

Your Complete Guide to the Benefits Vote Primary

April 23-May 6

Welcome to the Benefits Vote Primary – your chance to help us shape the Benefits Vote. As medical costs continue to rise, we want you to have a voice in how we as a company spend our benefits dollars.

Why do we vote on benefits? We introduced the Benefits Vote in 2003 so that Team Members could voice their opinions about our benefits plan. The Vote gives us the chance to find out which benefits are most important to you, and how and where you'd like your benefits dollars to be spent.

The Vote also supports our stakeholder philosophy and principle of shared fate. Our Team Members are an important stakeholder in our success, yet we must balance the interests of all our stakeholders when budgeting for our benefits. The concept of shared fate describes how we all have an equal stake in the company's success. For the medical plan, shared fate relates to the sustainability of our cost-sharing model. To keep the plan sustainable, we need to re-balance how much is paid for by WFM and Team Members.

Here are the facts:

- Over the past three years, our medical costs have risen an average of 10.2%.
- In 2011, WFM paid 90% and Team Members paid 10% of these costs.
- For 2012, the split is expected to be closer to 91% from the company and 9% from Team Members. This split will become larger each year as more and more Team Members reach higher service-hour tiers and pay less into the plan.
- Most companies typically pay 80% of their medical costs and their employees pay 20%.

While this is not the actual Benefits Vote, your answers to these questions will help us determine possible benefits package options based on your preferences for the Vote.

We appreciate your time and thoughtful consideration on each of the questions. Your feedback is a critical part of this process.



In This Guide

PART 1 features the different ways you can contribute to the medical plan.

PART 2 lets you rank your favorite parts of the medical plan as well as how you'd prefer to pay into the plan.

PART 3 asks for your opinion on other elements of the medical plan.

PART 4 asks which non-medical benefits are most important to you.

THE DETAILS, located in the back, provide in-depth charts and estimated dollar amounts associated with Parts 1 and 3.

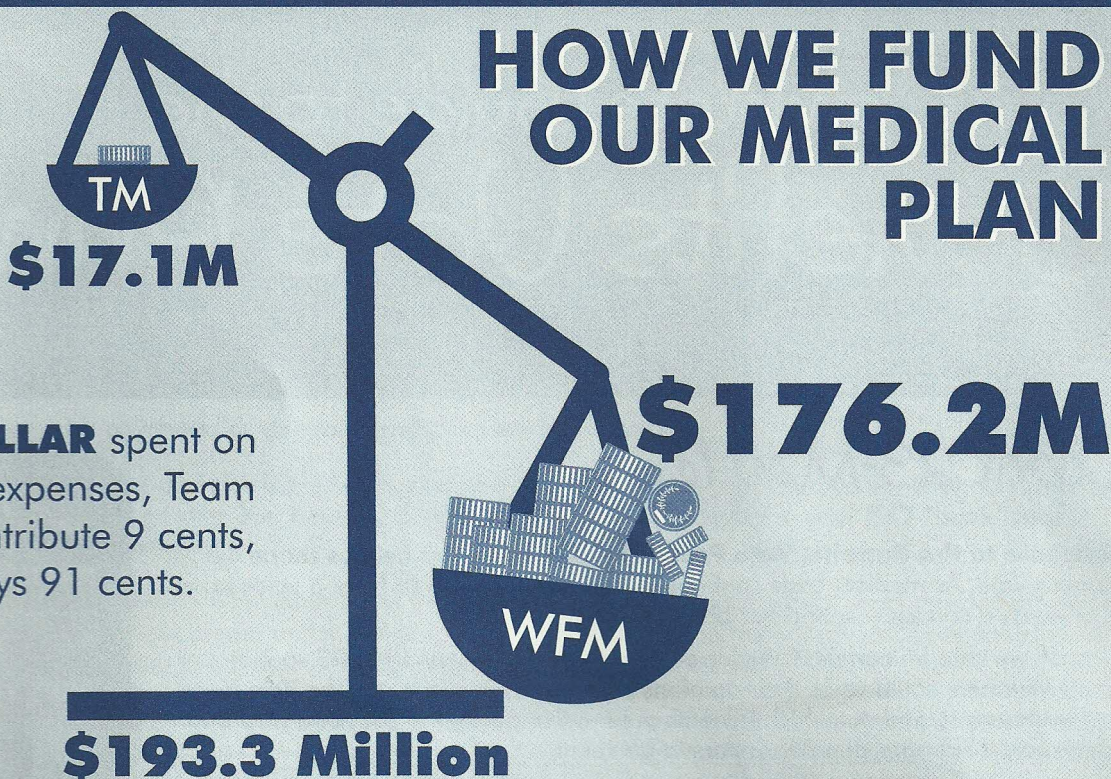
A **GLOSSARY** of healthcare terms used in this guide is located at the end.

