



# The *power* is in your hands.

For part-time associates: 2025-2026 enrollment guide

Open Enrollment: January 13 to 27, 2025

New hire enrollment: Within 30 days of your date of hire



## It's time for your annual opportunity to make benefits decisions that best suit YOU.



Review your benefits



Make smart choices



Enroll by January 27



### + Are you a new hire?

Look out for this icon as you navigate this guide for important benefit reminders and key dates. Remember, you need to enroll within 30 days from your date of hire. Go to [Enrollment and eligibility](#) to learn more.

## Need help with questions?

For Workday support, call [1-800-662-5370](tel:1-800-662-5370), ext. 53400, select option 1 and follow the prompts for technical support (option 1) or benefits questions (option 5).

### Enrollment and eligibility

[How to enroll](#) →

[If you don't enroll](#) →

[My enrollment checklist](#) →

[Eligibility](#) →

### myHEALTH

[Medical](#) →

[Mental health](#) →

[Dental](#) →

[Vision](#) →

### myPROTECTION

[Life & disability](#) →

[Hospital indemnity insurance](#) →

[Critical illness insurance](#) →

[Accident insurance](#) →

[COBRA](#) →

### myFUTURE

[401\(k\) Plan](#) →

[Scholarship opportunities](#) →

### myPERKS

[Support from Weis for your health](#) →

[Additional benefits](#) →

### Contacts & resources

## A message from leadership

# Welcome

Dear Associate:

At Weis Markets, we offer a broad range of affordable benefits for you and your family. Open Enrollment is a great time to take a fresh look at your options. This year, Open Enrollment will be January 13 – 27 for benefits that take effect March 7, 2025. If you don't enroll by the deadline, you will keep your current elections.

For 2025, there are three important things to note:

- Good news: There are no changes to benefits or benefit costs for the 2025-2026 plan year.
- You will enroll online through Workday (see [Eligibility and enrollment](#) to learn more). For current associates, personal information and benefits elections have been moved to Workday as part of the Workday conversion. Please be sure to go into the system and check that your coverage and your covered dependents are shown accurately. You'll be able to make updates during Open Enrollment.
- If you are approaching age 65 or you're Medicare-eligible, a new service can help you decide whether a Medicare option is right for you. For more information, call [1-800-662-5370 x53400](tel:1-800-662-5370), select **option 1**, then **option 6**. Watch for additional details in your home mail.

I encourage you to review the benefit highlights below carefully. Learn more so you can choose coverage that best meets your needs. Note these options are available only during Open Enrollment or as a new hire. And don't forget benefits available year-round, including the employee assistance program and our 401(k) Plan.

- **Minimum Essential Coverage (MEC) plan:** Covers COVID-19 tests and vaccines, as well as all ACA-required preventive and wellness services at 100% in-network
- **Supplemental medical plans:** Coverage for doctor visits, labs, X-rays, prescription drugs, and more
- **Dental benefit:** Pays up to \$500 per year after a \$50 deductible
- **Vision coverage:** Covers eye exams, glasses and contacts
- **Short-term disability:** Pays \$200 per week for up to 26 weeks
- **Term life and AD&D insurance:** Provides \$20,000 of life and AD&D coverage for associates
- **Hospital indemnity insurance:** Pays a cash benefit for hospital stays
- **Critical illness insurance:** Pays up to \$15,000 for a covered illness
- **Accident insurance:** Pays a lump-sum benefit if you are accidentally injured, on or off the job

If you need help understanding your benefit options, please call [1-800-662-5370 x53400](tel:1-800-662-5370), select **option 1** and then **option 5**.

Thank you for all that you do to help Weis deliver the best service, value, quality, and freshest products for our customers.

Sincerely,



Jim Marcil  
SVP, Human Resources

# What's inside



## [Enrollment and eligibility](#) →

How to enroll, if you don't enroll, your enrollment checklist, and eligibility

## [myHEALTH](#) →

[Medical](#), [mental health](#), and [vision care](#)

## [myPROTECTION](#) →

Benefits to financially protect you and your loved ones

## [myFUTURE](#) →

The 401(k) Plan and other opportunities

## [myPERKS](#) →

Additional benefits available year-round

## [Contacts & resources](#) →

Where to find information and help

## Get help

For Workday support, call the **Weis Markets Service Center** at [1-800-662-5370 x53400](tel:1-800-662-5370), select **option 1** and follow the prompts for technical support (**option 1**) or benefits questions (**option 5**).

## **NEW!** Enroll with Workday for 2025

This year, we're adding resources and using Workday to enroll. It's very important that you log in, review all your benefit options, confirm or update dependents, and make sure your coverage is what you want. Also, everyone must go online to designate or confirm your beneficiaries. Go to [Enrollment and eligibility](#) to learn more.



View the [2025 benefit highlights presentation](#) .





# Enrollment *and* eligibility

Everything you need to know before enrolling in your benefits.

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## How to enroll

To get the benefits you want next year, you must enroll through [Workday](#) .

 **New hire?** You must enroll within 30 days from your date of hire.

### Online

1. Log in to [Workday](#)  with your six-digit employee number and the password you use for UKG.
2. Go to Announcements on the Home Page, and follow the prompts to enroll.
3. Have birthdates, Social Security numbers, and verification documents at hand if you're newly enrolling your dependents in medical, dental, or vision coverage.
4. Submit your elections and save a copy of your confirmation screen for your records.

**Note:** If you want to make changes after you have submitted your elections, you have until the end of the Open Enrollment or new hire enrollment period.



 **New hires:** You have through February 4, 2025 to enroll in coverage for the 2024 plan year. Elections you make for the 2024 plan year will automatically continue for the 2025 plan year, unless you make a change during Open Enrollment. If you elect coverage for the 2024 plan year and do not want coverage for the 2025 plan year, you must enroll again during Open Enrollment.

### Adding dependents

If you are enrolling family members in coverage for the first time, you must add them to the system as dependents **BEFORE** you can enroll them.

## What happens if you don't enroll

You may only enroll in certain benefits during the Open Enrollment or new hire enrollment period:

- Medical
- Dental
- Vision
- Term life and AD&D insurance
- Short-term disability
- Hospital indemnity insurance
- Accident insurance
- Critical illness insurance

If you don't enroll by the deadline, your current elections will continue at the 2025-2026 contribution rates.

### New hires

You must enroll within 30 days from your date of hire. If you miss the deadline, you will have access to the GuidanceResources employee assistance program (EAP), but none of the other benefits listed above.

After 60 days of employment, you will be auto-enrolled in our 401(k) Savings Plan at a before-tax contribution rate of 3% if you are 21 or older. [Learn more](#) about the Savings Plan. You will not have medical or other coverages requiring an election.

### All associates

After your enrollment period ends, you cannot change your elections until the next Open Enrollment period unless you have a Qualifying Life Event, such as:

- Your marriage or divorce
- A change in your or your spouse's employment status that affects benefits eligibility
- The birth, adoption/legal custody, or death of a dependent
- A child no longer qualifying as a dependent

Any change in benefits you request must relate directly to your Qualifying Life Event. To make your update, log into Workday and choose Actions > Change Benefits > Change Reason. Then select the appropriate Qualifying Life Event and submit your supporting documentation. You must complete this process within 30 calendar days of the event.

