



Benefits for a Health-Full Life

Enroll May 5th–23rd

What's Ahead for 2025–2026 Benefits

Welcome to Your 2025–2026 Open Enrollment!

Williams-Sonoma, Inc. continues to offer benefits that help you live a health-full life.

Open Enrollment is **May 5th–23rd**. This is your chance to review and enroll in the benefits that best meet your and your family's needs. Your benefits will be effective **July 1st, 2025**.

Much like the costs of other goods and services, health care costs continue to rise. To be able to keep offering quality benefits, we need to share some of these cost increases with you. **WSI will still absorb the majority of the increases to keep associate costs affordable.** To view your costs for coverage, please see pages 34 and 35 in the Benefits Guide.

WILLIAMS-SONOMA, INC.

Reminder: Update Your WSI Benefits Portal Login

On March 1, we enhanced the WSI Benefits Portal. If you haven't already, you'll need to set up new login credentials to access your plan details, make updates or enroll. **Your old login won't work anymore.**

SET UP YOUR ACCOUNT

Visit MyWSIBenefits.com and click "Enroll or Check Benefits" in the top right corner to access the WSI Benefits Portal.

1. Set up your username, password and security questions. The company key is "WSI".
2. Log in using your new credentials.
3. Choose your notification preference: work email, personal email or text.
4. Follow the steps to select and view your benefits.

NEED HELP?

Go to MyWSIBenefits.com > Start Here > What's New and watch the WSI Benefits Portal demo video.



Enroll Now

MyWSIBenefits.com

Action Required!

With the changes to our enrollment system, you will need to actively enroll for all of your benefits this year. This includes medical, dental, vision, Flexible Spending Accounts (FSAs), Health Savings Account (HSA), supplemental life, voluntary benefits and disability coverage.

Take time to review your choices and enroll by **May 23rd**. Open Enrollment is your only opportunity to make changes unless you experience a qualifying life event during the year.



Have Questions? Ask Sofia

Need help with your enrollment or have questions about your benefits? Meet Sofia, your 24/7 personal benefits assistant. You can chat with Sofia anytime in the MyChoice® Benefits app or by clicking the Sofia icon in the WSI Benefits Portal.

How To Enroll or Make Changes

Go to MyWSIBenefits.com.

IF YOU ARE ON THE WSI NETWORK

Look for "Enroll or Check Your Benefits" at the bottom of the page. Then select "Benefits Portal."

IF YOU ARE NOT ON THE WSI NETWORK

Go to "Enroll or Check Your Benefits" at the bottom of the page. Then look for, "Outside the WSI network, click here."

STEPS TO ENROLL

- If you have not already, set up your username, password and security questions. The company key is "WSI".
- Log in using your new credentials.
- You will be directed to the Enrollment landing page.
- From there, click on "Start Here" to go through the enrollment process.
- Save a copy of your election summary for your records. Your confirmation statement will be mailed to your home address on file and will also be available in the WSI Benefits Portal.

Other Ways To Enroll

- **MyChoice Benefits App:**
 - **From the WSI Benefits Portal:** Log in and select "Access the App" on the home page. You will be prompted to scan a QR code to download the app. (This code is unique to you. Do not share it, as it will log you into your account.)
 - **From the App Store or Google Play:** Search for "MyChoice Benefits."
- **Phone:** Call the WSI Benefits Resource Center at 800.413.1444, option 1.

Want to contribute to an FSA or HSA?

If you want an FSA or HSA, you must enroll and set your pre-tax contributions. Your FSA or HSA elections from last year will **not** carry over for 2025-2026. You can change your HSA contribution any time during the year, but FSA contributions cannot be changed during the year.



