# 2026 BENEFITS GUIDE

Salaried 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

You are eligible to enroll in Bloomin' Brands benefits if you are a **salaried Team Member**, or if you are an **hourly Team Member eligible for salaried benefits** (i.e., Sous Chef, MIT, PDD, GEDM, or Flex Manager). For more information about benefits eligibility, visit the **Eligibility Requirements & How to Enroll** page on **BloominBrandsBenefits.com**.

If you have just joined us or you're newly eligible for salaried benefits, you are eligible for benefits the first day of the month following or coinciding with your date of hire or the date you are promoted to an eligible position. You have 31 days from your benefits eligibility date to enroll in coverage.

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.

## Salaried Team Member benefits

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

- Core life and accidental death and dismemberment (AD&D)
- Core short- and long-term disability insurance
- Employee assistance program (EAP)

**You have the option to enroll in the following benefits:**

- Medical
- Dental
- Vision
- Flexible spending accounts (FSAs) – you must make a new election each year to participate
- Supplemental life and AD&D
- Short- and long-term disability insurance buy-up
- MetLife legal plan

## 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:**<br>•Eligible office visits<br>•Screenings<br>•Contraceptives<br>•Labs<br>•Generic preventive medications | **Covered in full:**<br>•Eligible office visits<br>•Screenings<br>•Contraceptives<br>•Labs<br>•Generic preventive medications | **Covered in full:**<br>•Eligible office visits<br>•Screenings<br>•Contraceptives<br>•Labs<br>•Generic preventive medications |
| Calendar year deductible | **$6,550** individual<br>**$13,100** family | **$3,500** per person<br>**$7,000** family | **$4,000** individual<br>**$8,000** family |
| Calendar year out-of-pocket maximum | **$7,500** per person<br>**$15,000** family | **$6,000** per person<br>**$12,000** family | **$6,500** individual<br>**$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**<br>once every calendar year | Covered **100%** after **$15** copay | Up to **$35** allowance |
| **Eyeglass lenses**<br>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**<br>every other calendar year | Up to **$180 allowance** | Up to **$45 allowance** |
| **Contact lenses**<br>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**.

**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

# FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs are a convenient way to budget and pay anticipated expenses with pretax dollars. BBI offers two types of FSAs administered by WEX Benefits – healthcare and dependent care.

| | Healthcare FSA | Dependent care FSA |
|---|---|---|
| **Election restrictions** | Must not have an HSA | No restrictions |
| **Eligible expenses** | • Medical copays and coinsurance<br>• Deductibles<br>• Prescription drugs<br>• Dental and vision expenses<br>See publication 502 on irs.gov for the full list | • Childcare or caregiver expenses<br>• Nursery, preschool, or day care expenses<br>• Elder day care expenses<br>See publication 503 on irs.gov for the full list |
| **Annual contribution minimum** | **$130** | **$130** |
| **Annual contribution limit** | **$3,300** | **$7,500** (or **$3,750** if married filing separate tax returns) |
| **Funds availability** | Full elected amount is available when account is open | Account is funded as you make contributions each pay period |
| **Deadline to use funds (you forfeit any unused funds)** | December 31, 2026 | December 31, 2026 |
| **Deadline to submit 2026 claims** | March 31, 2027 | March 31, 2027 |

## Important FSA reminders

- You must re-enroll every year to participate. FSA elections do not automatically roll over.
- For the healthcare FSA, you will receive a debit card to use for eligible expenses, or you can pay out of pocket and submit a claim to WEX Benefits for reimbursement. For the dependent care FSA, you pay for qualified expenses and submit claims for reimbursement.
- Save your receipts in case documentation is required to comply with IRS requirements.
- You are not eligible to elect the healthcare FSA if you have an HSA. If you enroll in the Choice HSA plan, you can contribute pretax dollars to your HSA for eligible medical, dental, and vision expenses.

# INCOME PROTECTION

| | Short-term disability (STD) | Long-term disability |
|---|---|---|
| **Benefits begin** | After 7-day waiting period | After 180-day waiting period |
| **Plan pays** | **40%** of your covered base salary up to a **$750** weekly benefit | **40%** of your covered base salary and performance bonus up to a **$1,500** monthly benefit |
| **Paid for by** | Bloomin' Brands | Bloomin' Brands |
| | **STD buy-up** | **LTD buy-up** |
| **Plan pays** | Additional **20%** up to a **$2,000** weekly benefit* | Additional **20%** up to a **$15,000** monthly benefit* |
| **Paid for by** | Team Member | Team Member |

* Total benefit with buy-up is inclusive of the Core benefit.