## My enrollment checklist

✔ **Review your enrollment resources:**

- On [MyWeisBenefits.com](https://myweisbenefits.com), click on the **Resource Library** to learn more about your benefit options.
- Watch the 15-minute [2025 benefit highlights presentation](#).
- For Workday support, call the **Weis Markets Service Center** at [1-800-662-5370 x53400](tel:1-800-662-5370), select **option 1** and follow the prompts for technical support (**option 1**) or benefits questions (**option 5**).

✔ **Current associates: Check your information in Workday.** Your personal information, current benefits elections and covered dependents have been moved to Workday. Please go online and review your data. If anything looks incorrect, you can adjust it during Open Enrollment.

✔ If you're **enrolling dependents**, gather all necessary documentation.

✔ **Designate beneficiaries** and gather necessary identifying information (addresses, Social Security numbers, etc.) if you enroll in term life and AD&D insurance. For the 401(k) Plan, you'll go to the Voya website to designate your beneficiary. [Learn more](#).

✔ **Enroll online through Workday** from January 13 to 27.

👤+ **New hires:** Enroll within 30 days from your date of hire.

✔ If you enrolled in a Weis medical plan for the first time, keep an eye out for your **combined medical and prescription drug ID card**.



## Eligibility

As a Weis Markets part-time associate, you are eligible for most benefits following 30 days of service. You must be actively at work to be eligible for coverage.

**Note:** Temps are not eligible for benefits.

### Who are your eligible dependents?

You may enroll your eligible dependents for medical, dental, vision, life insurance, hospital indemnity insurance, critical illness insurance, and accident insurance plans.

Your eligible dependents include:

- Your qualifying spouse (ex-spouses do not qualify), and
- Your children up to age 26, regardless of their student, marital, or tax-dependent status, and your disabled children (regardless of age).

A **qualifying spouse** means your legal spouse who is either unemployed or employed and is **NOT** eligible for medical coverage (not even minimum essential medical coverage) through their own employer.

**Children** include:

- Your natural-born children
- Your stepchildren
- Your legally adopted children who depend solely on you for support, who regularly and permanently live with you in a parent-child relationship, and for whom you have permanent legal custody



### When coverage and payroll deductions begin

Coverage you elect during Open Enrollment is effective March 7, 2025 to March 12, 2026. For new hires, coverage is effective the Friday after you receive your first paycheck with benefit deductions.

*For example, if you receive your first paycheck with benefit deductions on Thursday, May 8, 2025, your coverage begins Friday, May 9, 2025.*

In some instances, your paycheck may not be enough to cover the entire amount of your benefit contributions. In those cases, the amount of the contribution is still your responsibility. You can pay The American Worker directly for the contributions that were not deducted from your paycheck to have coverage for that period of time. If you miss contributions and do not make a payment directly to The American Worker, you will not have coverage for that period of time.

For more information about making direct payments, call The American Worker at **1-866-866-3424**.

### Enrolling in COBRA health coverage?

Under certain circumstances, you may continue medical, prescription drug, dental, and vision coverage when you or your covered family members would otherwise lose group health coverage. See [myPROTECTION](#) for more information.



# myHEALTH

Benefits to support your physical and mental health.

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## Choosing your health benefits:

1. Review this page for medical details
2. [Click here](#) for mental health care, dental, and vision coverage



## Medical

Weis offers three medical options – the Minimum Essential Coverage (MEC) Plan and two supplemental medical plan options – the Advantage and Elite plans. The MEC Plan covers preventive care services only when you see providers who participate in the First Health Network. Weis also offers supplemental medical plans to provide an extra layer of financial protection against high out-of-pocket expenses.

You may elect the MEC Plan only, a supplemental medical plan only, or both. **Note that supplemental medical plans are not meant to be a substitute for comprehensive medical insurance.** Download highlights of your medical options [here](#).

## The Minimum Essential Coverage (MEC) Plan\*

- You must use providers who participate in the First Health Network. There's no coverage outside of the First Health Network.
- This plan provides 100% in-network coverage for preventive care services, including annual physicals and most immunizations.
- This plan is not comprehensive health insurance; it does **not cover** illnesses or accidents.
- This plan is provided by The American Worker.

## Supplemental Medical Plans: the Advantage and Elite plans

- You can see any provider you want, but you will save more by using First Health Network physicians and hospitals.
- The Advantage and Elite plans pay a fixed dollar amount for certain covered services, like doctor's office visits, surgery, and hospital stays.
- They also cover prescription drugs – the Advantage Plan offers a discount card while the Elite Plan covers drugs on their Preferred Drug List.
- These plans are underwritten by Nationwide Life Insurance Company.

\* Massachusetts, New Jersey, and Washington, DC residents: This plan does not meet the individual health coverage requirements and does not satisfy the individual mandate in your state.

### Find a network provider

First Health Network has over 490,000 provider locations nationwide. To find network providers, visit [FirstHealthLBP.com](https://www.FirstHealthLBP.com) or call [1-800-662-5370 x53400](tel:1-800-662-5370), select **option 1** and then **option 5**.

### Medical price shopping tool: Healthcare Bluebook

Shop for medical procedures at in-network providers in your area to find the best price and get an out-of-pocket cost estimate that could save you hundreds of dollars.

Access the medical price shopping tool at [www.TheAmericanWorker.com](https://www.TheAmericanWorker.com) or call [1-800-662-5370 x53400](tel:1-800-662-5370), select **option 1** and then **option 5**.

**Note:** The medical price shopping tool does not guarantee cost estimates will be the price you are charged or pay for services.



## Minimum Essential Coverage (MEC) Plan

The MEC Plan provides 100% in-network coverage for all preventive care services required by the Affordable Care Act (ACA). The U.S. Preventive Services Task Force periodically updates the list and sets the requirements such as age, gender, or health condition for services to be covered. For a current list including all requirements for services to be covered, visit [healthcare.gov/coverage/preventive-care-benefits/](https://healthcare.gov/coverage/preventive-care-benefits/). Plan limitations and exclusions apply.

The following is an overview of preventive services covered in full by the MEC Plan. For additional details, review the Summary of Benefits and Coverage (SBC) on the [Contacts & resources](#) page.



### MEC Plan benefits overview

Covered services	The plan pays 100% for these services when you see a network provider.
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#### All Adults

• Screenings	Abdominal aortic aneurysm, alcohol misuse, blood pressure, cholesterol, colorectal cancer, depression, diabetes (type 2), hepatitis B, hepatitis C, HIV, lung cancer, obesity, syphilis, tobacco use
• Counseling	Alcohol misuse, diet, obesity, sexually transmitted infection prevention, tobacco use
• Immunizations	Diphtheria, hepatitis A and B, herpes zoster, human papillomavirus (HPV), influenza (flu shot), measles, meningococcal, mumps, pertussis, pneumococcal, rubella, tetanus, varicella (chickenpox)
• Other	Aspirin use to prevent cardiovascular disease

Covered services	The plan pays 100% for these services when you see a network provider.
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#### Women

• Screenings	Anemia, breast cancer mammography, cervical cancer, chlamydia infection, domestic and interpersonal violence, gestational diabetes, gonorrhea, hepatitis B, HIV, human papillomavirus (HPV), osteoporosis, Rh incompatibility, syphilis, tobacco use, urinary tract infection, or other infections
• Counseling	Breast cancer genetic testing (BRCA), breast cancer chemoprevention, breastfeeding, contraception, sexually transmitted infection, domestic and interpersonal violence, HIV
• Other	Breastfeeding supplies for pregnant and nursing women, FDA-approved contraceptive methods, folic acid supplements, well-woman visits for recommended services

