ehnllc.com/resource/wfm for available in-network providers. In addition, the plan offers an in-network behavioral health telemedicine option, Spring Health. Spring Health offers convenient mental health visits in the comfort of your own home. Spring Health is an in-network benefit for Whole Health Plan members and all fees paid by you for such services will be applied toward your in-network deductible. Therapists can help with mental health screenings, personalized treatment plans, psychotherapy and medication consultations. For more information, visit <https://wfm.springhealth.com/>, send an email to careteam@springhealth.com or call **212-653-0155**.

Team Members and their immediate family have access to free and confidential assistance through the Team Member Assistance Plan (TMAP), which includes unlimited phone consultations and seven short-term, face-to-face sessions per concern. For more information, see **Grapevine>My Career & Benefits>U.S. Benefits**.

Q: I've received services through the UHC "Maternity Support" program in the past. Will you provide similar pregnancy support resources with the Whole Health Plan?

A: Yes. As a member of the Whole Health Plan, you can connect with a maternity support team to help you stay as healthy as possible during your pregnancy. An individual will be considered eligible for the program if they are currently in the Whole Health Plan and pregnant or trying to conceive.

Q: Will tobacco cessation classes, like those offered previously through UHC, be available with the Whole Health Plan?

A: The Whole Foods Market Medical and Wellness Centers offer a tobacco cessation video seminar featuring Allen Carr's *Easy Way to Stop Smoking*. We offer many options for the course throughout the year and work with Team Members to accommodate their schedules. Team Members and enrolled dependents who attend the seminar are eligible for a refund of any tobacco surcharge that they paid in the calendar year. For additional information on this program, contact:

- Glendale Medical and Wellness Center: **(818) 844-2300**
- Austin Medical and Wellness Center: **(512) 542-0500**

Q: I frequently visit www.myuhc.com to manage my claims, find in-network providers and understand my coverage. Will similar online resources will be available with the Whole Health Plan?

A: The Whole Health Plan administrators make it easy to access plan information online and by phone. WebTPA will be the administrator for the medical plan. Southern Scripts, the current administrator for the Premier Plan prescription plan, will be the administrator for the Whole Health Plan prescription plan. It will replace OptumRX for Team members who participated in the UHC Plan.

- To access your medical and prescription claim and plan benefit information for both WebTPA and Southern Scripts, visit www.webtpa.com. Team Members can register on the website once their eligibility has been loaded.
- To access in-network provider information, visit www.ehnllc.com/resource/wfm.
- For general questions about your medical coverage, call WebTPA at **(844) 380-4554**.
- For prescription support, contact Southern Scripts at **(800) 710-9341**.

Q: The content on myuhc.com is available in both English and Spanish. Will there be Spanish language member support resources available with Whole Health Plan?

A: Yes, you may access both English and Spanish language member support at www.webtpa.com.

Q: What member support services are offered with the Whole Health Plan?

A: The Medical and Wellness Centers are open Monday, Wednesday, Friday, 9 a.m. to 5 p.m., and Tuesday, Thursday, 11 a.m. to 7 p.m. In addition, there is a call line that is available 24/7, so you can always reach someone you trust when you need it most.

The Whole Health Plan administrators make it easy to access plan information online and by phone:

- To access your medical and prescription claim and plan benefit information for both WebTPA and Southern Scripts, visit www.webtpa.com.
- To access in-network provider information, visit www.ehnllc.com/resource/wfm.
- For general questions about your medical coverage, call WebTPA at **(844) 380-4554**.
- For prescription support, contact Southern Scripts at **(800) 710-9341**.

Q: I like to go online to order prescription refills, get drug cost estimates and find ways to save on my medications. What pharmacy and prescription resources will be available to me with the Whole Health Plan?

A: The Whole Health Plan automatically includes in-network prescription drug coverage through Southern Scripts. You can easily locate network pharmacies, take advantage of their mail order pharmacy learn more about transferring prescriptions and more at www.southernscripts.net/member-pages.php (group code: WFM). Out-of-network pharmacies are not covered. For more details about your prescription drug coverage with the Whole Health Plan, see **Grapevine>My Career & Benefits>U.S. Benefits**.