What you'll need for the Primary

- A computer with internet access – voting is online only. Voting is secure and anonymous!
- Your **TM ID # and year of birth** to log on to the Primary site at wfm2012benefitsprimary.com
- Any **reference materials**, such as this Primary Guide and Savings Worksheet
- Approximately **30 minutes** to complete the Primary

All of the figures for the 2012 Benefits Vote Primary are estimated based on current year projections.

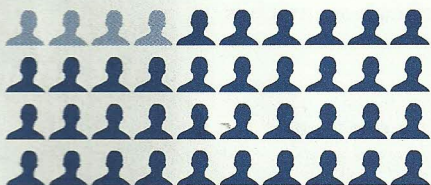
HOW WE FUND OUR MEDICAL PLAN



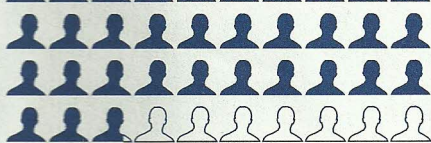
Of every **DOLLAR** spent on our medical expenses, Team Members contribute 9 cents, and WFM pays 91 cents.

WHO'S PAYING INTO THE PLAN THROUGH PREMIUMS (BASED ON TEAM MEMBER ONLY)?

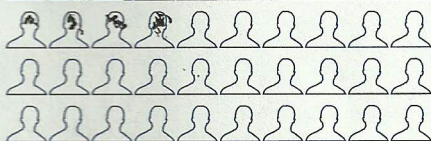
4.1%
of eligible TMs pay full premium for TM Only Coverage



58.6%*
of eligible TMs pay \$10 for TM Only Coverage



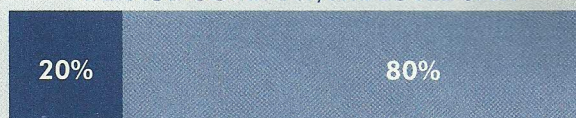
37.3%**
of eligible TMs pay \$0 for TM Only Coverage



*These TMs pay a percentage of their dependent premiums, based on service-hour tier.
**TMs with 10,000+ service hours pay \$0 toward their premiums and \$0 for any covered dependents.

SHARING MEDICAL COSTS: HOW WFM COMPARES TO OTHER COMPANIES

AVERAGE COMPANY/EMPLOYEE SPLIT



WFM/TEAM MEMBER SPLIT



■ EMPLOYEE/TEAM MEMBER ■ COMPANY

FOR YOUR CONSIDERATION

OPTIONS INCLUDED IN THE PRIMARY

While WFM will continue to share the bulk of medical plan costs, we're striving to reach a more sustainable balance with Team Members. To do this, we can:

- **INCREASE** the number of people who pay TM and dependent premium contributions
- **INCREASE** contributions by raising:
 - the amount of TM Only premiums,
 - the percentage of dependent premiums paid by TMs, and/or
 - the deductible and out-of-pocket maximum
- **INCREASE** the deductible for TMs who cover dependents, and/or
- **REDUCE** the amount WFM contributes to Team Member PWA/HSA accounts.

Part 1 - Team Member Contributions

How would you like to contribute to our medical plan? Each of the following questions proposes a different way you can pay into the plan.