Covered services	<b>The plan pays 100% for these services when you see a network provider.</b>
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**Children**

• <b>Screenings</b>	Autism, blood pressure, cervical dysplasia, depression, developmental, dyslipidemia, hearing, hematocrit or hemoglobin, lead, hemoglobinopathies or sickle cell, hepatitis B, HIV, hypothyroidism, obesity, phenylketonuria, sexually transmitted infection, tuberculin, vision
• <b>Assessments</b>	Alcohol and drug use, behavioral, oral health risk
• <b>Counseling</b>	Obesity, sexually transmitted infection prevention
• <b>Immunizations</b>	Diphtheria, tetanus, pertussis, Haemophilus influenzae type B, hepatitis A, hepatitis B, human papillomavirus (HPV), inactivated poliovirus, influenza (flu shot), measles, meningococcal, pneumococcal, rotavirus, varicella (chickenpox)
• <b>Other</b>	Fluoride chemoprevention supplements, gonorrhea, preventive medication for the eyes of newborns, height, weight and body mass index (BMI) measurements, iron supplements, medical history

Weekly contribution rates	
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Associate Only / Associate + 1 / Family	\$8.05 / \$13.21 / \$16.36
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## Supplemental medical plans

The American Worker supplemental medical plans provide affordable coverage with no deductibles or coinsurance. Your acceptance in the plan is guaranteed, and there are no pre-existing condition limitations or medical questions to answer. The supplemental medical plans are **underwritten by Nationwide Life Insurance Company**, but include benefits such as the First Health Network, Teladoc, and prescription drug benefits provided by separate vendors. This chart displays the amount the plan pays per covered person per calendar year, unless otherwise indicated.



## Supplemental medical plan benefits overview

Covered services	What the plan pays Advantage	What the plan pays Elite
Doctor's office visits (in person) preventive care is not covered	\$50 per day, 6 days per person	\$75 per day, 6 days per person
Teladoc doctor visits (by video / phone / mobile app)	No cost; Registration required	No cost; Registration required
Outpatient diagnostic labs	\$75 per testing day, 3 days per person	\$100 per testing day, 3 days per person
Outpatient diagnostic X-rays	\$75 per testing day, 3 days per person	\$125 per testing day, 3 days per person
Outpatient advanced studies	\$100 per testing day, 3 days per person	\$100 per testing day, 3 days per person
Accidental injury care	Up to \$500 per occurrence	Up to \$1,000 per occurrence
Hospital indemnity	\$200 per day, 500-day lifetime maximum	\$500 per day, 500-day lifetime maximum
Intensive care unit	\$400 per day, 30 days per person	\$1,000 per day, 30 days per person
Inpatient substance abuse treatment	\$100 per day, 30 days per person	\$250 per day, 30 days per person
Skilled nursing facility	\$100 per day, 60 days per person per stay	\$250 per day, 60 days per person per stay
Inpatient mental health care	\$100 per day, 30 days per person	\$250 per day, 30 days per person

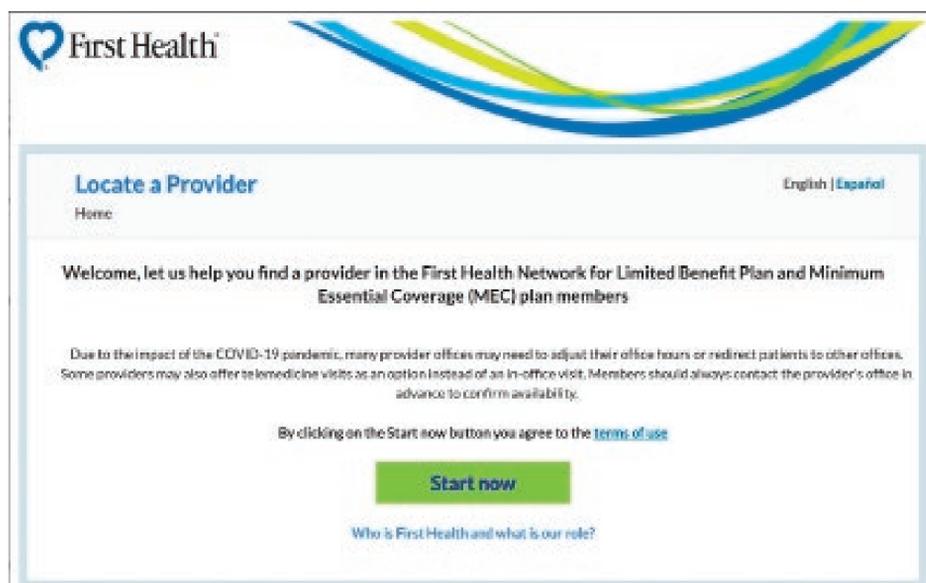
Surgical	What the plan pays Advantage	What the plan pays Elite
Inpatient procedure	\$500 per day	\$1,000 per day
Inpatient maximum	1 day per person	1 day per person
Outpatient procedure	\$250 per day	\$500 per day
Outpatient minor procedure	\$50 per day	\$100 per day
Outpatient maximum	1 day per person	1 day per person

Prescription drug coverage	What you pay for each 30-day prescription at a network pharmacy Advantage	What you pay for each 30-day prescription at a network pharmacy Elite
Preferred generic	Discounts on generic and brand-name drugs through AWP Value Rx (discount plan)	\$10 copay
Preferred brand-name	Discounts on generic and brand-name drugs through AWP Value Rx (discount plan)	\$30 copay
Non-preferred generic or brand-name	Discounts on generic and brand-name drugs through AWP Value Rx (discount plan)	Discounts only
Maximum prescription drug benefit	None	\$250 per person per month
First Health Network	Included	Included

Weekly contribution rates	Advantage	Elite
Associate Only / Associate + 1 / Family	\$11.55 / \$26.85 / \$29.84	\$26.00 / \$54.71 / \$63.06

**The supplemental medical plans: (a) are not a substitute for minimum essential health coverage under the Affordable Care Act (ACA) and (b) do not qualify as minimum essential coverage under the ACA. Remember, you may elect a supplemental medical plan only, the MEC Plan only, or both.**

