

The Whole Health Plan

The Whole Health Plan (WHP) is currently available to Team Members in Austin and Los Angeles and will be available to Team Members in the New York Metro, Dallas-Fort Worth, Houston, Seattle, San Diego and Phoenix/Tucson markets for 2022. Eligibility is based on home ZIP code. Consistent with the CDHP plan through BCBSTX, when you enroll in the WHP, you get to choose the type of Health Care Funding Account to pair with it: a Health Savings Account (HSA) or a Personal Wellness Account (PWA). See [page 24](#) for more information about both accounts. Also, when you enroll in the Whole Health Plan, you'll automatically receive in-network prescription drug coverage.

The Network Advantage

While many medical plans simply offer you the opportunity to choose between in- and out-of-network providers, the WHP has two in-network tiers, both with access to high-quality, vetted care providers. No referrals are required!

- **Preferred Tier:** Access a curated network of recognized local providers, clinics and hospitals that have partnered with us to offer services at an even greater benefit (see [page 19](#) for details) through Employers Health Network (EHN)*, administered by WebTPA.
- **Expanded Tier:** Access a national network of providers, clinics and hospitals through Aetna (Aetna Signature Administrators) to receive care at the standard benefit level (see [page 19](#) for details), administered by WebTPA.
- **Out-of-Network Tier:** The WHP provides a benefit for services received from out-of-network providers. Remember, you generally pay less for in-network services.

**For New York Metro area residents, the Preferred Tier network is provided by Northwell Direct. Visit wfm.employershealthnetwork.com for details.*



The Core of Care

With the WHP, you have easy access to the caring and nurturing relationships you want without losing the convenience of technology designed to simplify and facilitate services and care when you need it. From Health Resource Coordinators (HRCs) and Health Coaches who work closely as an integrated team with Preferred Providers, specialists and hospitals to align your health and wellness goals, to virtual urgent care, virtual behavioral health and virtual musculoskeletal support in your moment of need and everything in between, you are surrounded by a team of professionals committed to empowering you throughout your healthcare journey.

The WHP's focus on the Core of Care enables you to receive zero cost* primary care with local, brand-recognized health systems and **Amazon Care** virtual care when you elect the PWA. All members have free access to concierge-level service with an HRC. See [page 19](#) for more details.

Making the Most of the Whole Health Plan: Know Your Care Team

The WHP is designed around your Core of Care, a personal healthcare experience for the whole you. This team-based approach is built on two key relationships and three value pillars:

Relationships:

- Your relationship with your Primary Care Provider (PCP)
- Your relationship with your Health Resource Coordinator (HRC)

Value Pillars:

- **Care:** The WHP facilitates convenient access to care and available time for meaningful connections through intentional partnerships with local healthcare systems and provider partners while still valuing choice.
- **Cost:** The WHP enables you to minimize your healthcare expenses through a tiered network approach and multiple options for common care needs at little to no cost when you elect the PWA.*
- **Coordination:** The WHP provides free access to an HRC, your link and single point of contact between all healthcare touchpoints both internally (Team Member Services) and externally (plan administrators and providers) — from benefit plan details to doctor visits to WFM health coaching and more! Activate this relationship by calling **888-629-3186** or emailing whole.health.care.team@wholefoods.com.

For more information on health system partnerships in your area, please visit wfm.employershealthnetwork.com.

**If you elect the HSA, this care is subject to the Preferred Tier deductible.*

Core Partners:

• Virtual and In-Person Health Care Access through Amazon Care

Amazon Care offers live, virtual urgent, primary and family care services seven days a week, 365 days a year. Whole Health Plan members with PWA receive **zero-cost** virtual services; HSA members may be subject to deductible for some services. Chat with a Care Team clinician through **Care Chat**, Amazon Care's mobile chat service—**zero-cost** for all Whole Health Plan members. In-Person Care by a Mobile Care nurse at your home or work is also available in select markets*, with clinicians providing in-person follow-up care for labs, tests, and treatment! In-person care is free for PWA members; HSA members may be subject to deductible.

