



2026 BENEFITS GUIDE

Hourly Team Members



Taking care of you.

YOUR 2026 BENEFITS



You can find more information about the plans you have available, learn about changes for 2026 and log in to Workday to enroll on **BloominBrandsBenefits.com!**



Use the QR code for faster access!!



A Message from Mike

Each year Team Members make important decisions about healthcare coverage that affect their health and financial well-being. We have invested over \$9M to shield you from rising healthcare expenses and keep costs as low as possible – something we are proud to have sustained the past three years.

This year, however, like many other employers across the country, we are facing significant increases in medical and pharmaceutical expenses. For the first time in several years, we must share a portion of these costs with you. While this decision was not made lightly, it ensures we can continue to provide comprehensive and competitive overall benefits that support your health, your family, and your future.

As part of our ongoing commitment, we will continue to review our benefit programs throughout 2026. This includes ways to improve access to care, manage chronic conditions, and promote overall health.

I encourage you to review this guide carefully and explore your options. Please remember that if you choose to waive coverage now, you will only be able to enroll later in the year if you experience a qualifying life event, such as marriage, birth of a child, or loss of other coverage.

Thank you for the hard work and commitment. Your health, your family, and your well-being remains central to our benefits strategy and I hope you'll take full advantage of the resources available to you.

Sincerely,

Mike Spanos

Chief Executive Officer

Visite **BloominBrandsBenefits.com**

para obtener información en español sobre la inscripción en los beneficios para el año 2026.

Representantes que hablan español están a su disposición de lunes a viernes, de

9 a.m. a 6 p.m. Para comunicarse con el Centro de Recursos, llame al 1-800-555-5808 (Opción 3).

GETTING STARTED

Eligibility

Benefits eligibility for **field hourly Team Members** is determined by the number of service hours the Team Member earns over a specified time frame. Generally, you must have one year of continuous service and earn 1,560 service hours (an average of 30 hours per week) within your initial measurement period to be eligible for benefits. You have 31 days from your eligibility date to enroll in coverage. For more information about benefits eligibility, visit the **Eligibility Requirements & How to Enroll** page on **BloominBrandsBenefits.com**.

If you enroll for benefits, you can also cover eligible family members. Eligible dependents include your legally married spouse, and your children under age 26.

Newly enrolled dependents will be subject to dependent verification. Please refer to **BloominBrandsBenefits.com** in the **Eligibility & Enrollment** section for more information.

Hourly Team Member benefits

BBI provides some benefits at no cost to you, including:

- Core life and accidental death and dismemberment (AD&D)
- Employee assistance program (EAP)

You have the option to enroll in the following benefits:

- Medical
- Dental
- Vision

How and when to enroll

You can review and update your elections through **Workday**. Visit **BloominBrandsBenefits.com** and select **Enroll/Log In - Workday** from the top menu.

Elections you make during our annual Open Enrollment period will take effect January 1 of the following plan year. For new or newly eligible Team Members, your elections take effect the first of the month after or coinciding with your date of hire or promotion.

MEDICAL

You have three medical plan options through Blue Cross Blue Shield of Florida (BCBSFL). This chart shows what you pay for services with in-network providers.

In-Network Benefits	Value PPO	Choice PPO	Choice HSA
Wellness/preventive care	Covered in full: •Eligible office visits •Screenings •Contraceptives •Labs •Generic preventive medications	Covered in full: •Eligible office visits •Screenings •Contraceptives •Labs •Generic preventive medications	Covered in full: •Eligible office visits •Screenings •Contraceptives •Labs •Generic preventive medications
Calendar year deductible	\$6,550 individual \$13,100 family	\$3,500 per person \$7,000 family	\$4,000 individual \$8,000 family
Calendar year out-of-pocket maximum	\$7,500 per person \$15,000 family	\$6,000 per person \$12,000 family	\$6,500 individual \$13,000 family*
Primary care office visit	\$30 copay	\$25 copay	20% after deductible
Specialist office visit	\$70 copay	\$50 copay	20% after deductible
Teladoc general visits	\$65 per visit	\$65 per visit	\$65 per visit
Urgent care	20% after deductible	\$60 copay	20% after deductible
Emergency room	20% after deductible	\$350 copay	\$300 copay after deductible
Most other services	20% after deductible	20% after deductible	20% after deductible
Generic prescription drugs	\$10 copay	\$10 copay	20% after deductible
Preferred brand prescription drugs	20% after deductible	\$30 copay	20% after deductible
Non-preferred brand prescription drugs	40% after deductible	\$50 copay	40% after deductible

* For family coverage in the Choice HSA, the out-of-pocket maximum is \$10,600 per person with a \$13,000 family maximum.