We'll also show you the impact of your choices by showing you how many "units" you would save with each one. We suggest you target 15 units to illustrate an example of a benefits package that could appear on the Benefits Vote. You can choose to make several small changes or fewer, larger changes. Use your worksheet provided with this guide to track your choices.

Team Member Only Premiums

THE SITUATION

In our current plan, full-time Team Members with 800-9,999 service hours pay a \$10 premium for TM Only coverage; 58.6% of our Team Members fall into this category. Full-time Team Members with 10,000+ service hours do not pay any premiums for themselves or their dependents. Because we have so many Team Members who fall into this tier, 37.3% of eligible Team Members pay a \$0 premium toward our medical plan.

POSSIBLE SOLUTIONS

1. **Which TM Only premium option would you add** per paycheck for Team Members with 10,000+ service hours? Please select one from Option 1, 2 or 3.

Note: Dollar amounts in **bold** indicate changes in premiums from our current medical plan.

Service-Hour Tier	Option 1 (Current/No change)	Option 2	Option 3
PT20/400 - 799	Full Premium	Full Premium	Full Premium
800 - 9,999	\$10	\$10	\$10
10,000 - 19,999	\$0	\$10	\$10
20,000+	\$0	\$0	\$10
Savings to Plan:	0 units	1.5 units	2 units

2. Now, let's assume all full-time Team Members with 800+ service hours will pay *something* for TM Only coverage starting in 2013. **How much are you willing to pay per paycheck?** (Keep in mind that the money saved would be applied to other areas of the medical plan, such as a lower increase to the deductible or out-of-pocket maximum.)

- \$10 (Savings: 2 units)
- \$15-\$25 (Savings: 4.5-9.5 units)
- \$26-\$35 (Savings: 9.5-14.5 units)
- \$36-\$50 (Savings: 14.5-22.5 units)
- \$50+ (Savings: 22.5+ units)

What's a Savings Unit?

A savings "unit" in this Primary refers to the general impact your choices could have on our medical plan. The more units you compile, the more you'll balance the scales between how much WFM pays into the medical plan (currently 91%) and how much Team Members contribute (9%).

At this point, we can only estimate the amount of savings we're looking to achieve. Letting us know how and where you'd prefer to contribute to the plan will help us construct our benefits package options for the Vote. Actual numbers, based on 2012 plan performance, will be provided during the Benefits Vote.

The units provide context for the value of the different options as a way to compare their savings impact. We want you to think in broad terms of how your choices could affect this balance. For instance, choosing an option that yields 3 units will help balance the scales more than an option that yields 1 unit. Using a target of 15 units will help us understand how you would prefer to contribute to the medical plan to reach an optimal balance.

Remember, our ultimate goal is to create a more sustainable model for funding our healthcare plan, especially as healthcare costs increase. And we want YOU to decide how we'll achieve that.

REMEMBER: Selecting the least amount of units for each question will not help us achieve our 15 units savings goal.

Dependent Premium Contributions

THE SITUATION

Whole Foods Market proudly offers comprehensive benefits for full-time Team Members and their families. In 2011, our average family size increased 2.4% from 2010. Additionally, dependent spouses and domestic partners make up 15% of our enrolled population and spend 23% of our medical costs.

POSSIBLE SOLUTION

3. In this question, we're proposing two possible changes to **dependent premium contributions**, which are the percentage of the premium that Team Members pay per paycheck:
- Increase the Team Member-paid contribution percentages. For most service-hour tiers, the options shown are only 5% more than the current plan. Only the options for those at 10,000+ service hours propose higher increases (up to 15%).
 - Introduce one additional service-hour tier at 20,000+.

Which option would you consider to help achieve these changes?

Note: Percentages in **bold** indicate changes in premiums from our current medical plan.

