

YOUR 2022-2023 WILLIAMS-SONOMA, INC. BENEFITS

See *WHAT'S* New!

ENROLL
MAY 9TH-27TH



WILLIAMS-SONOMA, INC.

SHINE
Be a better you

DEAR ASSOCIATE,

You're the heart and soul of our company, and we strive to offer a benefits package that helps you shine. We want to provide high-quality coverage that matters most to you.

Open Enrollment for your 2022–2023 benefits is **May 9th–27th**. This is your chance to review and enroll in the benefits that best meet your needs.

Our goal is to keep the cost of health care affordable for our associates— even as health care costs continue to rise. That's why WSI will continue to absorb the majority of the cost increase.

In keeping with our philosophy of affordable coverage, we are making a change to our rate structure. Our goal is to bring best-in-class health care options to you, while offering coverage that is equitable for associates. Your costs for medical coverage will now depend on your salary, with a three-tier cost structure based on your salary band. Your new benefit rates are shown on page 4.

We are pleased to announce some exciting benefit enhancements, including:

- **Better-than-ever dental benefits**, with lower deductibles, increased benefit maximums and a higher orthodontia limit
- **Good news about the 401(k)** — you'll be 100% vested in company matching contributions after 1 year of service
- A spotlight on our mental health benefits, with a **new EAP provider**
- **Enhanced legal coverage**, which will now include identity management services and Family First caregiver coverage
- **New pet insurance provider** with flexible coverage options and telehealth services

We encourage you to read the enclosed enrollment information and take advantage of the resources at **MyWSIBenefits.com**. If you have questions, call the Benefits Resource Center at 800.413.1444.

Keep shining, and take advantage of all that your WSI benefits have to offer!

KEY DATES

Enroll: May 9th–27th, 2022
New benefits effective:
July 1st, 2022

WHAT'S AHEAD FOR 2022-2023

Here's what you need to know.

Costs for Coverage

Your costs for medical coverage will depend on your salary band, as well as the plan and coverage level you select. See page 4 for your monthly paycheck costs.

Medical Plans

There are no plan design changes to the Cigna High Deductible HSA, Standard Care and Premium Care plans. All copays, coinsurance, deductibles and out-of-pocket maximums will remain the same.

Health Savings Account (HSA) Limits

The IRS limits for the HSA have increased. This means if you participate in the High Deductible HSA, you'll be able to contribute a higher amount. You can add up to **\$3,650** for individual coverage or **\$7,300** for any level of family coverage, minus WSI's contributions. WSI will continue to fund your HSA with the same amount: **\$500** for individual coverage or **\$1,000** for family coverage.

Special Enrollment for Disability

If you previously waived your short-term disability (STD) or long-term disability (LTD) coverage and would like to enroll now, you'll have a special enrollment opportunity this year. You'll only need to complete a short Statement of Health. Upon approval, benefits will be effective July 1st.



ENROLL AT MYWSIBENEFITS.COM

You can also enroll on the Life@Work app or call the WSI Benefits Resource Center at 800.413.1444, option 1.

Place QR code in front of your electronic device camera to activate.

ENROLL BY THE DEADLINE!

Take time to review your choices and enroll by **May 27th**. Open Enrollment is your **only opportunity** to make changes, unless you have a qualified life event during the year.

WHAT HAPPENS IF I DON'T ENROLL?

If you don't enroll, most of your current benefits will carry over to 2022-2023. This includes medical, dental, vision, supplemental life, voluntary benefits and disability coverage.

WANT TO CONTRIBUTE TO AN FSA OR HSA?

You will need to elect your pre-tax contribution for the upcoming plan year — it does not carry over. You can change your HSA contribution any time during the plan year.

Better-Than-Ever Dental Benefits

Good news — you'll see some dental plan enhancements!

- **Basic care** – If you're enrolled in the **Standard Plan**, you'll have higher coverage for basic care (you pay 20% instead of 40%).
- **Orthodontia** – If you're enrolled in the **Premium Plan**, you'll have a higher lifetime maximum for orthodontia (\$2,500 instead of \$1,500).
- **Deductibles and benefit maximums** – Both the **Standard Plan** and the **Premium Plan** have lower deductibles (what you pay first for some services) and higher benefit maximums (the most the plan will pay in a plan year).

	Standard Plan	Premium Plan
Deductible (what you pay first for some services)		
Individual	\$50	\$25
Family	\$150	\$100
Annual Benefit Maximum (the most the plan will pay in a plan year)		
Per person	\$1,500	\$2,500

Additional Legal Benefits

You'll have some additional benefits when you enroll for legal coverage. This includes Life Stages identity management services, as well as up to 4 hours of help for non-covered services, such as divorce, child support, probate and parking tickets. Plus, you can access Family First benefits that help you navigate caregiving challenges. This includes elder care, child and adolescent well-being, and navigating insurance and Medicare. You'll pay \$15.87 per month for legal coverage.

Critical Illness, Accident and Hospital Indemnity

These benefits have been enhanced — at no additional cost to you. You'll see a higher level of coverage for some benefits, as well as coverage for additional conditions. For more details, see MyWSIBenefits.com.