MEDICAL PLAN RATES

Your biweekly per-paycheck deduction will depend on your salary, the medical plan you choose, and whether or not you and your covered spouse completed the wellness program requirements in 2025 to earn a premium discount. If you only cover yourself, the wellness premium discount is \$17.31 per paycheck. If you cover a spouse and they also completed the wellness program requirements, you are eligible for an additional \$17.31 biweekly discount.

Coverage Level	Value PPO	Choice PPO	Choice HSA
ANNUAL SALARY LESS THAN \$45,000			
Team Member only	\$48.00	\$76.11	\$69.19
Team Member + spouse	\$120.36	\$183.67	\$166.98
Team Member + child(ren)	\$97.44	\$151.48	\$137.71
Team Member + spouse + child(ren)	\$164.87	\$251.27	\$228.43
ANNUAL SALARY \$45,000 TO \$150,000			
Team Member only	\$78.67	\$110.95	\$100.86
Team Member + spouse	\$193.95	\$267.04	\$242.76
Team Member + child(ren)	\$157.01	\$219.09	\$199.17
Team Member + spouse + child(ren)	\$266.61	\$366.49	\$333.18
ANNUAL SALARY MORE THAN \$150,000			
Team Member only	\$87.23	\$121.46	\$110.42
Team Member + spouse	\$214.78	\$292.37	\$265.80
Team Member + child(ren)	\$174.01	\$239.88	\$218.07
Team Member + spouse + child(ren)	\$295.23	\$401.28	\$364.80

WELLNESS PROGRAM

We know your health and wellness is important to you and your family – and they are important to BBI too. In 2026, you will have the opportunity to participate in wellness activities and get rewarded. **This is what you need to do:**

1. Complete the online health risk assessment.
2. Complete a biometric screening or a routine physical exam.
3. Earn a total of 200 points.

By completing wellness activities, you will earn a medical premium discount in 2027! Plus, if your spouse is enrolled in a BBI medical plan and completes the same requirements, you will receive an additional premium discount for 2027!

We are excited to introduce a new option for preventive care made easy! Starting in early 2026, you and your spouse or adult dependents will have a convenient new way to take charge of your health. This program will offer a simple, private, and flexible way to complete a preventive care checkup right at home on your schedule. Look for more information in 2026!

Wellness activity	Number of points
Required activities	
Health risk assessment	50
Biometric screening or routine physical/health checkup	75
Optional activities	
Complete a Health Journey	10
Set your interests	5
Set a well-being goal	5
Nicotine-free attestation	10
Flu shot attestation	10
Create a personal challenge	5
Complete 20 daily cards in a month	25
Track healthy habits 20 days a month	25
20-day triple tracker	25
At least one preventive exam (cervical cancer, mammogram, colorectal cancer, or prostate screening)	25



All wellness activities must be completed between January 1 and September 30, 2026 to receive the premium discount as of January 1, 2027. Activities completed between October 1 and December 31, 2026 will still be accepted. Any premium reductions earned after September 30 will take effect as soon as administratively possible after BBI receives notice of completion. Premium discounts will not be retroactive to January 1, 2027.

DENTAL

You can choose from two dental plan options through Cigna.

Dental plan comparison chart

	DPPO		DHMO
	In-network	Out of-network	In-network only
Calendar-year deductible (per individual)	\$50	\$100	\$0
Calendar-year deductible (family maximum)	\$150	\$300	\$0
Preventive care (exams, cleanings)	Plan pays 100%	Plan pays 80%	Plan pays 100%
Basic care (fillings, extractions, root canals, denture repairs)	Plan pays 80% after deductible	Plan pays 50% after deductible	Refer to your Patient Charge Schedule for costs and covered services
Major care (bridges, crowns, dentures)	Plan pays 50% after deductible	Plan pays 40% after deductible	Refer to your Patient Charge Schedule for costs and covered services
Benefit maximum (per calendar year)	\$1,500 per person — first year (combined in- and out-of-network coverage)		No benefit maximum
Orthodontia (available for dependent children under age 19)	Plan pays 50% (no deductible required)		Refer to your Patient Charge Schedule for costs and covered services
Lifetime orthodontia (benefit maximum)	\$1,500 per person (combined in- and out-of-network coverage)		No benefit maximum

Dental plan biweekly rates

	DPPO	DHMO
Team Member only	\$13.78	\$7.12
Team Member + spouse	\$28.94	\$12.90
Team Member + child(ren)	\$24.77	\$19.53
Team Member + spouse + child(ren)	\$39.98	\$27.03

VISION

Our vision plan is offered through VSP.

