

WHOLE FOODS MARKET®

MEDICAL WELLNESS

CENTER

Frequently Asked Questions about the WFM Medical and Wellness Center and the WFM Premier Health Plan!

SECTIONS:

[General Information](#)

[New for 2018](#)

[Services Provided at the Medical and Wellness Center](#)

[Doctors and Specialists](#)

[Prescriptions and Pharmacies](#)

[Eligibility and Enrollment](#)

[Visiting the Medical and Wellness Center](#)

[Healthcare Accounts](#)

[After Enrolling in the WFM Premier Health Plan](#)

General Information

Q: What is the Whole Foods Market Medical and Wellness Center?

A: The Medical and Wellness Center provides primary care medical services, administered by physicians with a patient-centered approach. The Medical and Wellness Center not only helps patients with common illnesses and more significant medical conditions, but also provides personalized prevention and proactive care that helps people live their best and most healthy lives.

Q: What's different about the care provided at the Medical and Wellness Center?

A: Here are some ways that the Medical and Wellness Center differs from other medical centers:

- A Medical and Wellness Center health care provider is available for 24/7 on-call support.
- Beyond conventional medical care, we offer coaching to guide you on your path to greater health, along with supplemental care such as acupuncture.
- We work with you to problem-solve, which means listening to, empathizing with, and focusing care around your needs and goals.
- We offer a community that is built on comfort and support. It is a place where your doctors and support team know your name as well as your children's names, creating a welcoming environment for your family to visit regularly.
- When specialists are required, we can recommend top-notch specialists and practitioners who best align with our health care philosophy. However, you do not need an actual referral to see a specialist.
- Our goal is to help you feel your happiest and healthiest yet!

Q: Who is eligible to receive care at the Medical and Wellness Center?

A: Team Members who work in the greater Los Angeles, CA or Austin, TX areas can enroll in the WFM Premier Health Plan. Please contact your TMS representative if you are unsure if you work in a qualifying location. Please note that you do not have to receive care at the Medical and Wellness Center in order to utilize the WFM Premier Health Plan; however, you do need to utilize an in-network provider in order to achieve the cost savings available under the Premier Health Plan.

Team Members must be employed with WFM for at least 60 days, and coverage would begin on the first day of the month that occurs after the 60th day. If you are currently enrolled in the WFM Premier Health Plan and do not select a medical plan during Annual Enrollment this year, you will be automatically renewed in the plan for 2018.

Read further in this document for more information regarding eligibility and enrollment.

Q: Where are the Medical and Wellness Centers located?

A: Currently there are two Medical and Wellness Centers – the first one opened in Glendale, CA in 2013 and serves Team Members and their families in the greater Los Angeles area; the second opened in downtown Austin, TX in 2016, and serves Team Members and their families in the Austin area.

Q: Why is Whole Foods Market providing health care services?

A: Whole Foods Market’s core values include supporting our Team Members’ happiness and excellence, and we believe that begins with good health. The Medical and Wellness Center is one way we can provide our Team Members and their families with the resources to thrive.

Q: How do I know if the Medical and Wellness Center is right for me?

A: Choosing the best health plan is an important decision. The Medical and Wellness Center is rooted in excellent customer service, trust and communication. Our staff is committed to providing the highest quality care centered on you.

Here are some personal situations in which the WFM Premier Health Plan may work well for you and your family:

- **You are looking for a new kind of medical care – one that is centered on you, and where you get more time with your doctor, 24/7 on-call support, and a commitment to quality medical care you can trust.**
- You want to be treated by the specialists to whom your doctor would refer their own family.
- You or your dependent(s) have multiple prescription medications that are included on the free Medical and Wellness Center’s approved/covered list (<http://www.ehnllc.com/resource/wfm/>).
- You or your dependent(s) have a chronic illness requiring ongoing medical care or are at a higher risk of emergency care.
- You or your dependent(s) are anticipating a costly medical procedure.
- You are not financially prepared for a medical emergency.

Keep reading to learn more about the services provided at the Medical and Wellness Center!

[Back to top](#)

New for 2018!

Q: What is new for the WFM Premier Health Plan in 2018?