Visit www.amazon.care for more information or download the app at amazon.care/download to start a visit.

** For a list of participating home care markets, visit wfm.employershealthnetwork.com*

• Virtual Behavioral/Mental Healthcare through Spring Health

Mental health is an important part of your overall health. As a WHP member, you can easily access mental healthcare that is online, convenient, and always confidential. Activate your benefit today by visiting wfm.springhealth.com and downloading the mobile app.

• Virtual Musculoskeletal Care through Hinge

The WHP is partnering with Hinge Health to help you conquer back and joint pain, recover from injuries, prepare for surgery, and stay healthy and pain-free. Their programs pair wearable sensor-guided exercise therapy with a clinical care team including PTs, health coaches and physicians. Download the mobile app and visit www.hingehealth.com/wholefoods21 for more information.

How the Whole Health Plan Pays for Benefits

Review the medical plan details and how the plan covers benefits depending on which network provider you use in the table below. Keep in mind that if you choose the HSA, the deductible must be met before the plan begins to pay benefits for most services. With the PWA, the annual deductible will not apply to certain services (as shown below).

Plan Feature	Preferred Medical and Wellness Providers*	Whole Health Plan with HSA or PWA		
		In-Network		Out-of-Network
		Preferred Tier	Expanded Tier	
HSA or PWA Funding		\$1,300 Individual / \$1,800 Family		
Annual Deductible <ul style="list-style-type: none"> Individual Family 	\$0 (PWA only)	\$1,875 \$2,800 (HSA) / \$2,125 (PWA)	\$3,750 \$5,250	\$7,500 \$10,500
Out-of-Pocket Maximum <ul style="list-style-type: none"> Individual Family 	\$0 (PWA only)	\$3,325 \$6,650	\$6,650 \$13,300	\$13,300 \$26,200
You Pay				
Preventive Care	\$0, not subject to deductible	\$0, not subject to deductible	\$0 not subject to deductible	60% after deductible
Office Visits (PCP/Specialist)	PCP: \$0 (PWA only)** Specialist: N/A	25% after deductible	25% after deductible	60% after deductible
Urgent Care Visits***	25%**	25% after deductible	25% after deductible	60% after deductible
Lab Services (X-ray, blood work)	25%**	25% after deductible	25% after deductible	60% after deductible
Inpatient Hospital Services	N/A	25% after deductible	25% after deductible	60% after deductible
Outpatient Hospital Services	N/A	25% after deductible	25% after deductible	60% after deductible
Emergency Room Care	N/A	25% after deductible	25% after deductible	25% after deductible

*To learn more about preferred medical and wellness providers, including the Austin Medical and Wellness Center, visit wfm.employershealthnetwork.com.

**If you elect the HSA, this care is subject to the Preferred Tier deductible. If you elect the PWA, this care is not subject to the deductible.

***PWA members have access to virtual primary and urgent care through Amazon Care at no cost; HSA members may be subject to the deductible. Download the Amazon Care app through the App Store or Google play, or visit amazon.care for more details.

Prescription Drug

When you enroll in a Whole Health Plan, you automatically receive in-network prescription drug coverage through Southern Scripts. Expanded Benefits are available to Team Members who are established patients with WFM preferred medical and wellness providers, including the Austin Medical and Wellness Center. **Note that there is no coverage when seeking prescriptions from out-of-network pharmacies.** See the in-network benefits table below.