	In-network	Out-of-network
Eye exam once every calendar year	Covered 100% after \$15 copay	Up to \$35 allowance
Eyeglass lenses once every calendar year		
Single vision	Covered 100% after \$15 copay	Up to \$25 allowance
Lined bifocal	Covered 100% after \$15 copay	Up to \$40 allowance
Lined trifocal	Covered 100% after \$15 copay	Up to \$55 allowance
Eyeglass frames every other calendar year	Up to \$180 allowance	Up to \$45 allowance
Contact lenses once every calendar year, in lieu of eyeglass lenses and frames	Up to \$180 allowance	Up to \$105 allowance
Filing a claim	Your VSP provider will submit your claim for you	You pay up front and are reimbursed after filing your claim

Vision plan biweekly rates

	2026 vision rates
Team Member only	\$2.44
Team Member + spouse	\$4.86
Team Member + child(ren)	\$5.22
Team Member + spouse + child(ren)	\$8.34



HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the Choice HSA medical plan, you have access to a health savings account (HSA). Contributions, earnings, and withdrawals that are used for qualifying expenses are tax-free. Here's how the account works:

Open your account and make contributions. Open your account with AccrueHealth and make your contribution election. You can contribute through pretax payroll deductions, up to IRS limits. For 2026, the limits are \$4,400 for Team Member-only coverage or \$8,750 if you cover family members. If you are age 55 or older, you can make an additional catch-up contribution of \$1,000.

Use your HSA. You can use your AccrueHealth debit card to pay for eligible medical, prescription drug, dental, and vision expenses, or you can pay with personal funds and submit a claim for reimbursement. For a full list of eligible expenses, review publication 502 on [irs.gov](https://www.irs.gov).

Own your account. You have the option to save or invest your HSA funds. The account is yours, even if you leave the company. Your account balance will roll over each year, accruing interest tax-free. Once your account balance reaches \$2,000, you may select from a number of investment funds.

You are eligible to contribute to an HSA if:

- You are enrolled in the Choice HSA medical plan
- You are not covered by your spouse's health plan or healthcare flexible spending account (FSA)
- You are not eligible to be claimed as a dependent on someone else's tax return
- You are not enrolled in Medicare, TRICARE, or TRICARE For Life
- You have not received Veterans Affairs benefits



WELL-BEING AND FINANCIAL SECURITY

Medical plan resources

If you and your family members participate in a BBI medical plan, BCBSFL has programs and services that can help you achieve your health goals, including:

- **Teladoc:** Virtual healthcare for general medical needs, dermatology, and mental health services that you can access from anywhere
- **Care management and advocacy:** Personalized support from a registered nurse care manager to help you find resources, get answers to your questions, and arrange transportation to medical appointments
- **Healthy Addition maternity care program:** Expert guidance throughout pregnancy with interactive coaching and care management
- **Diabetes support:** The Express Scripts Diabetes Care Value Program with Omada can help you manage diabetes, high cholesterol, and obesity
- **Weight loss support:** Join a free, customizable weight loss program through your medical plan.
- **Tobacco cessation program:** Break the habit with My Health Novel's Tobacco Cessation program, providing resources to help you quit tobacco for good.