## Enhanced financial support for Team Members after childbirth

We are committed to supporting Team Members, and that is why we offer a maternity short-term disability benefit for those recovering from childbirth.

- The enhanced program provides 100% of base weekly salary (subject to applicable taxes) during recovery.
- Maternity short-term disability benefits begin after a one-week waiting period, providing income replacement for weeks two through six, or weeks two through eight for C-section recovery.

# LIFE AND AD&D INSURANCE

Bloomin' Brands provides Team Members with core life and accidental death and dismemberment (AD&D) insurance equal to one times your base salary at no cost to you. You have the option to purchase additional life and AD&D coverage as outlined below.

| | You | Your spouse | Your eligible child(ren) |
|---|---|---|---|
| **Supplemental Life Insurance options** | **$20,000** increments to **$1,000,000** maximum* | **$10,000** increments to **100%** of your coverage up to **$500,000*** | Flat amount **$10,000** |
| **Rates based on...** | Your age (as of January 1 of the current plan year) | Spouse's age (as of January 1 of the current plan year) | Flat fee, regardless of the number of eligible children insured |
| **Supplemental AD&D Insurance options** | **$20,000** increments to **$1,000,000** maximum | **$10,000** increments to **50%** of your coverage | N/A |

* Coverage is reduced to 65% at age 65, 40% at age 70, and 25% at age 75.


## Evidence of insurability (EOI)

If you are newly eligible for the STD or LTD buy-up options or supplemental life insurance, you can elect coverage up to the guaranteed issue amounts without underwriting approval (EOI). If you decline coverage when you are first eligible and you wish to enroll later, or you make any changes to supplemental life insurance for yourself or eligible spouse, you will be subject EOI.

Visit **BloominBrandsBenefits.com** for more information. If you do not receive EOI forms (mail or email) from New York Life Group Benefits (NYL GBS), please call the NYL GBS EOI support center at **1-866-607-2360**.

# LEGAL PLAN

MetLife Legal gives you access to affordable legal assistance when you need it.

Life is filled with moments where you might need legal help. As a Bloomin' Brands Team Member, you have access to a legal plan through MetLife that can provide you convenient, affordable access to an attorney for a variety of unique circumstances. **Such as:**

- Adoption and reproductive assistance
- Estate planning
- Name changes
- Student loan debt assistance
- Real estate or leasing issues
- Buying a home
- Medicare/Medicaid documents
- Nursing home agreements
- Guardianship
- Immigration status

When you use a network attorney for covered services, all fees are covered by the legal plan (including advice and consultations). That means there are no copays, deductibles, or claims. You simply choose an attorney in any area of practice from the network, and reach out to them by phone, in person, or online.

For more information about your legal plan, call MetLife at **800-821-6400** Monday through Friday from 8 a.m. to 8 p.m. Eastern.

## Learn more about MetLife legal benefits

**Reproductive law benefit:** Up to 20 hours of legal assistance for the reproductive legal issues involved in surrogacy, egg donation, sperm donation, embryo donation, and/or embryo adoption. Services may include review or preparation of agreements or documents, preparation and filing of court documents, and providing representation at related hearings or other proceedings when required.

**Four hours of attorney time and services per year:** These hours are for non-covered matters that are not otherwise excluded.

See more details, including a flyer from MetLife Legal, on **BloominBrandsBenefits.com > Benefits > Legal Assistance.**

# 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 **magellanascend.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 fi nancial 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

Included with your life and AD&D coverage through New York Life 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 $325 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 | **bbiconnect@bloominbrands.com**<br>**1-800-555-5808** (option 3) |
| **Medical coverage** | Blue Cross Blue Shield of Florida (BCBSFL) | **myhealthtoolkit.com / 1-833-578-1132**<br>Pre-enrollment tool:<br>**mybenefitenrollment.com/bloominbrands** |
| **Prescription drug coverage** | Express Scripts | **express-scripts.com / 1-866-725-2520**<br>Pre-enrollment tool:<br>**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** |
| **Flexible spending accounts (FSAs)** | WEX Benefits | **wexinc.com/login / 1-866-451-3399** |
| **Life, AD&D, STD, and LTD** | New York Life Group Benefit Solutions | **mynylgbs.com / 1-888-842-4462** |
| **Employee assistance program (EAP)** | Magellan Ascend | **magellanascend.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.