Service-Hour Tier	Current*	Option 1	Option 2	Option 3
PT20/400 - 799	100%	100%	100%	100%
400 - 799	100%	100%	100%	100%
800 - 1,999	75%	75%	80%	80%
2,000 - 3,999	50%	50%	55%	55%
4,000 - 9,999	25%	25%	30%	30%
10,000 - 19,999	0%	10%	15%	15%
20,000+	0%	10%	0%	15%
Savings to Plan:	0 units	1.5 units	2 units	3 units

Estimated dollar amounts that correspond to the percentages in this table can be found in **THE DETAILS** on page 9.

*The 'Current' column is for comparison only. It is not an option in the Primary.

Dependent Deductible and Out-Of-Pocket Maximum

THE SITUATION

Currently, full-time Team Members who cover dependents have the same deductible and out-of-pocket (OOP) maximum as Team Members who cover only themselves. This model is unique in that most companies offer a higher deductible for Team Members with dependents on the plan.

POSSIBLE SOLUTION

4. To reach a more sustainable balance between Team Members who cover dependents and Team Members who cover only themselves, **which of the following plans would you consider?**

Examples below show the 2012 total (medical and prescription combined) deductibles and OOP maximum for the PWA Medical Plan, not the HSA Plan. Estimated amounts for 2013 are not yet available, but will be used in the Benefits Vote.

Option	Plan Design	Example (all options shown combine the 2012 PWA Medical + Rx deductibles and OOP)		Savings to Plan
Current Plan (Not an option)	Same deductible and out-of-pocket (OOP) maximum for all TMs, regardless of whether they cover dependents, with annual increases of approximately 10%	TM Only or TM+Dep Deductible \$3,300 } + approx. OOP \$8,800 } 10% per year		0 units
Option 1	Same deductible and OOP maximum for all TMs, regardless of whether they cover dependents, but with a larger estimated annual increase (20% or more)	TM Only or TM+Dep Deductible \$3,300 } + approx. OOP \$8,800 } 20% per year		1 unit
Option 2	Increase deductible and OOP maximum for dependent coverage by 1.5x	TM Only Deductible \$3,300 OOP \$8,800	TM+Dep Deductible \$4,950 OOP \$13,200	3 units
Option 3	Increase deductible and OOP maximum for dependent coverage by 2x	TM Only Deductible \$3,300 OOP \$8,800	TM+Dep Deductible \$6,600 OOP \$17,600	5.5 units

PWA/HSA Funding

THE SITUATION

Whole Foods Market currently contributes between \$300 and \$1,800 to full-time Team Members' PWA or HSA accounts (and plans to continue to do so) to help offset your out-of-pocket healthcare expenses.

POSSIBLE SOLUTION

5. To keep a medical plan design similar to our current one, **by how much are you willing to reduce the amount we put into your PWA/HSA?** Select from the following four options.

- No change – fund PWA/HSA at 100% of current amounts for all service-hour levels (Savings: 0 units)
- 10% reduction in PWA/HSA (Savings: 3.5 units)
- 15% reduction in PWA/HSA (Savings: 5.5 units)
- 20% reduction in PWA/HSA (Savings: 7.5 units)

For the actual PWA/HSA dollar amounts associated with each reduction, see **THE DETAILS** on page 10.

Part 2 - Ranking Your Options

THE SITUATION

As you now know, the cost of our medical plan is set to increase over time due to many factors, including healthcare inflation and the cost of new technology. As we continue to share the cost of our medical plan with you, we also want to be sure you don't lose the features of the plan that you value most.

6. To understand which **features of the current medical plan you and your family value most**, please rank the following from 1-7 (1 being MOST important to you and the one you would most prefer NOT to change). Assign each rank number only once:

- Minimize average annual increases to deductible/out-of-pocket (OOP) maximum (10-15%)
- Maintain \$10 TM Only premium contribution for full-time Team Members with 800-9,999 service hours
- Maintain \$0 TM Only premium contribution for full-time Team Members with 10,000+ service hours
- Maintain TM + Dependent(s) premium contribution levels (100%/75%/50%/25%/0%) based on service hours
- Maintain 0% dependent premium contribution for full-time Team Members with 10,000+ service hours
- Maintain equal deductible and OOP maximum whether coverage is TM Only or TM + Dependent(s)
- Maintain current PWA/HSA funding amounts

