



Benefits for a
Health-Full Life
Enroll May 6th–24th

What's Ahead for 2024–2025 Benefits

Welcome to Your 2024–2025 Open Enrollment!

Williams-Sonoma, Inc. offers benefits to help you live a health-full life.

Open Enrollment is **May 6th–24th**. This is your chance to review and enroll in the benefits that fit your and your family's needs. You'll see a few changes and enhancements listed on the back side of this flyer. Your benefits will be effective **July 1, 2024**.

Similar to the rising costs of goods and services we have experienced in other areas of our lives, health care costs continue to rise as well. 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 34 and 35 in the Benefits Guide.

Enroll or Make Changes at MyWSIBenefits.com

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 \$1,600 per individual and \$3,200 per family for in-network coverage.
- **You've got health-full support.** Manage your diabetes and take control of your blood pressure with:
 - **Omada** for Cigna medical plan participants
 - **Comprehensive disease management programs** for Kaiser Permanente HMO participants
- **HealthEquity will administer the Health Savings Account (HSA).** As previously announced, HealthEquity will now administer the HSA (available if you participate in the High Deductible HSA). See the timeline below for key dates. You can contribute up to **\$4,150** a year for individual coverage (a \$300 increase) or **\$8,300** for any level of family coverage (a \$550 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.
- **HealthEquity will administer the Flexible Spending Accounts (FSAs).** See the timeline below for key dates. You can contribute up to **\$3,200** to the Health Care FSA or Limited Purpose FSA, and you can carry over up to \$610 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).
- **Identity & Fraud Protection will be offered through Aura (in partnership with MetLife).** You'll be able to get enhanced protection at a lower cost. If you're currently enrolled in Allstate Identity Protection, your coverage will carry over to Aura for 2024–2025 unless you make a change. If you also enroll in MetLife Legal, your accounts will be connected for a seamless user experience.

Watch the Clock!

Take time to review your choices and enroll or make changes by **May 24th**. 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 2024–2025. This includes medical, dental, vision, supplemental life, voluntary benefits and disability coverage.

Pay Care-Full Attention To These Dates

The HSA and FSAs (Health Care, Limited Purpose and Dependent Care) will transition from BenefitWallet to HealthEquity. No action is required by you to complete this transfer to HealthEquity.

HSA

For more info, visit www2.healthequity.com/benefitwallet3/members. If you have questions during the transition, call 877.750.0934.

APRIL 15

HealthEquity welcome kit and debit cards were mailed.

MAY 2

Final day to use your BenefitWallet HSA debit card.

MAY 10

Your transferred funds are available at HealthEquity.

FSAs

If you have questions, call HealthEquity at 866.346.5800.

JUNE 14

HealthEquity FSA debit cards are mailed.

JUNE 30

Final day to use your BenefitWallet FSA debit card.

JULY 1

First day you can use your HealthEquity FSA debit card.

NOVEMBER 15

Rollover/carryover balance from 2023–2024 available to use.

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.