New Pet Insurance Provider

Pet insurance benefits will be offered through MetLife. Coverage is flexible and customizable, so you can choose the plan that works for you. Plus, you'll now have telehealth available! You can also choose to continue your current coverage through Nationwide by calling 855.672.7093 before your next billing cycle.

GOOD NEWS ABOUT YOUR 401(k)!

You will be 100% vested in company matching contributions after 1 year of service (instead of 5 years).

Save the date! We are excited to announce two upcoming webinars focusing on how you can ensure financial wellness by investing smarter and making your money work for you. Our 401(k) Plan provider Charles Schwab will host two separate sessions (listed below) where they will address methods for becoming debt-free, creating an emergency fund for unforeseen expenses, maximizing tax-advantaged retirement accounts, plus more.

Please join us for one of these educational and interactive sessions to ensure that you can take the right steps toward financial wellness!

Schwab will host webinars on **May 3rd at noon Eastern Time** and **May 5th at noon Pacific Time**.

Watch for an email invite soon.

Mental Health Matters

Starting May 1st, Cigna will be the provider for our new **CONNECT** Employee Assistance Program (EAP).

EAP INFO

When you need support, you and your household members have access to counselors virtually or in-person. Get up to **7 free counseling sessions** per issue for each household member each plan year.

Our EAP can also help with everyday issues like finding a child care provider, getting a handle on debt, buying your first home or searching for pet care.



Place QR code in front of electronic device camera to activate.

Contact the EAP

877.505.4161 • myCigna.com

If you're enrolled in a Cigna medical plan, you'll be able to access the EAP on May 1st when you sign in to **myCigna.com**.

For those not enrolled in a Cigna plan and/or for household members, scan the QR code. Then click on "Register" to complete your registration (Employer ID: WSI).

GET IN TUNE WITH YOUR MENTAL WELL-BEING BENEFITS

When things are tough, you don't have to go it alone. **Additional mental health services** are covered under our medical plans. Your mental health copays/coinsurance will depend on the medical plan you choose. For your costs, please see the medical charts in the Benefits Guide starting on page 7.

Need an appointment right away? All Cigna and Kaiser Permanente plans cover virtual visits with a licensed therapist by video or phone.

YOUR MONTHLY PAYCHECK COSTS FOR COVERAGE

Medical*

Your costs for coverage will depend upon which plan you select, your level of coverage and your salary.

Monthly costs shown below are Open Access Plus Network rates for non-tobacco users. If you are a tobacco user, your rates will be higher. Additional rates can be found at [MyWSIBenefits.com](https://www.mywsibenefits.com).

	High Deductible HSA	Standard Care	Premium Care	Kaiser Permanente HMO (certain locations only)
If you make \$50,000 or less				
Associate Only	\$94.91	\$140.87	\$367.67	\$129.88
Associate + Spouse/ Same-Gender Domestic Partner	\$257.77	\$380.66	\$889.20	\$355.68
Associate + Child(ren)	\$211.81	\$314.72	\$753.32	\$291.74
Associate + Family	\$373.66	\$555.50	\$1,269.86	\$524.53
If you make \$50,000.01–\$100,000				
Associate Only	\$97.85	\$145.23	\$379.04	\$133.90
Associate + Spouse/ Same-Gender Domestic Partner	\$265.74	\$392.43	\$916.70	\$366.68
Associate + Child(ren)	\$218.36	\$324.45	\$776.62	\$300.76
Associate + Family	\$385.22	\$572.68	\$1,309.13	\$540.75
If you make greater than \$100,000				
Associate Only	\$100.79	\$149.59	\$390.41	\$137.92
Associate + Spouse/ Same-Gender Domestic Partner	\$273.71	\$404.20	\$944.20	\$377.68
Associate + Child(ren)	\$224.91	\$334.18	\$799.92	\$309.78
Associate + Family	\$396.78	\$589.86	\$1,348.40	\$556.97

* Rate determination will be based on the associate's annualized salary as of April 2022.

CHECK THE NETWORK!

Before you enroll for medical coverage, make sure your doctor is in the network! In certain ZIP code areas, your Cigna plan options may include both the **Open Access Plus Network plan** and a **Local Plus Network plan** option. A Local Plus Network plan offers a limited list of participating providers in exchange for lower premiums. Search for network providers at **Cigna.com**.

Dental

Your monthly costs for coverage will depend upon which plan you select.

	Standard Plan	Premium Plan
Associate Only	\$9.27	\$22.66
Associate + Spouse/ Same-Gender Domestic Partner	\$29.87	\$58.71
Associate + Child(ren)	\$24.72	\$48.41
Associate + Family	\$38.11	\$82.40

Vision

Your monthly costs for coverage will depend upon which plan you select.

	Standard Plan	Premium Plan
Associate Only	\$4.12	\$6.18
Associate + Spouse/ Same-Gender Domestic Partner	\$8.24	\$12.36
Associate + Child(ren)	\$8.24	\$12.36
Associate + Family	\$12.36	\$18.54



WILLIAMS-SONOMA, INC.

P O T T E R Y B A R N pottery barn kids P O T T E R Y B A R N | **teen** west elm
WILLIAMS SONOMA WILLIAMS SONOMA HOME REJUVENATION MARK & GRAHAM OUTWARD
CALIFORNIA

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 brochure 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.