7. In the future, **how would you prefer to share in the cost of the medical plan** as healthcare costs increase? Please rank the following options 1-8 (1 being the option you're MOST willing to do in order to contribute more to the medical plan). Assign each rank number only once:

- Increase current \$10 TM Only premium to \$15 or more per paycheck for full-time Team Members with 800-9,999 service hours
- Increase TM Only premium to \$15 or more per paycheck for **all** full-time Team Members with 800+ service hours
- Add TM Only premium of \$10 or more per paycheck for full-time Team Members with 10,000+ service hours
- Increase dependent premium contributions based on service hours (for example, service-hour tiers currently paying 75% would pay 80% of the cost)
- Add a dependent premium contribution for full-time Team Members with 10,000+ service hours
- Add annual increases to deductible/out-of-pocket (OOP) maximum that are higher than 15%
- Add higher deductible and OOP maximum for TM + Dependent coverage
- Decrease WFM's current PWA/HSA contribution levels

Part 3 - Other Considerations

In this section, we want to gauge your interest in other features of the medical plan so we can determine if they belong on the actual Benefits Vote. You won't see savings units attached to these questions, as they relate more to your general preferences than the overall impact they have on the medical plan.

Tobacco-User Surcharge

THE SITUATION

In addition to generating higher medical claims, smoking is the leading cause of preventable death in the United States. The adverse health effects from cigarette smoking account for an estimated 443,000 deaths, or nearly one of every five deaths, each year in the United States. On average, smokers and other tobacco users incur health plan costs of approximately \$6,000 per year, while non-tobacco users incur health plan costs of approximately \$2,100.

POSSIBLE SOLUTION

8. To offset the higher healthcare costs that tobacco users typically incur, **how much should our tobacco users pay per paycheck** (on top of any premiums)? Keep in mind that this honor-based election provides funds that go directly back into our medical plan.
- \$15/paycheck tobacco-user surcharge
 - \$20/paycheck tobacco-user surcharge
 - \$25/paycheck tobacco-user surcharge
 - No change (maintain \$10/paycheck tobacco-user surcharge)

Adding Mental Health Coverage

THE SITUATION

Some Team Members have expressed an interest in mental health coverage. If this becomes part of our plan, it will not be a separate option – all Team Members will carry this coverage and will pay for it through their premiums.

POSSIBLE SOLUTION

9. In order to add a mental health option to the Benefits Vote ballot, **would you consider a combination of any or all of the following changes?**
- Yes No
- Add \$10+/paycheck premium for full-time Team Members with 10,000+ service hours
 - Increase premiums for dependent coverage, including Team Members with 10,000+ service hours
 - Add a higher deductible and out-of-pocket (OOP) maximum for Team Members covering dependent(s) (either 1.5x or 2x the TM Only amounts)

NOTE: Whether or not we add mental health coverage to our medical plan, eligible mental health services can still be paid for using the Personal Wellness Account (PWA), Health Savings Account (HSA) and/or Health Care Reimbursement Account (HCRA). Also, mental health coverage would be tied to the medical plan and only Team Members enrolled in the plan would be eligible.

For two examples of how we might be able to add mental health coverage, see **THE DETAILS** on pages 10-11.

Part 4 - Non-Medical Benefits Questions

Part 4 focuses on which non-medical benefits are most important to you and whether you would be willing to decrease one in order to increase the benefit of another. These changes would have **no impact on the medical plan** and therefore do not have savings units attached to them.