Employee assistance program (EAP)

Our EAP through Magellan Healthcare, offers free, confidential resources to support you and members of your household as you handle life's challenges – everything from simple daily tasks to more complex issues. The EAP offers:

- Up to **six free counseling sessions** per person, per issue, per year to deal with challenges such as coping with a life transition, improving career prospects, parenting skills, managing mood swings, processing grief and trauma, marital issues, and more; counseling is available in-person and via text message, live chat, phone, and video conference through Magellan's partnership with BetterHelp
- 24/7 online information at **magellanascent.com**
- Unlimited access to coaches who will assist you in achieving your goals by helping you create a plan of action and stay on track
- Up to three financial counseling sessions per topic per year
- A well-being app powered by Neuroflow
- Monthly webinars on a variety of topics



WELL-BEING AND FINANCIAL SECURITY

New York Life resources

BBI provides you with \$10,000 in life and AD&D coverage through New York Life at no cost to you. Included with your coverage are valuable programs such as:

- **FinancialConnect:** Unlimited access to Certified Public Accountants (CPAs) and other financial professionals for assistance with financial planning
- **LegalConnect:** Unlimited phone consultations with attorneys on topics like divorce, estate planning, and identity theft, plus referrals for a free 30-minute consultation and 25% off additional fees.
- **EstateGuidance:** Create essential documents – wills, living wills, and final arrangements – quickly and affordably with an easy-to-use online tool
- **Secure Travel:** Pre-trip planning, assistance while traveling, and emergency medical transportation benefits when you are traveling 100 miles or more from home

Commuter benefits

If you live in Illinois, Pennsylvania, New Jersey, New York, or California, you can take advantage of commuter benefits to use pretax dollars to help pay for your daily travel to and from work. You can set aside up to \$340 per month from your paycheck for expenses such as public transit fares, ride shares, and parking costs.

Additional benefits

- **Paid time off (PTO):** It's important to take time away from work to recharge or take care of other responsibilities. The number of PTO days/hours you have available is based on your length of service with BBI.
- **Adoption assistance:** If you add a child to your family through adoption, you can request up to a \$4,000 reimbursement for eligible expenses from BBI (\$6,000 for a special needs child).
- **Discount programs:** You can save on a variety of products and expenses by taking advantage of the purchasing power of all BBI Team Members. You have access to:
 - Magellan Ascend LifeMart Discount Center to save on major purchases like travel, tickets, electronics, cars, and more
 - Rocket Mortgage savings offers
 - Perks at Work for discounts on apparel, electronics, gifts, fitness gear and memberships, tickets to events and attractions, travel, and more
 - Rx Pets prescription savings program through Express Scripts that offers a discount on generic or brand-name pet medications
 - Tuition discounts at Johnson & Wales University, St. Leo University, and University of Phoenix

CONTACTS

FOR QUESTIONS ABOUT

YOUR RESOURCE

CONTACT INFORMATION

General benefits and eligibility

HR Resource Center

bbconnect@bloominbrands.com
1-800-555-5808 (option 3)

Medical coverage

Blue Cross
Blue Shield of
Florida (BCBSFL)

myhealthtoolkit.com / 1-833-578-1132
Pre-enrollment tool:
mybenefitenrollment.com/bloominbrands

Prescription drug coverage

Express Scripts

express-scripts.com / 1-866-725-2520
Pre-enrollment tool:
www.express-scripts.com/bloominbrands

Dental coverage

Cigna

cigna.com / 1-800-244-6224

Vision coverage

VSP Vision Care

vsp.com / 1-800-877-7195

Health savings account (HSA)

AccrueHealth

member.accrue-health.com / 1-844-643-3099

Life and AD&D

New York Life Group
Benefit Solutions

mynylgbs.com / 1-888-842-4462

Employee assistance program (EAP)

Magellan Ascend

magellanascent.com / 1-800-327-6754



Summary of Benefits and Coverage

Choosing a medical plan that is right for you is an important decision. The Summaries of Benefits and Coverage (SBCs) provide important information about your medical plan options in a standard format, helping you to compare options. The SBCs are available online at **BloominBrandsBenefits.com** > **Resources & Tools** > **Documents**. You may request paper copies by calling the HR Resource Center.

Important

Information contained in this enrollment guide is provided as a general overview of the OSI Restaurant Partners, LLC (OSI) Employee Benefit Plan. OSI reserves the right to change, modify, or terminate these plans at any time. Full details of the plans are contained in official plan documents that govern each plan. In case of a conflict in interpretation between this booklet and the official plan documents, the official plan documents will prevail. The detailed Summary Plan Descriptions (SPDs) can be found at **BloominBrandsBenefits.com**. Required notices regarding your rights under HIPAA, COBRA, CHIP, Medicare Part D, and Women's Cancer Rights may be found at **BloominBrandsBenefits.com**. You may request paper copies by calling the HR Resource Center.

