



To: U.S. Starbucks partners
Date: July 18, 2016
Re: **More Choice in Health Coverage for Partners**

Dear partners,

Nearly three decades ago, we became one of the first retailers to offer comprehensive health coverage to not just full-time partners, but part-time too, including domestic partners. Although unusual or unthinkable among most retailers, it has become iconic for our company – an example of our long-standing aspirations to build a different kind of company, with partners at our core.

And yet our values encourage us to regularly challenge the status quo; to have the curiosity to consider that even the most iconic of Starbucks partner benefits still has opportunity to evolve, be improved and meet the changing needs of our partners and their families. Through the years, we've expanded our offerings to include \$5,000 in basic life insurance for retail hourly partners, ABA autism therapy, gender reassignment surgery, and more. Today, I'm excited to share more details about how we are going further to give all benefits-eligible U.S. partners more choice, more affordability and more hands-on support.

More Choice and a Dynamic Shopping Experience

We have made innovations to our online benefits platform to enable you to shop, compare and choose health coverage in nearly the same way people typically shop, compare and choose airfare or hotels. On a single site – mysbuxben.com – you can use interactive tools to personalize your health coverage based on your needs, select from a wider variety of insurance carriers (more than ever before), and choose a coverage level and competitive price that fits your budget. Put simply, this new shopping experience for Benefits Enrollment allows you to get exactly the coverage you want and use.

More Affordability and Pricing Transparency

One thing I want to be clear is not changing is the comprehensiveness of Starbucks coverage – whichever plan you choose, our commitment to pay for the majority of the premium remains the same, and any savings go right back into your pocket. What is changing is the number of national and regional insurance carriers to choose from and more options to purchase a great plan at a lower cost. The combined effect of choosing a plan personalized for you and from a lower cost provider could add up to savings in our paycheck of up to \$800 for partners on an individual plan or \$2,600 for partners who select a family plan. And, no more Health Assessment standing between you and your ability to save.

More Support with Experts Available Year-Round

To help you explore your options and prepare for Benefits Enrollment, we are providing real-time, personalized support from a dedicated team of health coverage experts, called Starbucks Advocates. These professionals are an important resource who will work entirely in your best interests. They can help you explore coverage options, networks and answer questions. This service – exclusively for partners and your family members – is free, confidential and available year-round. They are here to help. Call 877-728-9236 to talk to an advocate.

Start Today

I encourage you to take the time now to become more knowledgeable about your choices before Benefits Enrollment, August 1-19, on mysbuxben.com. Visit [Benefits Enrollment 2017](#) to learn about

the pre-enrollment tools and understand the actions you should take now and during enrollment. More information is also on the way to your home.

This is the first of many steps we are actively taking to evolve our benefits, give you more choice, and create a partner experience for you worthy of Our Mission and aspirations.

Proud to be your partner,

[Scott Pitasky](#)

executive vice president and chief partner resources officer
Partner Resources