A. We listened to Team Member feedback about how to improve our health plan, and we're excited to introduce the following changes to the **WFM Premier Health Plan**:

- No deductible to meet for in-network primary and urgent care visits – Team Members only pay 20% co-insurance for in-network primary care appointments (Family Medicine, Pediatrics, GYN, and Internal Medicine) and in-network urgent care appointments regardless of where you are in meeting your deductible.
 - For example, if your in-network primary care appointment costs \$250
 - Premier plan: You only pay \$50.
 - UHC: You may be required to pay the full \$250 if your deductible has not been met.
- A richer pharmacy benefit! In addition to our expansive free medication list, you can obtain a 30-day supply of medication at a reduced cost - Team Members pay only 10% (up to a maximum of \$10) for generic, and 20% (up to a maximum of \$50) for a preferred-brand regardless of whether or not they have met their deductible. TMs will not pay more than \$150 for specialty prescriptions, and will pay only 25% co-insurance (up to \$150) after their deductible is met.
- An expanded network in both the Austin and Southern California areas.
 - Southern California additions include Providence Health System including Children's Hospital of Los Angeles, Citrus Valley Health Partners and all of the Providence partner hospitals. Huntington Memorial, Long Beach Memorial, Hoag Memorial, Saddleback Memorial and Orange Coast Memorial. And we will continue our partnership with Glendale Adventist and White Memorial.
 - Austin additions include KiteStrings Therapy, BeanSprout Pediatrics, Central Texas Speech Therapy, Snyder Dermatology, several podiatrists and orthopedics groups and a continued partnership with the Seton Healthcare Family to provide numerous in-network primary care and specialist options.

Q: Do I still have to see the physicians at the Medical and Wellness Center in order to receive primary care?

A: No. We've continued to expand our network of physicians and specialists through our in-network provider, EHN, in both Austin and Los Angeles. While seeing our providers at the Medical and Wellness Center continues to be free of charge, this year you pay only the co-insurance (20%) when you visit an in-network provider for primary care (including family medicine, pediatrics, GYN and internal medicine) or urgent care. This new plan enhancement provides you with a lot of options in terms of whom you see for your care, and at a reduced cost (to find your provider click <http://www.ehnllc.com/resource/wfm/>).

Q: How does the new WFM Premier Health Plan compare to WFM’s UnitedHealthcare medical plan?

A: See the chart below for a quick cost comparison between the WFM Premier Health Plan and UnitedHealthcare’s plan:

	WFM Premier Health Plan for 2018			2018 United Healthcare Plan
	WFM Medical & Wellness Center	EHN Providers	Out of Network Providers	
Paycheck Premium	<i>Per paycheck amount is the same for UHC and WFM Premier Health Plan participants and will depend on FT/PT status, total service hours and TM only or TM + dependent coverage level.</i>			
Deductible	\$0	In Network: \$1,875 Individual \$2,125 Family	\$7,500 Individual \$8,500 Family	In Network: \$3,750 Individual \$4,250 Family Out of Network (OON): \$7,500 / \$8,500
Out of pocket max	N/A	In Network: \$3,325 Individual \$6,650 Family	\$10,000 Individual \$21,000 Family	In Network: \$6,650 / \$13,300 OON: \$13,300 / \$26,200
Primary & Urgent Care	\$0 Same day sick visits and Primary Care Labs ordered at the Center are Free	Member pays only 20% of cost of visit (including labs) with no need to meet deductible (*this does not apply to emergency room services)	60% after the deductible (*except for emergency health services)	In Network: 25% Coinsurance after deductible is met OON: 60%
Specialist Care, Imaging, Labs	N/A	25% after the deductible	60% after the deductible	In Network: 25% Coinsurance after deductible is met OON: 60%
PWA	Half PWA Contribution			Full PWA Contribution
Immersion	Recommended and Supported			N/A
Prescription (for a 30-day supply)	Expanded Preventive Med List – FREE Generic and Preferred Brand Meds are covered with no need to meet a deductible as directed below: You will never pay more (but could pay less) than: 10% for a generic medication (with \$10 cap) 20% for a brand preferred medication (with \$50 cap) 25% for specialty medication (with \$150 cap)		Not covered	Preventive Meds – Free 25% - Other Meds 50% - if generic is available after the deductible is met

Services Provided at the Medical and Wellness Center

Q: What services does the Medical and Wellness Center offer?

A: The Medical and Wellness Center offers the same medical services as your primary care physician would, including prescriptions, medical tests, and routine treatments. In addition to traditional health care, the Medical and Wellness Center goes further by also focusing on prevention and proactive care. Services include:

- Primary care
- Women's and men's health
- Same day sick care
- Disease management
- Acupuncture
- Health and lifestyle coaching
- Nutrition education
- Stress management
- 24-hour on-call support
- Bilingual staff (Hablamos Español)
- Pediatric care

Q: Do I have to receive my primary care at the Center?