## Your supplemental medical plans include these helpful features:



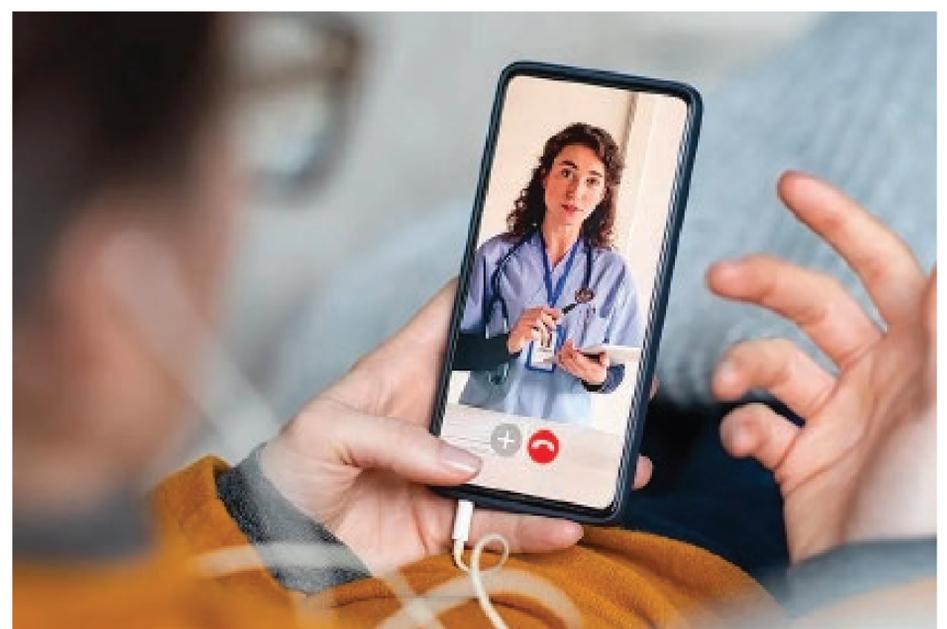
## Prescription drug coverage

The coverage you receive depends on which supplemental medical plan you choose:

- **Advantage Plan.** You receive the AWP Value Rx plan, which provides discounts on certain generic and brand-name prescription drugs. There's no limit on prescription drug benefits. To find drug pricing or locate a network pharmacy, visit [awpvaluerx.com](http://awpvaluerx.com) or call **1-800-662-5370 x53400**, select **option 1** and then **option 5**.
- **Elite Plan.** You receive the RxEDO plan, which covers prescription drugs in the RxEDO Preferred Drug List. For non-preferred drugs, the plan offers discounts only. To review the Preferred Drug List, visit [rxedo.com](http://rxedo.com). If you have questions, call **1-800-662-5370 x53400**, select **option 1** and then **option 5**.

## Teladoc

You can meet with a doctor anytime by phone, video, or mobile app instead of going to the doctor's office. There's no cost to you. Teladoc is a convenient choice for non-emergency illnesses, such as cold or flu symptoms, allergies, and bronchitis. You must register before using Teladoc. Visit [teladoc.com](http://teladoc.com) for more information.



## How to use the Advantage and Elite plans

The MEC Plan covers only certain preventive and wellness services, so the supplemental medical plans are helpful in providing extra protection if you get sick or are injured. But they don't provide major medical coverage. These plans pay set dollar amounts for specific services, for a set number of days. Check out these examples for a better understanding of how the coverage works.



### Example: Tom and the Advantage Plan

Tom thinks he has the flu. He's not up to traveling to his primary care doctor, so he makes a doctor's appointment using Teladoc. The doctor reviews Tom's symptoms, diagnoses the flu, and prescribes a medication. A primary care doctor visit would have cost \$100, and the Advantage Plan would have covered \$50. Because of Teladoc, Tom saved \$50 and took care of his medical needs from the convenience of his living room!



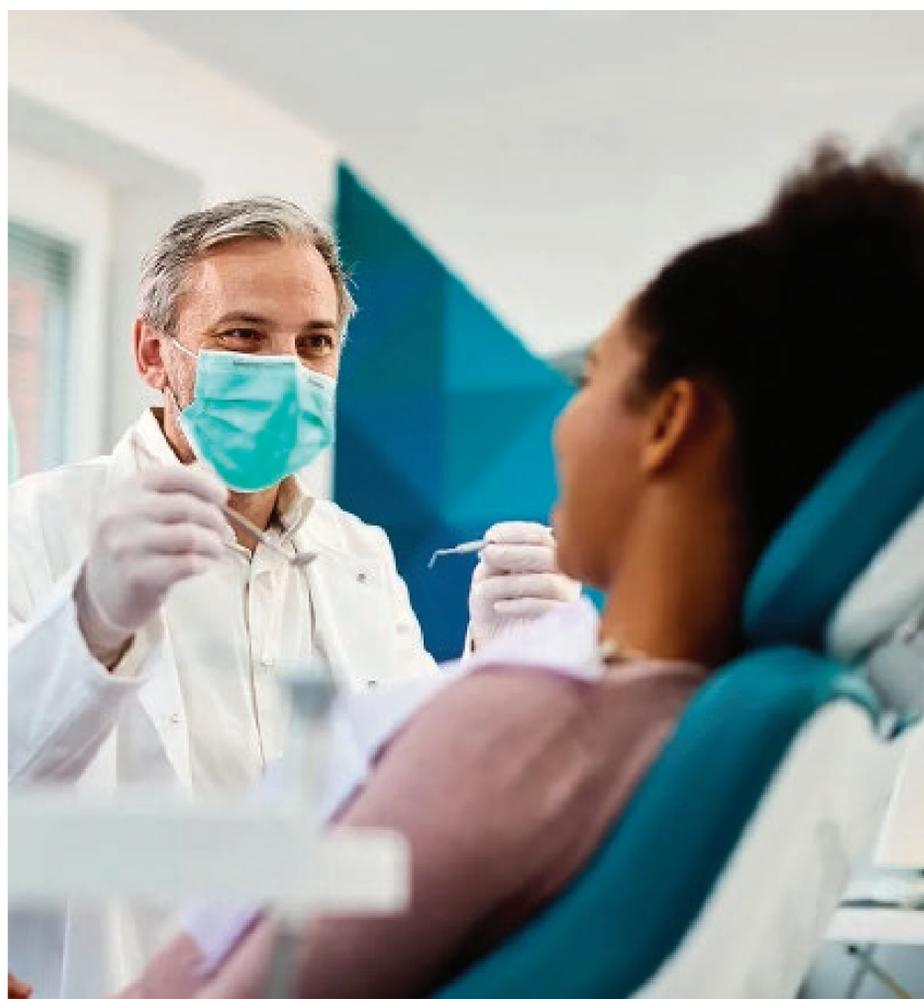
### Example: Sarah and the Elite Plan

Sarah has a very sore throat so she visits her primary care doctor. There, a lab test confirms she has strep throat, and the doctor prescribes a generic antibiotic. The office visit costs \$125, and the lab test costs \$100. The Elite Plan pays \$75 for the visit and \$100 for the lab test so Sarah's cost for the visit and test is \$50. With the RxEDO plan, Sarah pays \$10 for her generic prescription. So, Sarah's total cost is \$60.

## Employee assistance program (EAP) for mental health care and more

The GuidanceResources EAP is available to **ALL** associates. 24/7 online or by phone, the free, confidential EAP can help with everyday problems or more complex issues. You and your family members are eligible for the EAP even if you're not covered by a Weis Markets medical plan.

Get referrals, face-to-face/virtual counseling (three sessions per person, per issue, per year), help managing stress, and support for substance use issues and dealing with loss or grief. You can also receive financial counseling, legal services (at 25% off for more extensive support), elder and child care support, and more. Call [1-833-812-5182](tel:1-833-812-5182) or visit [guidanceresources.com](https://guidanceresources.com) (web ID: WEIS).



## Dental coverage

Regular visits to the dentist can be important to your overall health. Weis Markets offers dental coverage through The American Worker, **underwritten by Ameritas**. You may see any dentist, but you will save money if you see a network provider.