Need-To-Know Info

Medical

- **There will be some changes to the Cigna and Kaiser medical plan options.** While we are not changing insurance companies, you may see changes to deductibles, out-of-pocket maximums, copays and coinsurance. For details, see pages 4–9 in the Benefits Guide.
- **The Cigna Premium Care Plan will no longer be available to new participants** due to increased maintenance costs. Current participants can remain in the plan, but we encourage you to review your other medical plan options to see if one better fits your needs.
- **Depending on where you live, you may have an additional Kaiser Permanente plan available: the High Deductible HSA.** With this plan:
 - WSI contributes to a tax-advantaged Health Savings Account (HSA) to help you pay for medical care. You can contribute money of your own, too.
 - You pay 100% of the cost for care until you meet your deductible (except for certain in-network preventive care). After that, you and the plan share costs.

For details on the HSA, see pages 20 and 21 in the Benefits Guide.

Wellness

Completing your Health Assessment will no longer be required to start earning incentives. You can still complete the assessment to help you get on the right track with healthy habits.

Prescription Drugs

SaveOn Adapt specialty drug benefits will be available in all Cigna medical plans. You can save money on certain high-cost specialty medications with manufacturer copay assistance programs.

New Family-Building Benefits

Family-building benefits, including surrogacy, adoption and donor services, will be offered through WIN. If you are enrolled in a Cigna or Kaiser Permanente medical plan, you'll receive inclusive family-building support.

Maximize Your 401(k)

You can save more in 2025 if you're age 60–63. If you turn age 60 to 63 anytime during 2025, you can make a catch-up contribution of up to \$11,250, for a total combined pre-tax and Roth after-tax limit of \$34,750. If you're age 50–59 or 64 or older, you can make a catch-up contribution of \$7,500 for a total contribution of \$31,000.

Need-To-Know Info (continued)

Health Savings Account (HSA)

- **HSA limits will change.** If you participate in the Cigna or Kaiser Permanente High Deductible HSA plan in 2025, you can contribute up to **\$4,300** for individual coverage (a \$150 increase) or **\$8,550** for any level of family coverage (a \$250 increase).
- **The timing of WSI's contribution to your HSA will change.** You'll receive half of WSI's contribution at the start of the plan year (July 1) and the other half at the start of the next calendar year (January 1). Associates hired after the start of the plan year will receive a prorated contribution from WSI based on their hire date. Even though the contribution timing has changed, WSI's annual contribution remains unchanged. WSI will contribute **\$500** for individual coverage or **\$1,000** for family coverage.

Flexible Spending Accounts (FSAs)

FSA limits will change. You can contribute up to **\$3,300** (a \$100 increase) to the Health Care FSA or Limited Purpose FSA, and you can carry over up to \$640 to the next plan year. The Dependent Care FSA limit remains unchanged at \$5,000 (or \$2,500 if you and your spouse file separate tax returns).

Other Benefits

- **You'll have a new life insurance option: Whole Life.** Whole Life provides protection during working years and in retirement. It also builds cash value over time, and you can elect a long-term care benefit. You'll pay the full cost of this coverage. See pages 26 and 27 in the Benefits Guide for more details.
- **You'll see some enhancements to critical illness, accident and hospital indemnity benefits.** This includes a higher benefit option for critical illness insurance, increased therapy benefits for accident insurance and higher newborn nursery benefits for hospital indemnity insurance.
- **Auto and home insurance will be offered through Farmers Insurance.** Take advantage of special Farmers GroupSelect savings for Williams-Sonoma associates. You'll pay Farmer's Insurance directly for this benefit rather than through payroll deduction. See page 33 in the Benefits Guide for more info.
- **Pet insurance has changed to direct billing.** This means you pay MetLife directly rather than through payroll deduction.

This document is intended for all regular full-time associates scheduled for or normally working 30 or more hours per week. This document excludes the following groups: Hawaii, Puerto Rico and International associates.

This document is designed as a reference to help eligible associates enroll for benefits and answer many benefit questions. The legal documents and insurance contracts governing these plans will determine your benefits in the event of any omissions or discrepancies. Your participation in these plans is not a contract of employment and does not guarantee your future employment.

April 2025