A: No. The Medical and Wellness Center provides onsite primary care services at zero cost to you, so you are welcome to designate the center as your primary care provider, but you certainly don't have to. We have many primary care physicians available through our in-network provider, [Employers Health Network \(EHN\)](#). One of the enhancements this year is that you pay only the co-insurance (20%) when you visit an in-network provider for primary care (including family medicine, pediatrics, GYN and internal medicine) or urgent care – your deductible is waived! Please see the chart on page 4 for out-of-pocket costs associated with seeing an out-of-network physician.

Q: Are there any limitations when it comes to pre-existing conditions?

A: No. There are no pre-existing limitations for either the WFM Premier Health Plan or the UnitedHealthcare Plan.

Q: Does the Medical and Wellness Center provide urgent care?

A: The Medical and Wellness Center can manage minor urgent care issues, such as colds, flus, burns, sprains and minor infections (e.g., bladder infection, pink eye, rash, sinus infection, sore throat, stomachaches). You can also see an external urgent care center, and if choosing in-network you pay only 20% co-insurance without needing to meet your deductible first. If you are a primary care patient of the Medical and Wellness Center, you can also call the 24/7 on-call support line.

Q: Does the Medical and Wellness Center provide emergency medical care?

A: Not on site. The Medical and Wellness Center can manage minor urgent care issues such as colds, flus, burns, sprains and minor infections (e.g., bladder infection, pink eye, rash, sinus infection, sore throat, stomachaches). You can also see an external urgent care center, free-

standing ER, or hospital ER should you feel it is necessary. As a general matter, when you receive emergency medical care, you will be subject to the deductible and coinsurance amounts for in-network providers, regardless of where you go for treatment. If, however, you use an urgent care, free-standing ER, or hospital ER for non-emergency situations, those visits will be subject to the applicable deductible and coinsurance dependent on which network they are part of. As a primary care patient of the Medical and Wellness Center, you can call the Medical and Wellness Center during business hours if you are unsure how to proceed and they can help direct you over the phone. If the Medical and Wellness Center is closed, you have access to a 24-hour care line that provides the same type of support.

Q: What if I'm traveling and have to go to the emergency room or need to receive medical treatment that can't wait until I return home? Will other hospitals in other states recognize my insurance?

A: Yes. If there is medical necessity for care and no in-network (i.e., EHN) provider or facility is available, then you can work with WebTPA to identify and approve an out-of-network provider or facility to provide care at the in-network benefit level (for true emergencies approval should be done with WebTPA retroactively as soon as medically able). If you have any problems with a provider not accepting your insurance, you would immediately call the WebTPA number 844-380-4554 on your insurance card for assistance while at that provider's office.

If traveling for WFM business, Team Members will be covered for accidents through ACE American Insurance Company, both domestically and internationally, as well as for medical expenses internationally. Please contact WebTPA to advise them if you require services while traveling outside of the EHN network for Glendale and Austin areas.

Q: Does the Medical and Wellness Center perform lab tests?

A: The Medical and Wellness Center performs and analyzes a few minor tests onsite at zero cost to you, including a finger-stick blood glucose test, strep and flu tests, and general urinalysis. If the lab is part of a *primary care* or *sick visit*, it is covered for free at the Medical and Wellness Center and a plan participant would pay only 20% co-insurance at an in-network provider (no requirement to meet the deductible). If not part of a primary or urgent care visit but still performed by an in-network provider ([Employers Health Network](#)), the lab will be subject to a deductible with a 25% coinsurance after your deductible is met. If tests are performed outside of the EHN network, out of network costs will apply. Please see the chart on page 4 for in- and out-of-network costs associated with medical care.

Q: Does the WFM Premier Health Plan cover dental and vision?

A: No. The WFM Premier Health Plan is offered as an alternative to the UnitedHealthcare Plan. As in previous years, you still have the opportunity to sign up for dental and vision services during Annual Enrollment. Dental and vision benefits are not subsidized by WFM, and the Team Member is responsible for 100% of the premiums.

Q: Does the Medical and Wellness Center offer prenatal care?

A: While the Medical and Wellness Center offers prenatal support, including assistance with diet and lifestyle, there is not an obstetrician on staff. You can choose an obstetrician from our in-network partner, [Employers Health Network](#) (EHN), or outside of the network. Please see the

chart on page 4 for in- and out-of-network costs associated with medical care. Note also that certain services may qualify as preventive services, which are 100% covered with no cost to you if provided by an in-network provider.