### Find a network provider

To find network providers, call [1-800-659-2223](tel:1-800-659-2223) or visit [ameritas.com](https://ameritas.com) and click the "Find a Health Provider" link. Then select "Find a Network Dental Provider Online," enter your city/county, state, ZIP and under "select a network," choose the Classic (PPO) network.

## Dental benefits overview

Plan feature	
Calendar year maximum benefit	Plan pays up to \$500 per covered member
Calendar year deductible	You pay \$50 per covered member

Covered services	What the plan pays
<b>Type I: Preventive and diagnostic</b> (exams, cleanings, X-rays, etc.)	Covered at 80% MAC* with no deductible
<b>Type II: Basic treatment</b> (fillings, extractions, oral surgery, root canal, etc.)	Covered at 80% MAC*
<b>Type III: Major treatment</b> (crowns, dentures, bridges, etc.)	Covered at 50% MAC*
<b>Orthodontia services for children up to age 19</b>	Covered at 50% MAC*, up to a \$250 lifetime maximum/covered member

Weekly contribution rates	
<b>Associate Only / Associate + 1 / Family</b>	\$5.11 / \$11.23 / \$13.79

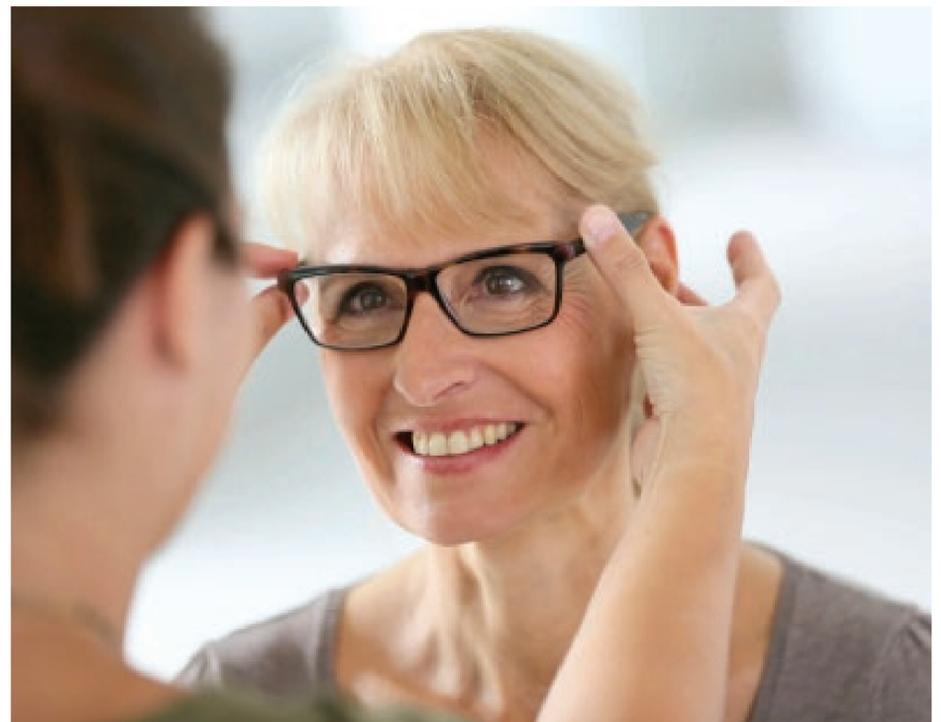
\* Benefits are paid according to the maximum allowable charge (MAC). Lower dental coverage rates are achieved in part by limiting what the plan pays per procedure on out-of-network claims to the same amount that network dentists have agreed to charge. If you see an out-of-network provider, you will be responsible for any charges above the MAC amount.

## Vision coverage

The vision plan is offered through The American Worker, **underwritten by Ameritas**. Benefits are provided once every 12 months based on date of service. You may use any vision care provider you wish, but you will save money if you visit a provider in the EyeMed Insight Network.

### Find an EyeMed provider

To find an EyeMed provider, call **1-866-939-3633** or visit [ameritas.com](https://www.ameritas.com) and click the “Find a Health Provider” link. Under the “Find a Vision Provider” section, select “EyeMed” and click on the “Find EyeMed Providers” link. Choose the Insight Network.



## Vision benefits overview

Plan features	In-network amount you pay	Out-of-network plan reimburses up to...
<b>Comprehensive eye exam deductible</b>	\$10	\$35
<b>Eyeglass lenses or contact lenses deductible</b>	\$10	N/A
<b>Contact lenses fit &amp; follow-up</b>	\$0, up to \$40 allowance	N/A
<b>Frames</b>	\$0, up to \$120 retail allowance	\$65
<b>Standard plastic lenses</b>	<ul style="list-style-type: none"> <li>• \$10 for single vision</li> <li>• \$10 for bifocal</li> <li>• \$10 for trifocal</li> <li>• \$75 for standard progressive lens</li> </ul>	<ul style="list-style-type: none"> <li>• \$25 for single vision</li> <li>• \$40 for bifocal</li> <li>• \$55 for trifocal</li> <li>• N/A for standard progressive lens</li> </ul>
<b>Lens options</b>	<ul style="list-style-type: none"> <li>• \$15 for standard plastic scratch coating</li> <li>• \$40 for standard polycarbonate</li> <li>• \$15 for UV treatment or tint (solid &amp; gradient)</li> <li>• \$45 for standard anti-reflective coating</li> </ul>	<ul style="list-style-type: none"> <li>• N/A for standard plastic scratch coating</li> <li>• N/A for standard polycarbonate</li> <li>• N/A for UV treatment or tint (solid &amp; gradient)</li> <li>• N/A for standard anti-reflective coating</li> </ul>
<b>Contact lenses</b>	<ul style="list-style-type: none"> <li>• \$0, up to \$120 allowance for conventional or disposable</li> <li>• \$0, paid in full for medically necessary</li> </ul>	<ul style="list-style-type: none"> <li>• \$140 for conventional or disposable</li> <li>• \$200 for medically necessary</li> </ul>
<b>Laser vision correction</b> Lasik or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price	N/A

### Weekly contribution rates

Associate Only / Associate + 1 / Family

\$1.54 / \$2.93 / \$4.31



# myPROTECTION

Benefit options to protect you and your loved ones in the event of the unexpected.



## Life and disability

Protect your family's finances with life and AD&D insurance coverage.

### Term life and AD&D insurance

Weis Markets provides you the opportunity to purchase a package of life and accidental death and dismemberment (AD&D) insurance coverage for you and your family. Please review your beneficiary information during your enrollment.