Here are some of the additional benefits Whole Foods Market offers Team Members:

- 20% Team Member Discount
- Paid Time Off based on accrued service hours
- 401(k) match (\$144 in 2008; \$152 in 2009; \$161 in 2010; and \$157 in 2011)

10. Rank the following non-medical benefits from 1-5 (1 being the MOST important benefit to you). Assign each rank number only once:

___ The same or higher (2x) company contribution to 401(k)

___ Keep Team Member Discount at 20%

___ Add Community Service Hours

___ Additional PTO (approximately 2 hours per 1,000 service hours)

___ Option to purchase additional insurance (these would be fully paid for by the Team Member) such as long-term care, pre-paid legal, group homeowners/auto, pet or additional life insurance

Included with the following questions are some suggestions on how to calculate the monetary value to you for these various options.

11. In order to increase PTO (for example, by 4 hours per 2,000 service hours), **would you be willing to eliminate the 401(k) match** (a maximum of approximately \$157 annually)?

- Yes No

DO THE MATH

1. Multiply your hourly rate x 4.
2. Multiply the annual amount you plan to contribute to the 401(k) plan x .15 (maximum match is \$157).
3. Compare the two amounts.

12. In order to increase the 401(k) match (to approximately \$300 annually), **would you be willing to decrease your PTO** (i.e., by 4 hours per 2,000 service hours)?

- Yes No

DO THE MATH

1. Multiply your hourly rate x 4.
2. Multiply the annual amount you plan to contribute to the 401(k) plan x .3 (maximum match for this option is \$300).
3. Compare the two amounts.

13. In order to increase the 401(k) match (to approximately \$300 annually), would you be willing to decrease the Team Member Discount to 15%?

Yes No

WHY WOULD I CONSIDER LOWERING THE TEAM MEMBER DISCOUNT?

It may be useful to look at exactly what our discount means to you in terms of dollars.

As an example, if you spent \$500 a year at WFM, here's how much you would save with the two discount options before us in the Primary:

20% (current) = \$100

15% = \$75

As you can see, if you spend \$500 per year, the difference is not very much (just \$25). So weigh the value of this benefit carefully.

Using this example, giving up \$25 could bring you as much as \$145 more in the form of a 401(k) match, depending on how much you contribute to your 401(k). The value of these options will depend on how much you spend at your store versus how much you contribute to the 401(k).

DO THE MATH

1. Estimate your annual purchase total at WFM. Multiply it x .2 to see how much you currently save with the 20% Team Member Discount (do not use your Healthy Discount amount for this purpose). Then multiply your annual purchase total x .15 to see how much you would save with a 15% Team Member Discount.
2. Subtract the second (15%) number from the first (20%) number. The difference is the potential value to you of keeping the Team Member Discount at 20%.
3. Now multiply the annual amount you plan to contribute to the 401(k) plan x .3 (maximum match for this option is \$300) up to \$1,000.
4. Compare the last two amounts.

14. In order to accrue up to 20 hours of Community Service Hours, would you be willing to eliminate the 401(k) match (approximately \$157 annually)?

Yes No

DO THE MATH

1. Multiply your hourly rate x 20
2. Multiply the annual amount you plan to contribute to the 401(k) plan x .15 (maximum match is \$157).
3. Compare the two amounts.

15. Are you interested in any of these additional benefits that would be paid for by the Team Member (choose all that apply)? See the Glossary at the end of this guide for basic definitions of these benefits.

- Long-term care insurance
- Pet insurance
- Group pre-paid legal insurance
- Group homeowner's insurance and auto insurance
- Additional life insurance beyond \$50,000
- None of the above

The Details

The following section provides more information about the options presented in Questions 3, 5 and 9 of Parts 1 and 3 of this guide, such as estimated dollar amounts.

3. DEPENDENT PREMIUM CONTRIBUTIONS

In this question, we proposed two possible changes to dependent premium contributions:

- Increase the Team Member-paid contribution percentages.
- Introduce one additional service-hour tier at 20,000+.

The following figures show the **estimated dollar amounts** of the dependent premiums that the Team Member would pay per paycheck. Figures in **bold** indicate changes from our current plan. (The 'Current' column is for comparison only. It is not an option in the Primary.)

Amounts are based on 2012 premiums and are rounded to the nearest dollar.