Q: Does the Medical and Wellness Center provide women's health services?

A: The Medical and Wellness Center does offer general women's health services, such as pelvic exams and PAP smears, but there is not a gynecologist on staff. You can choose a gynecologist from our in-network partner, [Employers Health Network](#) (EHN), or outside of the network. Please see the chart on page 4 for in- and out-of-network costs associated with medical care. Note also that certain services may qualify as preventive services, which are 100% covered with no cost to you if provided by an in-network provider.

Q: Does the Medical and Wellness Center provide any secondary or alternative services, such as acupuncture?

A: Yes. Outside of what you might consider standard or traditional care, the Medical and Wellness Center provides access to many new, different and/or complementary services, including acupuncture, life coaching, stress reduction and nutrition support.

Q: Does the Medical and Wellness Center offer weight-management support?

A: The Medical and Wellness Center offers an extensive diet and lifestyle support program aimed at helping Team Members achieve their health goals, including weight loss. This program is designed to meet people at any point on their health journey and to help them with their transition to better health.

Q: Our diverse Team Member population spans the spectrum of dietary models and belief systems. How does the Medical and Wellness Center acknowledge this reality and still provide quality patient care?

A: The Medical and Wellness Center is focused on patient care. Health and wellness care providers address a broad spectrum of dietary and lifestyle situations and work with each individual to transition to a healthier lifestyle that is based on your desires, goals, and pace.

Q: Will the Medical and Wellness Center try to make me vegan?

A: No. The Medical and Wellness Center is focused on patient care and works with you to help support your health and wellness goals.

Q: What happens if my dependent child is away at college and needs to receive medical treatment?

A: If EHN-network care is available within a reasonable distance of your child's campus, you will be able to access the services you need and in-network costs will apply (see the chart on page 4). If the EHN network is not available, you can go to an out of network provider and in-network costs will apply. Please contact WebTPA to advise them if you have a child at college or if you require services while traveling outside of the Glendale or Austin areas.

Q: Does the WFM Premier Health Plan cover the immunizations I need in order to travel internationally?

A: Any vaccine provided by the WFM Medical and Wellness Center would be at zero cost to you and would not require having to meet a deductible or coinsurance. However, this only includes recommended vaccines from the US Task Force. Similar to the UHC plan, it does not include elective vaccines such as travel vaccines (i.e., for Yellow Fever.)

Q: Does the WFM Premier Health Plan cover my child's school immunizations?

A: Yes. If your child is enrolled in the plan and the immunization is medically necessary, it will be free whether administered at the WFM Medical and Wellness Center or when done through an EHN provider, as it is considered a preventive medicine. Please contact your Medical and Wellness center directly to learn about immunization options for your child. You can reach the Glendale Medical Center at (818) 844-2300 and the Austin Medical Center at (512) 542-0500.

Q: Can Team Members complete their healthy discount biometric screenings at the Medical and Wellness Center?

A: Yes. Team Members enrolled in the WFM Premier Health Plan who choose the Medical and Wellness Center as their primary care provider can get their biometric screenings performed at the Medical and Wellness Center.

Q: Will my medical information be shared with my employer for employment decisions?

A: Absolutely not. As a medical service provider, the Medical and Wellness Center like any other medical center must comply with all HIPAA privacy and security regulations. These are the same privacy and security regulations that already apply to the Health Plan sponsored by WFM. The Medical and Wellness Center is coordinated with the Health Plan, and these entities are permitted under HIPAA to share information with each other for treatment, payment or health care operations of the other entity. None of the WFM Benefits Team nor the Medical and Wellness Center staff or specialists you might receive treatment from will use or disclose your personal health information to your employer. This means that WFM will not have access to your medical and health information, whether held by the Medical and Wellness Center or the Health Plan, in order to make employment-based decisions. For more information about HIPAA, visit www.hhs.gov/hipaa.

[Back to top](#)

Doctors and Specialists

Q: What types of doctors work at the Medical and Wellness Center?

A: The Medical and Wellness Centers have fully licensed board-certified medical providers ready to see you and your family for all of your primary medical care needs.

The Medical and Wellness Centers have also partnered with health care systems in Los Angeles/Glendale and Austin. If choosing the Medical and Wellness Center for you primary care,

they can work with you to identify the most appropriate specialists and help arrange care needed from these health system partners.

Q: What happens if I need a specialist consult or procedure?

