



CHANGE THAT CARES:

ENHANCED BENEFITS,
TRUSTED PROVIDERS,
REAL SAVINGS

DISCOVER WHAT'S CHANGING AND HOW IT COULD SAVE YOU MONEY IN 2027 AT **BLOOMINBRANDBENEFITS.COM**.

OPEN ENROLLMENT IS COMING!

SAVE THE DATES: OCTOBER 27 – NOVEMBER 10, 2026



Taking care of you.

WHAT'S NEW FOR 2027?

- A new medical carrier with enhanced member support
- Three new health programs at no additional cost
- A new HSA administrator
- Smarter tools to help you find top-quality doctors
- New opportunities to lower your healthcare costs
- ❗ **Action Required:** You **must enroll** to participate in benefits.

More Choice. More Tools. More Support.

Beginning in 2027, we're partnering with UnitedHealthcare (**UHC**) for medical benefits.

Need help understanding your benefits or resolving a claim? UHC's dedicated member advocates will be there to support your health journey every step of the way.

❗ Confirm that your providers participate in UnitedHealthcare's network. If you are currently receiving treatment from a provider who is not in UHC's network, you may need to submit a **Transition of Care** request form (available on **BloominBrandsBenefits.com**) to continue with the same provider.

NEW! Choose Top-Quality Providers and Save on Medical Care.

Garner Health helps you find doctors who consistently deliver better health outcomes – not just higher online ratings. Even better? **Choosing Garner Top Providers can help lower your out-of-pocket costs.**

While deductibles and out-of-pocket maximums are increasing for 2027, when you visit a Garner Top Provider, you will earn funds that will reduce what you pay out of pocket, helping to offset, or even exceed, those increases.

❗ After you enroll in a medical plan for 2027, you will need to set up your Garner Health account. Instructions and more details will be available on **BloominBrandsBenefits.com**.

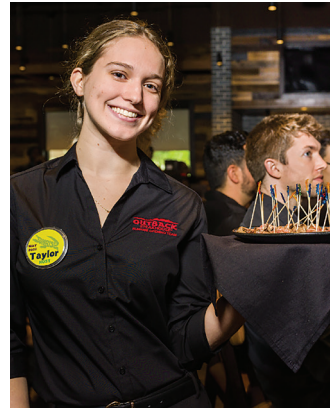


THREE NEW PROGRAMS!

We are excited to announce three new targeted programs that are included with your medical plan.

There is no additional cost to you.

- **Hello Heart:** FREE blood pressure monitor. Personalized coaching. Better heart health.
- **Virta:** Expert support for diabetes, prediabetes, and weight management.
- **Maven:** Pregnancy and postpartum support made simple. Connect with experts, access trusted resources, and get personalized guidance for you and your baby.



These programs are available exclusively to eligible members enrolled in a Bloomin' Brands medical plan. While you can enroll in these programs any time during the year, you can only enroll in medical coverage during Open Enrollment unless you experience a qualifying life event.

NEW HEALTH SAVINGS ACCOUNT (HSA) ADMINISTRATOR

We're excited to welcome Fidelity as our new HSA administrator!

Current HSA participant? Your HSA balance and account will transfer to Fidelity automatically.

Once your Fidelity account is available, be sure to register online so you can:

- View your balance
- Designate your beneficiaries
- Manage and invest your HSA
- Access helpful planning tools

GET READY FOR OPEN ENROLLMENT

Before October 27:

- ➔ Explore what's new for 2027.
- ➔ Check to see if your doctors are in the UnitedHealthcare network.
- ➔ Learn how Garner Health can help reduce your costs.
- ➔ Watch quick videos about your new benefits.
- ➔ Compare your plan options.
- ➔ Review payroll contributions.

When Open Enrollment begins:

- ➔ Log into Workday.
- ➔ Make your benefit elections.
- ➔ Submit your enrollment before November 10.

VISIT [BLOOMINBRANDBENEFITS.COM](https://bloominbrandsbenefits.com) OR SCAN THE QR CODE TO VISIT THE SITE TODAY. There you will find your 2027 benefits guidebook along with links to webinars, videos, and Q&A sessions. (Printed copies of the guidebook will not be mailed to homes.)



SAVE MONEY ON MEDICAL PREMIUMS!

While medical plan payroll contributions will have a slight adjustment in 2027, Team Members can offset a portion of the cost through our wellness incentive program.

Get rewarded for your healthy actions! Earn up to \$34.62 in biweekly premium savings when you and your enrolled spouse complete required wellness activities. The biweekly premium discount is \$17.31 per Team Member, plus an additional \$17.31 for an enrolled spouse.

Visit **BloominBrandsBenefits.com > Benefits > Health & Wellness > Medical Coverage & Resources > Health Rewards** for program details.

DON'T MISS THE DEADLINE!

Log in to **Workday** during **Open Enrollment** to enroll in benefits for 2027.
ENROLL BETWEEN OCTOBER 27 AND NOVEMBER 10!

This year's Open Enrollment includes important benefit updates.

Although most of your current benefit elections will carry over if no action is taken, we strongly encourage you to review your options, complete the required acknowledgments, and confirm your elections.

By not reviewing your options, you could miss the opportunity to enroll in new plans or benefits available during this Open Enrollment!

GET IMPORTANT UPDATES THROUGHOUT THE YEAR

Stay informed by making sure your **mailing address** is up to date in **Workday**. Log in to Workday by visiting **BloominBrandsBenefits.com** and clicking **Enroll/Log In – Workday** in the top menu.