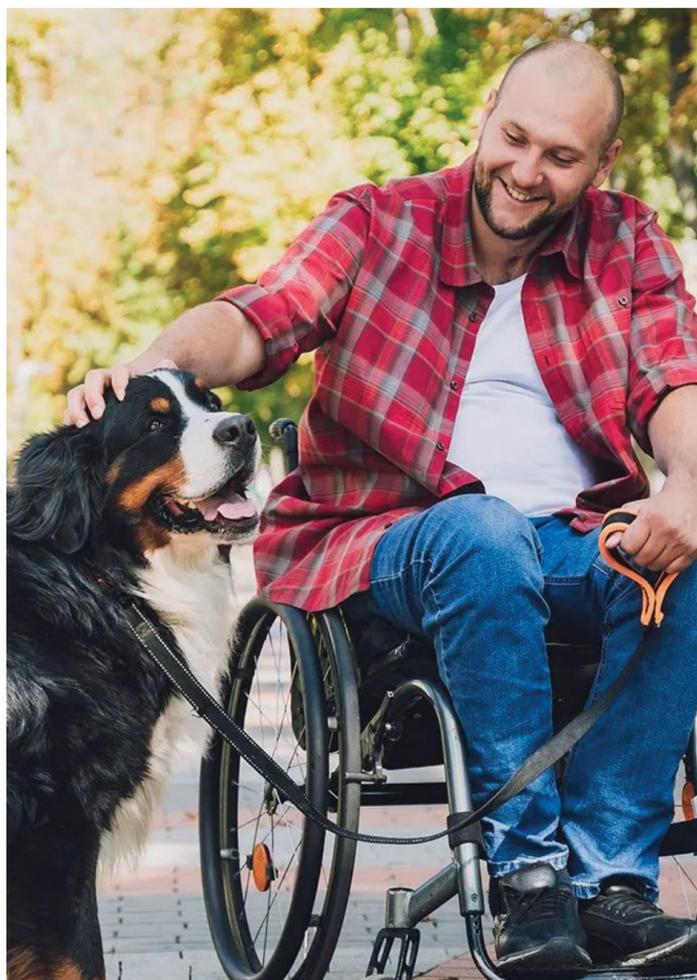
Coverage is **underwritten by Nationwide Life Insurance Company** and is not available to residents of MN, NH, VT or WA.

### Term life and AD&D insurance benefits overview

Term life and AD&D insurance	What the plan pays
Associate	\$20,000
Dependent life insurance	What the plan pays
Spouse	\$2,500
Child (6 months to 26 years)	\$1,250
Infant (10 days to 6 months)	\$200
Weekly contribution rates	
Associate Only / Associate + 1 / Family	\$2.25 / \$2.53 / \$2.88



## Short-term disability



Short-term disability can help provide financial protection for you and your family by paying a cash benefit if you suffer a serious injury or illness and can't work.

Coverage is **underwritten by Nationwide Life Insurance Company** and is not available to residents of MN, NH, VT or WA.

### Short-term disability benefits overview

Plan features	What the plan pays
Weekly benefit amount	\$200 lump sum
Maximum benefit period	26 weeks
Waiting period	14 days (accidents or illnesses)
Weekly contribution rates	
Associate Only	\$5.25

*Coverage is for associates only and includes disability due to pregnancy or childbirth.*

## Additional health benefits

Weis Markets offers three additional health benefits that pay cash directly to you in the event of a covered illness or injury. You spend the money as you see fit, reducing the financial stress on you and your family so you can focus on getting better.

### Hospital indemnity insurance\*

**Considering hospital indemnity insurance? Ask yourself...are you expecting a baby next year or planning for a major surgery?** Hospital indemnity insurance pays a cash benefit that can help you cover the costs associated with an inpatient hospitalization. The amounts the plan pays are in addition to benefits payable from your medical coverage, so they can help offset out-of-pocket expenses such as deductibles and coinsurance. Coverage is available for you and your dependents.

The plan is **underwritten by Nationwide Life Insurance Company.**

### Hospital indemnity insurance benefits overview

Plan features	What the plan pays
Hospital admission	\$1,000 per person per confinement
Hospital indemnity	\$100 per day, 500-day lifetime maximum
Intensive care unit	\$200 per day, 30 days per person
Mental health	\$50 per day, 30 days per person
Substance use	\$50 per day, 30 days per person
Skilled nursing facility	\$50 per day, 60 days per person per stay
Weekly contribution rates	
Associate Only / Associate + 1 / Family	\$3.87 / \$9.07 / \$12.31

\* **IMPORTANT:** Weis Markets offers a fixed indemnity policy; this is NOT health insurance.

## Critical illness insurance



**Considering critical illness insurance? Ask yourself...does your family history include a critical illness like heart disease?** Critical illness insurance pays a cash benefit that can help you cover the costs associated with certain critical illnesses. The plan pays benefits in addition to other coverage you may have, so it can help offset out-of-pocket expenses such as deductibles and coinsurance. Coverage is available to you and your dependents. The plan is **underwritten by MetLife.**

### Receive \$100 for completing a health screening

If you enroll in critical illness insurance, the plan pays \$100 a year for completing one covered health screening. **Note:** Health screening benefits are not available in all states. If you have questions or are ready to submit your claim, please call [1-800-662-5370 x53400](tel:1-800-662-5370), select **option 1** and then **option 5**.

### Critical illness insurance benefits overview

Plan features	What the plan pays Initial benefit	What the plan pays Recurrence benefit
Full benefit cancer*	\$15,000	\$15,000
Partial benefit cancer*	\$3,750	\$3,750
Heart attack	\$15,000	\$15,000
Stroke**	\$15,000	\$15,000
Coronary artery bypass graft	\$15,000	\$15,000
Kidney failure	\$15,000	N/A
Alzheimer's disease***	\$15,000	N/A
Major organ transplant	\$15,000	N/A
Occupational HIV	\$15,000	N/A
Listed conditions	\$3,750	N/A

Weekly contribution rates	Associate Only	Associate Only	Associate + 1	Associate + 1	Family	Family
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
<b>Your age</b>						
Under 25	\$2.36	\$3.24	\$4.44	\$5.87	\$6.19	\$7.95
25 – 29	\$2.47	\$3.43	\$4.63	\$6.24	\$6.43	\$8.40
30 – 34	\$3.00	\$4.39	\$5.49	\$7.76	\$7.53	\$10.20
35 – 39	\$3.33	\$4.95	\$6.05	\$8.73	\$8.17	\$11.40
40 – 44	\$3.75	\$5.68	\$6.84	\$10.12	\$9.15	\$13.12
45 – 49	\$5.04	\$8.04	\$9.15	\$14.27	\$11.96	\$18.15
50 – 54	\$6.88	\$11.45	\$12.47	\$20.36	\$15.97	\$25.57
55 – 59	\$9.37	\$16.03	\$16.85	\$28.53	\$21.33	\$35.49
60 – 64	\$12.43	\$21.24	\$22.39	\$37.89	\$28.07	\$46.99
65 – 69	\$16.80	\$28.89	\$30.33	\$51.93	\$37.85	\$64.20
70 or older	\$24.88	\$43.29	\$44.36	\$76.85	\$54.84	\$94.39

\* Please review the Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the initial benefit amount.

\*\* In certain states, the covered condition is severe stroke.

\*\*\* Please review the Outline of Coverage/Disclosure Document for specific information about Alzheimer's disease.