PERSONAL WELLNESS ACCOUNTS (PWA) and HEALTH SAVINGS ACCOUNTS (HSA)

Q: What is the Personal Wellness Account (PWA) and Health Savings Account (HSA)?

A: When you enroll in the Whole Health Plan, you'll have the option to elect whether it's paired with a Personal Wellness Account (PWA) or Health Savings Account (HSA). Whole Foods Market will make a contribution to your PWA/HSA (based on Team Member service hours). You can use these contributions to help pay for health care expenses for yourself and your eligible dependents.

Q: What are the primary differences between a PWA and an HSA?

A: Both the PWA and HSA serve as a way for the Company to help you pay for health care expenses, tax-free. The primary differences are in who owns the account, and whether you are able to make tax-free contributions to the account.

The **PWA** is owned and funded by Whole Foods Market.

- Company contributions will be credited to an account in January (or the month your benefits become effective).
- Medical expenses for the Team Member's spouse and child(ren) can be paid using PWA funds only if the individual is enrolled in the Whole Health Plan.
- Medical expenses for your domestic partner and child(ren) of your domestic partner cannot be paid or reimbursed with PWA funds unless the individual is your "tax dependent."

- Unused PWA funds roll over from year-to-year, as long as you continue to re-enroll in a PWA-eligible medical plan.

The **HSA** is owned by you. Whole Foods Market will contribute and you can too.

- Company contributions will be deposited into your account and available in January (or the month your enrollment in the Whole Health Plan with HAS is effective).
- You can contribute to your HSA, tax-free (up to the IRS limit, reduced by the Company contribution) as well. Your contributions are available as they are deposited. For 2019, the IRS contribution limit (from all sources, including the contribution you receive from WFM), is \$3,500 if you have Team Member Only coverage or \$7,000 for all other coverage levels. If you're age 55 or older, you can contribute an additional \$1,000.
- Dependent medical expenses for your spouse and child(ren) who are your tax dependents can be paid using HSA funds regardless of medical plan enrollment.
- Unused HSA funds roll over from year-to-year and are yours to keep forever.

For more detailed information on PWAs and HSAs, review your Benefits Enrollment Guide or visit **Grapevine>My Career & Benefits>U.S. Benefits**.

Q: When will I receive my new PWA or HSA Health Care Spending Card?

A: Your new debit card should arrive in the mail in early January. You will need to follow the card account activation instructions included with your card.

If you already have a Health Care Spending card and are selecting the same type of funding for next year, you will continue to use the same card and account for your 2019 funds.

PATIENT PRIVACY

Q: If I visit the Whole Foods Market Medical and Wellness Center, will the Company have access to my personal medical information?

A: As a medical service provider, the WFM Medical and Wellness Center complies with the same HIPAA privacy and security regulations that apply to medical providers and all Company-sponsored health plans. The Medical and Wellness Center is permitted under HIPAA to coordinate with the Whole Health Plan in order to process enrollment and payment for care. However, the WFM Benefits Team, Care Coordination team and WFM Medical and Wellness Center staff or specialists will never disclose your personal health information to your employer. This means that WFM *will not have access* to your medical and health information, whether held by the Medical and Wellness Center or the Whole Health Plan, in order to make employment-based decisions. For more information about HIPAA, visit www.hhs.gov/hipaa.

WHOLE FOODS MARKET'S MEDICAL AND WELLNESS CENTERS

Q: What is the Whole Foods Market Medical and Wellness Center?

A: The Whole Foods Market Medical and Wellness Center is a Company-sponsored medical clinic that provides convenient, affordable primary care medical services to you and your covered dependents. When you visit the WFM Medical and Wellness Center, you can receive support for common illnesses and more significant medical conditions, as well as personalized prevention and proactive care that will help you to live your most healthy life.

Q: Where are the WFM Medical and Wellness Centers located?