A: You can choose your own specialist or work with the WFM Medical and Wellness Center or other provider to identify a specialist for your medical needs within our in-network of providers, [Employers Health Network](#) (EHN), or outside of the network. Please refer to the chart on page 4 for costs associated with seeing a specialist in-network through EHN as well as out of network.

Q: Do I need a referral to see a specialist?

A: No, you do **not** need a referral to see a specialist. A list of specialist providers can be found at [Employers Health Network \(www.ehnlc.com/resource/wfm/\)](http://www.ehnlc.com/resource/wfm/). The Medical and Wellness Center can still work with you to choose the best specialist within this network for your needs.

Q: I have a specialist I really like. Can I still go to him/her?

A: You can see any specialist you'd like; however, your out-of-pocket costs will vary depending upon which network your specialist is in. Please see the chart on page 4 for costs associated with seeing a specialist in-network through EHN as well as out of network. To see a list of in-network providers go to: www.ehnlc.com/resource/wfm/.

[Back to top](#)

Prescriptions and Pharmacies

Q: Will the doctors at the Medical and Wellness Center write prescriptions?

A: Yes. A prescription can be written by the WFM Medical and Wellness Center medical provider. You may also obtain a prescription from an in-network medical provider, or an OON medical provider. The WFM Premier Health Plan will pay 100% of the cost of any medication listed on the [Premier Health Plan preventive medication list](#) (created by the pharmacy benefits manager, Southern Scripts, along with [Employer Health Network](#) (EHN)), if dispensed either at the WFM Medical and Wellness Center or by an in-network pharmacy (see [Southern Scripts](#) for full list of in-network pharmacies). New this year, for a 30-day supply of all other medications on the Premier Health Plan formulary that are dispensed at an in-network pharmacy, you pay 10% coinsurance (up to a maximum of \$10) for generic medication, and 20% (up to a maximum of \$50) for a preferred-brand regardless of whether you have met your deductible. You will pay up to \$150 for a specialty medication until you've met your deductible, and then you pay 25% up to \$150. There is no coverage for any prescriptions (preventive, formulary, prior authorization, etc.) dispensed at an out-of-network pharmacy. Please see the chart on page 4 for costs associated with prescriptions.

Q: Can I see which prescription medications are covered by the health plans?

A: Yes. The WFM Premier Health Plan has worked with the pharmacy benefits manager, [Southern Scripts](#), along with Employer Health Network (EHN) to provide a [formulary of covered medications](#). Southern Scripts will also be overseeing any prior authorizations as well.

Q: I currently take one or more prescriptions that are very expensive. Will they be covered under the WFM Premier Health Plan? Will the doctors at the Medical and Wellness Center say that I don't need it and refuse to prescribe them?

A: If a medication is medically necessary and part of the [Southern Scripts](#) formulary, it will be covered if dispensed by the Medical and Wellness Center or by an in-network pharmacy. Medications may require a prior authorization, but if they are medically indicated, then they will still be approved. The cost is subject to the in-network deductible and the applicable coinsurance after the deductible was met, depending on whether there is a generic alternative available. Medications dispensed by out-of-network pharmacies are not covered.

Q: What happens if my medication is not on the list of covered medications?

A: If a medication is not on the formulary, a pre-authorization would need to be submitted to determine medical necessity. For example, Restasis is an excluded medication. For excluded medications, overrides are evaluated through the appeals process and could be allowed, where deemed appropriate by Southern Scripts, based on medical documentation provided. The [Southern Scripts](#) team will guide you and/or your doctor through this process.

Q: Can I get my prescription(s) filled at any pharmacy I want?

A: It is to your benefit to fill prescriptions at in-network pharmacies, as they will be covered under the WFM Premier Health Plan. [Preventive medicines](#) are covered at no cost to you, and you pay the following for a 30-day supply of all other medications:

- 10% co-insurance (up to a maximum of \$10) for generic medication – no deductible
- 20% co-insurance (up to a maximum of \$50) for a preferred-brand – no deductible
- 25% co-insurance (up to \$150) for a specialty medication – deductible applies to specialty meds.

Medications dispensed by out-of-network pharmacies are not covered under the plan.

[Back to top](#)

Eligibility and Enrollment

Q: What are the eligibility criteria for the WFM Premier Health Plan?

A: Team Members must be employed with WFM for at least 60 days to enroll in a health plan sponsored by WFM, and coverage begins on the first of the month after the 60th day of employment. The WFM Premier Health Plan, however, is available only for Team Members based in the greater Los Angeles, CA or Austin, TX areas. Please contact your TMS representative if you are unsure if you work in a qualifying location.