## Accident insurance



**Considering accident insurance? Ask yourself... do you or your children play high-contact sports?** Accident insurance pays a cash benefit that can help you cover the costs associated with an accidental injury. The plan pays benefits in addition to other coverage you may have, so it can help offset out-of-pocket expenses such as deductibles and coinsurance. Coverage is available for you and your dependents. The plan is **underwritten by MetLife.**

### Accident insurance benefits overview

Benefit type	What the plan pays		
<b>Injuries</b>	<ul style="list-style-type: none"> <li>• Fractures* \$100 – \$7,500</li> <li>• Dislocations* \$150 – \$6,000</li> <li>• 2nd &amp; 3rd degree burns \$100 – \$10,000</li> <li>• Concussions \$400</li> <li>• Cuts/lacerations \$50 – \$600</li> <li>• Eye injury \$300</li> </ul>		
<b>Medical services &amp; treatment</b>	<ul style="list-style-type: none"> <li>• Ambulance \$400 – \$1,500</li> <li>• Emergency care \$75 – \$150</li> <li>• Non-emergency care \$50</li> <li>• Physician follow-up \$75</li> <li>• Therapy services (including physical therapy) \$25</li> <li>• Medical testing benefit \$200</li> <li>• Medical appliances \$100 – \$1,000</li> <li>• Inpatient surgery \$200 – \$2,000</li> </ul>		
<b>Hospital coverage (accident)</b>	<ul style="list-style-type: none"> <li>• Admission \$1,000 – Non-ICU / \$2,000 – ICU</li> <li>• Hospital stay \$200 – Non-ICU / \$400 – ICU</li> <li>• Inpatient rehab (up to 15 days per accident) \$200</li> </ul>		
<b>Death</b>	<table border="0"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Accidental**</li> <li>– Associate \$50,000</li> <li>– Spouse \$25,000</li> <li>– Child \$10,000</li> </ul> </td> <td style="vertical-align: top; padding-left: 20px;"> <ul style="list-style-type: none"> <li>• Common carrier***</li> <li>– Associate \$150,000</li> <li>– Spouse \$75,000</li> <li>– Child \$30,000</li> </ul> </td> </tr> </table>	<ul style="list-style-type: none"> <li>• Accidental**</li> <li>– Associate \$50,000</li> <li>– Spouse \$25,000</li> <li>– Child \$10,000</li> </ul>	<ul style="list-style-type: none"> <li>• Common carrier***</li> <li>– Associate \$150,000</li> <li>– Spouse \$75,000</li> <li>– Child \$30,000</li> </ul>
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<b>Dismemberment, loss, and paralysis</b>	\$750 – \$100,000		
<b>Other benefits – lodging****</b>	Companion lodging up to 31 days per year \$150		
Weekly contribution rates			
<b>Associate Only / Associate + 1 / Family</b>	\$4.79 / \$8.61 / \$11.41		

\* Chip fractures are paid at 25% of the fracture benefit and partial dislocations are paid at 25% of the dislocation benefit.

\*\* The benefit amount will be reduced by the amount of any accidental dismemberment/functional loss/paralysis benefits and modification benefit paid for injuries sustained by the covered person in the same accident for which the accidental death benefit is being paid.

\*\*\* Common carrier refers to airplanes, trains, buses, trolleys, subways, and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details.

\*\*\*\* The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence. Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

## COBRA

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available when you or other family members who are covered under the Plan would otherwise lose group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description, which will be mailed to you following your enrollment in the plan.

### What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed below. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an associate, you will become a qualified beneficiary if you lose your coverage under the Plan due to one of the following qualifying events:

- Your hours of employment are reduced
- Your employment ends for any reason other than your gross misconduct



If you are the spouse of an associate, you will become a qualified beneficiary if you lose your coverage under the Plan due to any of the following qualifying events:

- The death of your spouse
- Your spouse's hours of employment are reduced
- Your spouse's employment ends for any reason other than his or her gross misconduct
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both)
- You become divorced or legally separated from your spouse

Your dependent children will become qualified beneficiaries if they lose coverage under the plan due to any of the following qualifying events:

- The death of the parent/associate
- The parent/associate's hours of employment are reduced
- The parent/associate's employment ends for any reason other than his or her gross misconduct
- The parent/associate becomes entitled to Medicare benefits (Part A, Part B, or both)
- The parents become divorced or legally separated
- The child stops being eligible for coverage under the plan as a "dependent child"

### When is COBRA coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred.

The employer must notify the Plan Recordkeeper if any of the following qualifying events occur: the end of employment, a reduction in hours of employment, death of the associate, commencement of a proceeding in bankruptcy with respect to the employer, or the associate's becoming entitled to Medicare benefits (under Part A, Part B, or both).



# myFUTURE

Weis Markets offers a slate of benefits to help you meet your current and future financial needs.

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## Retirement Savings Plan [401(k) Plan]

The 401(k) Plan offers a convenient and smart way to save for your future with:

- Immediate eligibility for all associates.
- Company matching contributions after you have completed a year of service and 1,000 hours.
- Resources from Voya Financial, including a mobile app to manage your account on your phone.
- Investment options, including a family of Target Date Funds that make investing simpler by providing a diversified mix of investments appropriate for your age.

Weis believes it's vital for you to save for your future. **If you are 21 or older, after 60 days of employment, Weis will auto-enroll you in the plan with a before-tax contribution rate of 3% of your regular pay and invest your contributions in the Vanguard Target Retirement Fund that is appropriate for your age, assuming you will retire at 65.** You will start receiving company matching contributions after a year of service in which you have completed 1,000 hours. Weis matches \$0.50 for every dollar you contribute to the plan, up to 6% of your eligible pay or 3% of your compensation.



### Designate a beneficiary for your 401(k) account

Log in to [weisretirement.voya.com](https://weisretirement.voya.com), select your name in the top right corner of your retirement account web page, and choose Personal Information.

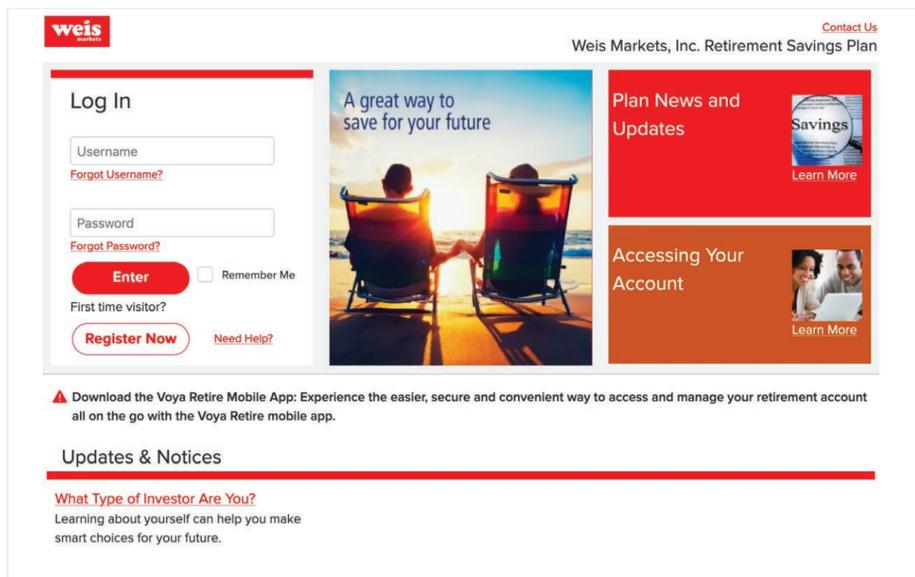
#### Auto-enrollment for new hires

If you take no action with the 401(k) Plan, you will be auto-enrolled after 60 days of employment.

You may contribute a *fraction of a percent*, up to 50% of your eligible regular pay. Plus, if you receive irregular (bonus) pay, you can choose a separate election to contribute a *whole percent*, up to 100% of that pay, on a before-tax or Roth after-tax basis, or a combination of both (subject to IRS limits).

The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Administrator. Your elections become effective as soon as administratively feasible and remain in effect until you change them.