A: We have two locations to serve Team Members and their families who enroll in the Whole Health Plan:

- Glendale Medical and Wellness Center: Serves the Los Angeles, Orange and Ventura counties within our Southern Pacific Region.
 - 800 South Central Ave., Suite 203, Glendale, CA 91204
 - **(818) 844-2300**
- Austin Medical and Wellness Center: Serves the Austin, TX area (including Bee Cave and Cedar Park).
 - 851 W 6th Street, Austin, TX 78703
 - **(512) 542-0500**

Q: What's different about the care provided at the WFM Medical and Wellness Center versus other medical centers?

A: Previously, only Premier Plan participants had access to our Medical and Wellness Centers. For the first time, we're excited to be able to offer this benefit to all plan participants!

Our Medical and Wellness Centers provide the primary care, urgent care, health coaching and lab services you would find at other medical centers, along with 24/7 on-call support. When you elect medical coverage, these services are offered at little to no cost to you and your enrolled family members. And while you'll never need a referral to see a specialist outside of the Center, we're available to recommend top-notch practitioners that align with our health care philosophy. What sets us apart is our patient-centered approach:

- We offer our patients a community focused on providing comfort and support. Our Medical and Wellness Centers are a place where your doctors and support team know your name and create a welcoming environment for your family to visit regularly.
- We work with you to find solutions by listening to, empathizing with, and focusing care around your needs and goals.
- Beyond conventional medical care, our providers offer coaching to guide you on your path to greater health, along with supplemental care such as acupuncture.

Q: Who is eligible to receive care at the Whole Foods Market Medical and Wellness Centers?

A: Team Members and their dependents who enroll in the Whole Health Plan are eligible to receive services at the WFM Medical and Wellness Center.

It's important to note that you do not have to receive care at the Medical and Wellness Center as part of your enrollment in the Whole Health Plan. However, there are added benefits to doing so! Not only will you enjoy low-to-no cost coverage, but you may qualify for expanded prescription drug coverage as well. See your Benefits Enrollment Guide for details.

Read elsewhere in this document for more information regarding eligibility and enrollment.

Q: What types of doctors work at the Medical and Wellness Centers?

A: The Medical and Wellness Centers have fully licensed board-certified medical providers ready to see you and your family for all your primary medical care needs.

The Medical and Wellness Centers also partner with health care systems in Los Angeles/Glendale and Austin and they can work with you to identify and arrange care from in-network specialists as needed.

Q: What services do the Medical and Wellness Centers offer?

A: The Medical and Wellness Centers offers the same medical services you can receive from a primary care doctor, including prescriptions, medical tests, and routine treatments. In addition to traditional health care, the Medical and Wellness Centers go further by also focusing on prevention and proactive care. Services for patients include:

- Primary care
- Same day sick care
- Pediatric care
- Disease management
- Acupuncture
- Health and lifestyle coaching
- Nutrition education
- Stress management
- Smoking cessation classes
- Weight loss support
- 24-hour on-call support
- Bilingual staff (Hablamos Español)

Q: Do I have to receive my primary care at a Medical and Wellness Center?

A: You are not required to seek care through the WFM Medical and Wellness Center as part of your enrollment in the Whole Health Plan. But with onsite services offered at little to no cost, you may choose to designate the Center as your primary care provider. The choice on where to receive care — whether it's through the Center or at a provider in the Preferred or Expanded Networks — is yours. You can even choose to visit an out-of-network provider if that's your preference (though you'll pay less when you receive care through the Center or at in-network providers).

Q: Do the Medical and Wellness Centers provide urgent care?

A: The Medical and Wellness Centers can manage minor urgent care issues, such as colds, flus, burns, sprains and minor infections, such as bladder infections, pink eye, rashes, sinus infections, sore throats and stomachaches. If you are a primary care patient of the Medical and Wellness Center, Whole Health Plan you can also call the 24/7 on-call support line:

- Glendale Medical and Wellness Center: **(818) 844-2300**
- Austin Medical and Wellness Center: **(512) 542-0500**

Q: Do the Medical and Wellness Centers provide emergency medical care?