	Service-Hour Tier	Premium Contribution	TM + Spouse/DP	TM + Child(ren)	TM + Family
CURRENT Savings: 0 units	PT20/400 - 799	100%	\$277	\$238	\$416
	400 - 799	100%	\$277	\$238	\$416
	800 - 1,999	75%	\$144	\$114	\$248
	2,000 - 3,999	50%	\$99	\$79	\$168
	4,000 - 9,999	25%	\$55	\$45	\$89
	10,000 - 19,999	0%	\$0	\$0	\$0
	20,000+	0%	\$0	\$0	\$0
	OPTION 1 Savings: 1.5 units	PT20/400 - 799	100%	\$277	\$238
400 - 799		100%	\$277	\$238	\$416
800 - 1,999		75%	\$144	\$114	\$248
2,000 - 3,999		50%	\$99	\$79	\$168
4,000 - 9,999		25%	\$55	\$45	\$89
10,000 - 19,999		10%	\$18	\$14	\$32
20,000+		10%	\$18	\$14	\$32
OPTION 2 Savings: 2 units		PT20/400 - 799	100%	\$277	\$238
	400 - 799	100%	\$277	\$238	\$416
	800 - 1,999	80%	\$153	\$121	\$264
	2,000 - 3,999	55%	\$108	\$86	\$184
	4,000 - 9,999	30%	\$63	\$52	\$105
	10,000 - 19,999	15%	\$27	\$21	\$48
	20,000+	0%	\$0	\$0	\$0
	OPTION 3 Savings: 3 units	PT20/400 - 799	100%	\$277	\$238
400 - 799		100%	\$277	\$238	\$416
800 - 1,999		80%	\$153	\$121	\$264
2,000 - 3,999		55%	\$108	\$86	\$184
4,000 - 9,999		30%	\$63	\$52	\$105
10,000 - 19,999		15%	\$27	\$21	\$48
20,000+		15%	\$27	\$21	\$48

Please note that dollar amounts in this table include Team Member Only premium contributions where applicable.

5. PWA/HSA FUNDING

In this question, we asked by how much are you willing to reduce the amount that WFM puts into your PWA/HSA? The figures below show the **estimated dollar amounts** that correspond with each option for reducing PWA/HSA funding.

NO CHANGE - CURRENT (100%)	
Service Hours	PWA/HSA
800 - 1,999	\$300
2,000 - 3,999	\$1,200
4,000 - 9,999	\$1,500
10,000+	\$1,800
0 UNIT SAVINGS	

10% REDUCTION	
Service Hours	PWA/HSA
800 - 1,999	\$270
2,000 - 3,999	\$1,080
4,000 - 9,999	\$1,350
10,000+	\$1,620
3.5 UNITS SAVINGS	

15% REDUCTION	
Service Hours	PWA/HSA
800 - 1,999	\$255
2,000 - 3,999	\$1,020
4,000 - 9,999	\$1,275
10,000+	\$1,530
5.5 UNITS SAVINGS	

20% REDUCTION	
Service Hours	PWA/HSA
800 - 1,999	\$240
2,000 - 3,999	\$960
4,000 - 9,999	\$1,200
10,000+	\$1,440
7.5 UNITS SAVINGS	

9. ADDING MENTAL HEALTH COVERAGE

In order to add a mental health option to the Benefits Vote ballot, we asked if you would consider a combination of any or all of the following changes:

- Add \$10+/paycheck premium for full-time Team Members with 10,000+ service hours
- Increase premiums for dependent coverage, including Team Members with 10,000+ service hours
- Add a higher deductible and out-of-pocket (OOP) maximum for Team Members covering dependent(s) (either 1.5x or 2x the TM Only amounts)

Below are **two examples of how we might be able to add Mental Health Coverage.**

EXAMPLE 1

- Add \$10/paycheck premium for Team Members with 10,000-19,999 service hours
- Add 10% Team Member contribution toward dependent premiums for Team Members with 10,000-19,999 service hours
- Change TM + Dependent(s) deductible and OOP maximum to 2x the TM Only amounts

Changes from current plan are called out in **bold**.