You can start, change, or stop your contributions, or designate a beneficiary, at [weisretirement.voya.com](https://weisretirement.voya.com) or by calling [1-833-WEIS-MKT](tel:1-833-WEIS-MKT) ([1-833-934-7658](tel:1-833-934-7658)).



**Don't leave money on the table.**

**Take advantage of the company match!**



**Billy makes \$30,000 a year.**

↳ He contributes 6% before-tax, or \$1,800, for the year.

**\$1,800**

↳ Weis contributes 50% more, \$900 in this case, for free!

**\$900**

So now he has saved a total of \$2,700 per year.

**Total \$2,700**

## Scholarship opportunities

Weis Markets offers two scholarship programs to associates who have been **employed for at least one year**.

### Weis Markets Scholarship Program

This company-wide program awards 40 scholarships annually:

- 30 traditional four-year scholarships of up to \$10,000 (\$2,500 per year)
- 10 non-traditional two- to four-year scholarships of up to \$10,000 (\$2,500 per year)

Associates and children of associates who have been employed at least one year as of March 1, 2025 and are in good standing with the company are eligible. See “Scholarship Opportunities” on [MyWeisBenefits.com](https://myweisbenefits.com) for more information. Email your completed application to [HR@weismarkets.com](mailto:HR@weismarkets.com) by March 31, 2025.

### Thomas R. and Laura Ridge Scholarship

The Pennsylvania Food Merchants Association (PFMA) offers \$2,500 one-year scholarships. Associates and children or stepchildren of associates are eligible if you have been employed at least one year as of January 1, 2025 and the student will be full-time for the 2025-2026 academic year. To get your application, visit [MyWeisBenefits.com](https://myweisbenefits.com). Applications must be completed online and received by March 1, 2025.





# myPERKS

Perks to support your physical, mental, emotional, and financial wellbeing year-round.

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## Support from Weis for your health

All Weis associates can access 24/7 support through these free programs. Weis medical plan enrollment is not required.

### **Weis Markets LiveWell with Hypertension Program**

Eligible associates can access 24/7 virtual support. Attend six 30-minute classes over a three-month period with a Weis Pharmacist or Weis Dietitian at no charge to you. Classes can be viewed on paid time with manager approval. To enroll, please email [livewell@weismarkets.com](mailto:livewell@weismarkets.com).

### **Weis Markets LiveWell with Diabetes associate program**

Eligible associates can access 24/7 virtual support. Attend seven 30-minute classes over a three-month period with a Weis Pharmacist or Weis Dietitian at no charge to you. Classes can be viewed on paid time with manager approval. To enroll, please email [livewell@weismarkets.com](mailto:livewell@weismarkets.com).

## Additional benefits

You can enroll in these benefits anytime, but **NOW** is a good time to review and consider these options as you design the benefits package that's right for you and your family.

### Auto and home insurance

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Save money on auto, home, renters, and other personal insurance with the Auto and Home Insurance Program available through Travelers, with special savings for associates. Pay using automatic payroll deduction with no down payments or monthly service fees. Call Travelers at [1-888-695-4640](tel:1-888-695-4640).

### Pet insurance

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Insurance for dogs, cats, birds, rabbits, reptiles, and exotic pets is available through Nationwide. You're free to use any vet, anywhere – even specialists and emergency providers – plus you'll have 24/7 access to Vet Helpline. Call [1-877-738-7874](tel:1-877-738-7874).

### Purchasing Power

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Buy a wide variety of brand-name consumer products and services – electronics, appliances, vacation packages, and more – and pay via payroll deduction. Call [1-866-670-3479](tel:1-866-670-3479) or visit [weismarkets.purchasingpower.com](http://weismarkets.purchasingpower.com).

### Associate discount programs

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- Get special pricing on Apple products with customization and free shipping by calling [1-877-377-6362](tel:1-877-377-6362).
- Save on movies, theme parks, hotels, theater, tours, and more, by accessing TicketsAtWork at [ticketsatwork.com](http://ticketsatwork.com) (company code: weismarkets).
- Enjoy a 12% discount on Verizon services at [verizonwireless.com/discount](http://verizonwireless.com/discount).
- Grab your special offer with T-Mobile, by calling [1-877-334-7099](tel:1-877-334-7099).



# Contacts & resources

Know where to go for information and help.

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## If you have questions

For Workday support, call the **Weis Markets Service Center** at [1-800-662-5370 x53400](tel:1-800-662-5370), select **option 1** and follow the prompts for technical support (**option 1**) or benefits questions (**option 5**).

## Contacts

### Wellness dietitians

Weis Markets

[1-800-662-5370](tel:1-800-662-5370),  
ext. 53004

MEC Plan, supplemental  
medical, dental, vision,  
STD, term life, AD&D,  
supplemental health  
care benefits

The American Worker

[1-800-662-5370](tel:1-800-662-5370)  
[x53400](tel:1-800-662-5370), select **option 1**  
and then **option 5**

[www.TheAmericanWorker.com](http://www.TheAmericanWorker.com)

Employee assistance  
program (EAP)

GuidanceResources

[1-833-812-5182](tel:1-833-812-5182)

[guidanceresources.com](http://guidanceresources.com)  
(company web ID: WEIS)

### Auto and home insurance

Travelers

[1-888-695-4640](tel:1-888-695-4640)

[travelers.com/  
weismarkets](http://travelers.com/weismarkets)

### Pet insurance

Nationwide

[1-877-738-7874](tel:1-877-738-7874)

[petinsurance.com/  
weismarkets](http://petinsurance.com/weismarkets)

### Purchasing Power

Purchasing Power

[1-866-670-3479](tel:1-866-670-3479)

[weismarkets.  
purchasingpower.com](http://weismarkets.purchasingpower.com)

**Discounts on movies,  
theme parks, hotels, and  
more**

TicketsAtWork

[ticketsatwork.com](https://ticketsatwork.com)

(company code:  
weismarkets)

**Discount on Verizon  
services**

Verizon

[verizonwireless.com/  
discounts](https://verizonwireless.com/discounts)

**Discount on T-Mobile  
services**

T-Mobile

[1-877-334-7099](https://1-877-334-7099)

**401(k) Retirement  
Savings Plan**

Voya Financial

[1-833-934-7658](https://1-833-934-7658)

[weisretirement.voya.com](https://weisretirement.voya.com)

**Benefits Department**

Weis Markets

[1-800-662-5370](https://1-800-662-5370)

Life insurance and leave  
of absence claims:  
**ext. 53678**

Retirement: **ext. 53271**

Email:

[HR@weismarkets.com](mailto:HR@weismarkets.com)

## Resources

[Other important information \(PDF\)](#)

[MEC Summary of Benefits and Coverage \(PDF\)](#)

[2025-2026 part-time enrollment guide \(PDF\)](#)

[2025 part-time benefit contact list \(PDF\)](#)



[2025 benefit highlights  
presentation](#) 



The information in this enrollment guide should in no way be construed as a promise or guarantee of employment or benefit coverage. Pricing, underwriting, plan specifics, and all other product features are solely that of the insurance companies. This guide and referenced material serve as a Summary of Material Modifications, amending the most recent Summary Plan Descriptions. If there is a conflict between this guide and the actual plan document or policies, the documents or policies always govern. You may view the Summary Plan Descriptions online or print them out at [MyWeisBenefits.com](https://MyWeisBenefits.com).