Q: How can I enroll in the WFM Premier Health Plan?

A: You must select the WFM Premier Health Plan as your medical plan upon becoming eligible for coverage or during Annual Enrollment through Workday. Be on the lookout for specific information from your TMS representative or call the Medical Centers for help (Glendale (818) 844-2300 and Austin (512) 542-0500)!

Q: I'm already signed up for the WFM Premier Health Plan. Do I have to re-enroll for 2018?

A: If you are currently enrolled in the WFM Premier Health Plan and do not select a medical plan during Annual Enrollment, you will automatically be re-enrolled in the WFM Premier Health Plan.

Q: What happens if I move out of the Austin, TX or Los Angeles, CA area?

A: If you move out of the area, your medical plan will automatically default to the United Healthcare plan, unless you move from Austin to Los Angeles or vice versa.

Q: Can I still join the Premier Plan if I live outside of the catchment area?

A: The Premier Plan is designed for those Team Members and family members who are willing to seek medical care from the network of providers located within the Austin and Los Angeles catchment areas. Only services and treatments provided within the catchment area are covered as in-network services under the Premier Health Plan. Therefore, if you or your family members reside outside of the catchment areas and you use medical providers located near your residence, the Premier Health Plan may not be appropriate for you. Note, however, that the Premier Plan provides in-network benefits for covered services and treatments obtained by a Team Member's child who is attending college outside of the catchment area or by a Team Member or other covered family member for emergencies while traveling. For any questions please contact WebTPA.

Q: Can I change to the WFM Premier Health Plan mid-year?

A: You can only enroll in the WFM Premier Health Plan during your initial eligibility period and during the Annual Enrollment period, unless you have a qualifying event (i.e., marriage, birth of a child, or transfer to the Los Angeles/Austin, TX catchment areas) during the year.

Q: I'm a PT20 Team Member. Can I sign up for the WFM Premier Health Plan?

A: Yes. Your premiums are the same as will be charged for coverage under the UnitedHealthcare plan.

Q: Can my family members get care at the Medical and Wellness Center?

A: Yes. As long as you and your family are enrolled in the WFM Premier Health Plan, any of your covered dependents will be eligible to use the services at the Medical and Wellness Center.

Q: Can I enroll in the WFM Premier Health Plan and enroll my dependents in the United Healthcare Plan?

A: No, your dependents must be enrolled in the same health plan as you.

Q: If my spouse/domestic partner also works at WFM, can I stay with the UnitedHealthcare Plan while my spouse/domestic partner signs up for the WFM Premier Health Plan?

A: Yes. Keep in mind that only Team Members and dependents who are enrolled in the WFM Premier Health Plan can receive services offered through the Medical and Wellness Center.

Q: Will Team Members who have the UnitedHealthcare Plan be able to seek medical treatment at the Medical and Wellness Center?

A: Not at this time. The priority at the Medical and Wellness Center is to treat those who are enrolled in the WFM Premier Health Plan. At a later date, we are hoping to open to the public, at which time Team Members NOT enrolled in the WFM Premier Health Plan may be able to seek treatment at the Medical and Wellness Center as well.

Q: Why is the WFM Premier Health Plan option not open to everyone in the company?

A: We currently only have two Medical and Wellness Centers open in Los Angeles and Austin, thereby limiting the areas where we can provide this health care plan to our Team Members.

Q: I'm new to Whole Foods Market. Will I automatically be enrolled in the WFM Premier Health Plan?

A: Yes. Every new hire in the catchment areas will be automatically enrolled in the WFM Premier Health Plan, effective the first day of the month following 60 days of employment, unless he or she 1) elects to not participate in any medical plan offered through WFM or 2) elects to participate in the UnitedHealthcare plan. The catchment areas include all WFM and 365 stores, distribution centers, facilities, and regional offices in the greater Los Angeles, CA or Austin, TX areas. If you have questions about whether or not you would default into the WFM Premier Health Plan, please contact your TMS representative.

Q: What if I don't like the Medical and Wellness Center and/or the new WFM Premier Health Plan? Can I switch back to UnitedHealthcare?

A: Changes in enrollment in the WFM Premier Health Plan can only take place during Annual Enrollment, unless you have a qualifying event (i.e., marriage, birth of a child, or transfer to the Los Angeles/Austin catchment areas) during the year.