Service-Hour Tier	TM Only Premium	Dependent Premium Contribution	TM + Dependent(s) Deductible & OOP
PT20 400+	\$99	100%	2x TM Only deductible = \$6,600 2x TM Only OOP = \$17,600
400 - 799	\$99	100%	
800 - 1,999	\$10	75%	
2,000 - 3,999	\$10	50%	
4,000 - 9,999	\$10	25%	
10,000 - 19,999	\$10	10%	
20,000+	\$0	0%	

EXAMPLE 2

- Add \$10/paycheck premium for Team Members with 10,000+ service hours
- Increase Team Member contribution toward dependent premiums for all service-hour levels
- Change TM + Dependent(s) deductible and OOP maximum to 1.5x the TM Only amounts

Changes from current plan are called out in **bold**.

Service-Hour Tier	TM Only Premium	Dependent Premium Contribution	TM + Dependent(s) Deductible & OOP
PT20 400+	\$99	100%	1.5x TM Only deductible = \$4,950 1.5x TM Only OOP = \$13,200
400 - 799	\$99	100%	
800 - 1,999	\$10	80%	
2,000 - 3,999	\$10	55%	
4,000 - 9,999	\$10	30%	
10,000+	\$10	15%	

Glossary

401(K) MATCH: 401(k) is a qualified retirement savings plan maintained by WFM that provides you the opportunity to save a portion of your pay on a pre-tax basis. WFM may assist by matching a portion of your contributions.

COMMUNITY SERVICE HOURS: These would allow Team Members to be paid their regular hourly rate for volunteer service performed for non-profit organizations.

DEDUCTIBLE: The amount of covered expenses you must pay each calendar year before a plan begins to pay its share of covered expenses.

DEPENDENT: A person who is covered by a Team Member's plan. It can be a child, spouse or domestic partner.

DEPENDENT PREMIUM: The amount you pay each paycheck for your eligible spouse/domestic partner (DP) and/or children for coverage under the Medical Plan.

DISCRETIONARY 401(K) MATCH: WFM currently has a flat dollar amount set aside for matching a portion of Team Members' 401(k) contributions. This amount is divided among Team Members who contribute to their 401(k) accounts. The specific match amount each Team Member receives differs from year to year depending on the number of Team Members who contribute during that year and how much they contribute. This match is not guaranteed; WFM reserves the right to decrease or discontinue the 401(k) company contribution formula at any time.

GROUP AUTO AND HOMEOWNERS INSURANCE: Offers a wide range of personal property and casualty insurance products. These include: auto, home, renter's, condo, boat, motorcycle, recreational vehicle, antique vehicle, specialty vehicle and mobile home insurance, as well as excess liability ("umbrella" policies), in most cases.

GROUP PRE-PAID LEGAL INSURANCE: Gives Team Members access to participating law firms and attorneys in a national network for a variety of covered services. These services include: real estate matters; debt matters (including identity theft); document preparation and review; wills, trusts, and other forms of estate-planning; family law; and general consultation. This is a legal plan that provides full coverage with attorneys for various personal legal matters (i.e., estate-planning, traffic citations, residential matters, etc.), with no limitations. There are no limits to time with attorneys, no out-of-pocket costs or deductibles.

HSA: Health Savings Account – a tax-advantaged savings account available to Team Members who are enrolled in a qualified High-Deductible Health Plan (HDHP). Funds can be used to pay for qualified healthcare expenses for Team Members, their spouses and their federal tax dependents. Both WFM and the Team Member can contribute to the account, and the HSA is portable, meaning that Team Members who leave WFM can take the account with them.

LONG-TERM CARE: Coverage that provides nursing-home care, home-health care, personal or adult day care for individuals above the age of 65 or with a chronic or disabling condition that needs constant supervision. Most long-term care insurance policies will cover only a specific dollar amount for each day you spend in a nursing facility or for each home-care visit.

MEDICAL: A plan that pays for certain medical expenses.