A: No. If you are experiencing a medical emergency that could cause death or permanent injury if not treated quickly, you should call 911 or go to the Emergency Room at the nearest hospital. The Medical and Wellness Centers are designed to manage minor urgent care issues such as colds, flus, burns, sprains and minor infections such as bladder infections, pink eye, rashes, sinus infections, sore throats and stomachaches.

In the event of a true medical emergency, your care will be treated as having been provided on an in-network basis, regardless of where you go for treatment. If, however, you use an urgent care, free-standing ER, or hospital ER for non-emergency situations, those visits will be subject to the applicable deductible and coinsurance, depending on network participation.

Unsure where to go? Primary care patients of the Medical and Wellness Center can call for 24/7 advice:

- Glendale Medical and Wellness Center: **(818) 844-2300**
- Austin Medical and Wellness Center: **(512) 542-0500**

Q: If I'm traveling and require urgent/emergency care or need to receive medical treatment that can't wait until I return home, will providers in other states accept my Whole Health Plan insurance?

A: In the event of a true medical emergency, your care will be treated as having been provided on an in-network basis, regardless of where you go for treatment. Contact the Whole Health Plan administrator, WebTPA, as soon as you are medically able.

The Expanded Network is national and providers can be found in all states. If you are unable to locate an in-network provider or facility, call WebTPA at **(844) 380-4554** to identify and approve an out-of-network provider or facility to provide care at the in-network benefit level. If you have any problems with a provider not accepting your insurance, call WebTPA at **(844) 380-4554** while in the provider's office. For other medical needs while you're out of area, check for an in-network provider by visiting www.ehnlc.com/resource/wfm or call the number on your insurance card

When traveling on WFM business, Team Members are covered for accidents through ACE American Insurance Company, both domestically and internationally, as well as for medical expenses internationally. Please contact WebTPA to advise them if you require services while traveling outside of the Preferred and Expanded network areas.

Q: Do the Medical and Wellness Centers perform lab tests?

A: The Medical and Wellness Center performs and analyzes a few minor tests onsite, including a finger-stick blood glucose test, strep and flu tests, and general urinalysis. If you are on the PWA plan you would pay 25% for non-preventive labs without meeting the deductible. But if you are on the HSA plan you will need to pay the full cost of the lab until the deductible is met. If tests are performed outside of the EHN network, out-of-network costs will apply.

Q: Do the Medical and Wellness Centers offer prenatal care?

A: The Medical and Wellness Centers work with you and your obstetrician to offer prenatal support, including assistance with diet and lifestyle. We do not have an obstetrician on staff. To find an in-network provider — including Obstetricians — in the Whole Health Plan's Preferred and Expanded Networks, visit www.ehnllc.com/resource/wfm.

Q: Do the Medical and Wellness Centers provide women's health services?

A: Yes, the Medical and Wellness Centers do offer general women's health services, such as pelvic exams and PAP smears, but there is not a Gynecologist on staff. To find an in-network provider — including Gynecologists — in the Whole Health Plan's Preferred and Expanded Networks, visit www.ehnllc.com/resource/wfm.

Q: Do the Medical and Wellness Centers provide any secondary or alternative services, such as acupuncture?

A: Yes. Outside of what you might consider standard or traditional care, the Medical and Wellness Center provides access to many new, different and/or complementary services, including acupuncture, life coaching, stress reduction and nutrition support.

Q: Do the Medical and Wellness Centers offer weight-management support?

A: Yes. The Medical and Wellness Centers offer an extensive diet and lifestyle support program aimed at helping Team Members achieve their health goals, including weight loss. This program is designed to meet people at any point on their health journey and to help them with their transition to better health.

Q: Our diverse Team Member population spans the spectrum of dietary models and belief systems. How do the Medical and Wellness Centers acknowledge this reality and still provide quality patient care?

A: The Medical and Wellness Centers are focused on patient care. Our health and wellness care providers address a broad spectrum of dietary and lifestyle

situations and work with each individual to transition to a healthier lifestyle that is based on your desires, goals and pace.