That being said, the Medical and Wellness Center is focused on the needs of the patient, so if you are not happy with your experience and/or your health outcomes, you are encouraged to talk to the Medical and Wellness Center's staff so they can make any changes needed in order to improve your experience.

Q: What happens if a lot of Team Members sign up for the WFM Premier Health Plan? Can the Medical and Wellness Center handle a large amount of patients?

A: The current staff is equipped to handle a large number of patients while still providing excellent customer service. Should the need arise to expand further with additional staff, we are able to do so. Plus, we have an extensive network of additional providers through [Employers Health Network](#) (EHN), which can assist with needs as required and appropriate.

Q. How does the Coordination of Benefits work with the WFM Premier Health Plan?

A: If you are enrolled in another medical insurance plan elsewhere (e.g., through another employer or spouse's plan), the standard Coordination of Benefits (COB) between the two plans would apply. If WebTPA, our Claims Administrator, is previously notified about the Team Member's other coverage or if they receive an indicator on the claim, they would deny the claim and request the other coverage information. The letter requesting information about the other coverage is sent to the Team Member directly. The other plan's information is then set up in the system, noting which plan is primary. Once it is confirmed that the Team Member does have other coverage, WebTPA would then reprocess the claim. If the other plan is listed as primary, then the system would require documentation from the other coverage payment prior to allowing the WFM Premier Medical Plan to pay.

[Back to top](#)

 **Visiting the Medical and Wellness Center** 

Q: Where are the Medical and Wellness Centers located?

A: Currently, there are two Medical and Wellness Centers. The first Medical and Wellness Center is located at 800 S. Central Ave., Suite 203 in Glendale, CA and the newest one is attached to the flagship Lamar store at Sixth and Bowie streets in downtown Austin, Texas (851 W. 6th St.).

Q: What are the hours of operation? And is after-hours care available?

A: The Medical and Wellness Centers are open Monday, Wednesday, Friday, 9 a.m. to 5 p.m., and Tuesday, Thursday, 11 a.m. to 7 p.m. In addition, there is a call line that is available 24/7, so you can always reach someone you trust when you need it most.

Q: Is there a limit to the number of visits that my dependents or I can make during the year?

A: No. Team Members and their covered dependents are encouraged to come to the Medical and Wellness Center whenever they feel it is medically necessary. The Medical and Wellness Center's goal is to offer you the best patient care experience possible.

Q: Are there additional resources to help me navigate my care as a patient?

A: Yes! Here is the contact information for our healthcare partners:

Employers Health Network (EHN)

See a list of providers available outside of the Center.

<http://www.ehnllc.com/resource/wfm/>

WebTPA

Access information about your health plan benefits and claim information.

www.WebTPA.com

Southern Scripts

Navigate your prescription benefits, preferred drug lists, and locate the nearest in-network pharmacy.

www.southernscripts.net

Q: How can I provide feedback on the Medical and Wellness Center or express any issues I encounter or concerns I may have?

A: Please talk to your TMS representative or contact the Medical and Wellness Center directly. You can contact the Austin Center at 512-542-0500 or SW.AMW.INFO@wholefoods.com, and the Glendale Center at 818-844-2300 or SP.GMC.INFO@wholefoods.com.

[Back to top](#)

Healthcare Accounts

Q: Do I still get PWA money if I participate in the WFM Premier Health Plan?

A: WFM will contribute 50% of your regular yearly PWA contribution under UnitedHealthcare to those who enroll in the WFM Premier Health Plan.

Q: Why is the PWA contribution only half of what I would typically receive from WFM each year?

A: By enrolling in the WFM Premier Health Plan, you have access to onsite medical services (primary care, women's health, pediatrics), as well as non-medical services such as acupuncture, health coaching, etc., at ZERO cost to you, plus an expanded network of physicians and specialists at a lower deductible and co-insurance than what you get through UnitedHealthcare. In addition, you have an expansive free medication list that includes medications for asthma, diabetes, high blood pressure, and more. We're confident that your overall medical costs will be lower when utilizing the Medical and Wellness Center or other in-network providers available under the WFM Premier Health Plan!

Q: What will happen to any existing funds I have in my current PWA account if I enroll in the WFM Premier Health Plan?

A: Any existing PWA funds will remain in your account and can be used for any out-of-pocket IRS-approved medical expense, including dental and vision expenses. The only exception to this is if you change your employment status (part-time, seasonal or separation). At that time, you have six months from your status change date to use the remaining PWA balance.

Q: I have a Health Savings Account (HSA). Can I still participate in the Medical and Wellness Center's WFM Premier Health Plan?

