



# Shine

Feel good and thrive

## Enroll May 8<sup>th</sup>–26<sup>th</sup>

WILLIAMS-SONOMA, INC.

# What's Ahead for 2023–2024 Benefits

## Welcome to Your 2023–2024 Open Enrollment!

Williams-Sonoma, Inc. continues to offer the same great benefits to help you shine, feel good and thrive.

Open Enrollment is **May 8<sup>th</sup>–26<sup>th</sup>**. This is your chance to review and enroll in the benefits that are best for you and your family. You'll see a few changes and enhancements, listed on the back side of this flyer. Your benefits will be effective **July 1<sup>st</sup>, 2023**.

Over the past few years, WSI has been able to absorb cost increases as the price of health care continues to rise. Today we're in a more challenging economic environment. In order to keep offering you quality benefits, we need to share some of the cost increase with you. **WSI will continue to absorb the majority of increases to help keep associate costs affordable.** To view your costs for coverage, please see pages 30 and 31 in the Benefits Guide.

**Enroll or Make Changes at [MyWSIBenefits.com](https://www.williams-sonoma.com/mywsibenefits)**

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

## Need-To-Know Info

- **CIGNA High Deductible HSA deductibles.** Due to IRS rules, the deductibles in the Cigna High Deductible HSA will change to \$1,500 per individual/\$3,000 per family for in-network coverage.
- **A new way to save on generic medications** (available if you're enrolled in a WSI medical plan through Cigna). As a reminder, GoodRx® pricing is available for many non-specialty generic medications filled at in-network retail pharmacies that accept GoodRx discount cards.
- **Dental wellness benefits.** Did you know Delta Dental offers expanded coverage if you have been diagnosed with diabetes, heart disease, a stroke or certain other conditions? More details about SmileWay wellness benefits can be accessed through your Delta Dental account at [deltadentalins.com](http://deltadentalins.com).
- **More in-network options for vision care.** Walmart® and Sam's Club® are now in-network providers in the VSP Standard and Premium Plans.
- **Health Savings Account (HSA) limits.** If you participate in the High Deductible HSA, the annual HSA contribution limit is **\$3,850** for individual coverage (a \$200 increase) or **\$7,750** for any level of family coverage (a \$450 increase). WSI's HSA contributions count toward this annual maximum. WSI will continue to fund the HSA with the same amount: **\$500** for individual coverage or **\$1,000** for family coverage.
- **Flexible Spending Account (FSA) limits.** You can contribute up to **\$3,050** to the Health Care FSA or Limited Purpose FSA, and you can carry over up to \$570 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).
- **Easier enrollment for Supplemental Life.** Want to elect additional Supplemental Life? You'll only need to complete a short Statement of Health. You can elect Supplemental Life for your spouse/domestic partner and/or children even if you don't elect associate Supplemental Life. Dependent children will be covered up to age 26, even if they're not full-time students. Remember, when you elect child life, all of your eligible children are covered.

## Benefits To Help You Feel Good and Thrive

Take advantage of all the benefits WSI offers.

GO TO [MYCIGNA.COM](http://MYCIGNA.COM) > WELLNESS

### LIVE WELL CASH INCENTIVES<sup>1</sup>

Earn cash for completing wellness activities such as preventive screenings and biometric screenings.

### ACTIVE & FIT DISCOUNTS<sup>2</sup>

Get a \$25-a-month fitness membership.

### HEALTHY REWARDS<sup>2</sup>

Save on things like meal delivery, gyms and virtual workouts, and alternative medicine.

GO TO [KP.ORG](http://KP.ORG) > HEALTH & WELLNESS > FITNESS & EXERCISE DEALS

### WELLNESS DISCOUNTS AND RESOURCES<sup>3</sup>

Take advantage of programs like Active & Fit Discounts and ClassPass.

## Watch the Clock!

Take time to review your choices and enroll or make changes by **May 26<sup>th</sup>**. Open Enrollment is your only opportunity to make changes, unless you experience a qualifying life event during the year.

### 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 year.

### WHAT HAPPENS IF I DON'T ENROLL?

If you don't enroll, most of your current benefits (except for FSA and HSA elections) will carry over to 2023–2024. This includes medical, dental, vision, supplemental life, voluntary benefits and disability coverage.

### WELLNESS COACHING<sup>1</sup>

Work with a health coach to meet your personalized health goals.

### SMOKING CESSATION<sup>1</sup>

Find support to kick your tobacco habit.

### CONNECT EMPLOYEE ASSISTANCE PROGRAM (EAP)<sup>4</sup>

Get free confidential support for everyday challenges and more serious problems. Call 877.505.4161 or visit [myCigna.com](http://myCigna.com).

<sup>1</sup> Available if you're enrolled in a WSI medical plan (Cigna or Kaiser Permanente)

<sup>2</sup> Available if you're enrolled in a WSI medical plan through Cigna

<sup>3</sup> Available if you're enrolled in a Kaiser Permanente HMO

<sup>4</sup> Available to all WSI associates

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.