Type of Drug	Standard Benefit		Expanded Benefit*			
	30-Day Supply	90-Day Supply	30-Day Supply		90-Day Supply	
			HSA	PWA	HSA	PWA
Preventive: Standard**	\$0, not subject to deductible		\$0, not subject to deductible			
Preventive: Expanded	Cost-sharing percentages applicable as per below, not subject to deductible		\$0 for generics; \$25 max for preferred brand; non-preferred brand not included, not subject to deductible			
Generic	10% after deductible		10% with \$2 min and \$25 max, after deductible	10% with \$2 min and \$25 max, not subject to deductible	10% with \$6 min and \$75 max, after deductible	10% with \$6 min and \$75 max, not subject to deductible
Preferred Brand	25% after deductible		25% with \$50 max, after deductible	25% with \$50 max, after deductible	25% with \$150 max, after deductible	25% with \$150 max, after deductible
Non-Preferred Brand	50% after deductible		50% after deductible	50% after deductible	50% after deductible	50% after deductible
Specialty Drugs	50% after deductible	N/A	50% after deductible	50% after deductible	N/A	

*Expanded benefit offered to established patients of the WFM preferred medical and wellness providers, including the Austin Medical and Wellness Center.

**If included on the ACA Drug List, available for view at wfm.employershealthnetwork.com.

Note: Certain preventive prescription drugs are available at the applicable coinsurance only, the deductible does not apply. Visit wfm.employershealthnetwork.com to review the preventive drug list.

Filling Your Prescription

You can either fill a 30-day prescription or a 90-day prescription. See the table below for what you need to know when filling your prescription.

Short-Term (30-Day or Less) Prescription
Visit www.southernscripts.net/network-pharmacy-locator.php to find a participating pharmacy. There is no coverage for prescriptions dispensed at out-of-network pharmacies.
Maintenance or Long-Term (90-Day) Prescription
Our mail order service is administered by Truepill and delivers your prescription directly to your home. To get started: <ul style="list-style-type: none"> • Visit truepill.com/e/home-delivery. • Enter Whole Foods as your employer, then click “Enroll Today” and follow the steps to complete your enrollment. • Questions? Contact Truepill at 833-860-1057.
Variable Copay Medications
Certain medications are eligible to be filled through the Variable Copay™ program at discounted costs. If you take an eligible Variable Copay™ medication, the Variable Copay™ pharmacy will contact you to begin enrollment. Once enrolled, your medication will be delivered to your door each month. Visit www.southernscripts.net/members-direct.php?groupnumber=WFM to see the complete list of eligible medications.

Making the Most of the Whole Health Plan

Whole Health is the personal, convenient and integrated health plan that enables team members to make better informed health and wellness decisions by partnering with committed, trusted providers and supportive, knowledgeable coordinators for a seamless, consistent and value-driven experience.

Medical Care Options	Preferred Primary Care Providers (PCPs)	Virtual & At-Home Visits* (Powered by Amazon Care)	Urgent Care	Emergency Room
When You Might Use It	<ul style="list-style-type: none"> Preventive care Common illnesses Chronic disease management Health coaching referrals 	Urgent and primary care including: <ul style="list-style-type: none"> Fever Headache Sinus infection Sore throat Cold & flu Bronchitis Urinary tract infection Rashes 	<ul style="list-style-type: none"> Sprains Fractures Stitches 	<ul style="list-style-type: none"> Persistent pain Trouble breathing Dizziness
Your Cost for the Visit	PWA members: \$0 HSA members: <ul style="list-style-type: none"> Preventive care: \$0 All other services: 25% after deductible 	<ul style="list-style-type: none"> Amazon Care Chat: \$0 (PWA & HSA) PWA Members: \$0 HSA Members: Prices vary based on care administered, 25% after the deductible has been met 	25% after deductible at an in-network facility	25% after deductible for a true emergency
Average Wait Time	Wait times may vary	🕒 A few minutes	🕒🕒 About an hour	🕒🕒🕒 A few hours
Access	Select a preferred PCP at wfm.employershealthnetwork.com	24/7/365 video conference, or online chat, with home visits available in <u>select markets*</u>	Extended business hours	24/7

*Virtual visits are available in all Whole Health Plan markets; at-home visits are available in select markets for 2022. Visit wfm.employershealthnetwork.com for a list of participating at-home visit markets.

Preferred PCPs

WFM Preferred PCPs are a curated network of primary care providers invested in your healthcare outcomes. Preferred Primary Care Providers work closely with HRCs and Health Coaches to align your health and wellness experience, and work with an integrated team of specialists and hospitals.