A: Yes. You will be able to keep any existing funds in your Health Savings Account (HSA). It is like a bank account and is portable; so any money in it belongs to you and can be used to pay for any out-of-pocket medical expenses you may incur that are approved by the IRS (e.g., dental or vision services) now or in the future. However, because the WFM Premier Health Plan is not a high-

deductible consumer plan, WFM cannot contribute to your HSA while you are enrolled in it, and you also cannot continue to contribute your own money to this type of account.

Q: If I have a Health Savings Account (HSA) and enroll in the WFM Premier Health Plan, can I sign up for a PWA account?

A: If you are currently enrolled in an HSA and select the Premier plan for 2018, you will automatically be enrolled in the PWA plan as well. Your HSA will remain active, but any funding you receive from WFM will go into a PWA. Additionally, you will no longer be able to contribute to the HSA via payroll deductions. If you want to set aside pre-tax dollars, you can enroll in the HCRA for 2018.

Q: Since I won't receive the full PWA funds from WFM in 2018, can I increase my HCRA contribution so I can use that money for dental and eye care costs?

A: Yes, as a member of the WFM Premier Health Plan you are eligible to contribute to an HCRA to assist with dental and eye care costs. Keep in mind that HCRA accounts must be used within the calendar year or the funds are forfeited. HCRA adjustments can be made during Annual Enrollment or during the year if you have a qualifying life event.

[Back to top](#)

 **After Enrolling in the WFM Premier Health Plan** 

Q: What will my transition to the Medical and Wellness Center look like?

A: The Medical and Wellness Center will work with each patient to make sure your health care needs are met. They also will work with our health plan vendor partners to ensure a seamless transition from your old health plan to the WFM Premier Health Plan.

When you enroll, you will receive a new medical card at your home address that will replace your UnitedHealthcare medical card, and you will be given access to a new website where you can see and manage your plan details.

Q: What happens if I am receiving medical treatment (e.g., receiving cancer treatment, having a baby, etc.) when I begin treatment at the Medical and Wellness Center?

A: Because the Medical and Wellness Center is focused on the needs of the patient, our staff will work with you and your existing medical provider to transition treatment to the Medical and Wellness Center or our network of specialists in a way that achieves the best medical outcomes for you. Please schedule an appointment with one of our providers before January 1st so we can ensure the best continuity of care.

Q: Will I be responsible for obtaining my medical records from my previous doctor? How will the Medical and Wellness Center get my medical records and history?

A: In order to transfer records, the Medical and Wellness Center will provide you with a records request form that you can submit to your previous doctor. The form can be obtained at the Medical and Wellness Center or directly from <https://www.wfmmedical.com/resources>. A

Health Coach at the Medical and Wellness Center will also work with the Team Members to ensure that these records are transferred as easily as possible.

Q. Can I still access my Explanation of Benefits and other claims information that occurred while I was enrolled on the United Healthcare Medical Plan?

A: Yes, you can still view old data in myuhc.com for up to 18 months after your last day on the UnitedHealthcare Plan.

Q: If I enroll in the WFM Premier Health Plan, will someone from the Medical and Wellness Center contact me to schedule my first appointment, or do I need to contact them?

A: To schedule your first or any other appointment at the Medical and Wellness Center, simply call the Medical and Wellness Center, just like at a traditional doctor's office. You can contact the Austin Center at 512-542-0500 and the Glendale Center at 818-844-2300.

Q. If I leave WFM or lose eligibility for benefits coverage, how long will my coverage last?

A:Your medical coverage will end the last day of the month in which you leave WFM or lose eligibility.

Q. What happens if I leave WFM and move out of the covered area?

A: If you move outside of Austin or Los Angeles, you can still access coverage under the WFM Premier Health Plan for the remainder of the month. You will then be offered COBRA under the UnitedHealthcare PPO plan.

Q. How can I enroll in COBRA coverage?

A: You should receive an enrollment packet at your home address, so you can either mail your enrollment form back to UnitedHealthcare or enroll in COBRA coverage online. Payments can also be made online. Here are [instructions for enrolling](#).

Q: Whom can I contact with further questions?

A: If you have any questions about the Medical and Wellness Center or the new WFM Premier Health Plan, please talk to your TMS representative or stop by the Medical and Wellness Center. You can contact the Austin Center at 512-542-0500 or SW.AMW.INFO@wholefoods.com, and the Glendale Center at 818-844-2300 or SP.GMC.INFO@wholefoods.com.

[Back to top](#)