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**2026 NEW HIRE BENEFITS & WELLBEING ORIENTATION**  
FOR SALARIED EMPLOYEES

 **BLOOMIN'  
BRANDS** INC<sup>®</sup>


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 **OUTBACK**  
STEAKHOUSES<sup>®</sup>  **CARRABBA'S**  
ITALIAN GRILL<sup>®</sup>  **BONEFISH**  
GRILL  **Fleming's**  
PRIME STEAKHOUSE & WINE BAR

DECEMBER 4, 2025

Welcome to the 2026 New Hire Benefits Orientation for salaried employees. Today, we'll walk through your benefits package, key enrollment details, and next steps to ensure you're ready to make the most of your benefits.

## Slide 2




### Agenda

- Core Benefits
- Key Dates & Information
- Benefits Website
- Medical & Prescription Drug Benefits
- Teladoc and Virtual Preventive Care Visits
- Health Rewards Program
- Health Savings Account
- Flexible Spending Accounts
- Dental & Vision Benefits
- Life/AD&D and Disability Insurance
- Employee Assistance Program
- MetLife Legal Plan
- Additional Benefits
- 401(k)
- Your Action Items

During our presentation today we'll cover some core benefits, key dates, and how to access the benefits website. Then, we'll go over medical and prescription benefits, Teladoc and virtual preventive care visits, our health rewards program, HSA and FSA accounts, dental, vision, and other benefits like life insurance and 401(k). Finally, we'll highlight your action items to complete the process.

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**Core Benefits**


- **Vacation and Sick Paid Time Off (PTO)**
  - Available upon hire (no probationary/waiting period)
  - Takes approximately two pay periods to update and show in system
  - Refer to your offer letter for your amount of PTO
- **Paid Holidays**
  - 10 Observed Holidays in 2026
  - Plus 1 Floating Holiday
- **Comp Card Benefit Program**
  - Outback, Bonefish, Carrabba's, Flemings, and Outback & Carrabba's Express
  - 100% Discount
  - \$200 max/visit; \$1,000 max/quarter (no rollover)
  - Cannot be used for alcohol or at franchised or airport locations or stadium concessions
  - Email notification at 75% usage
  - Takes up to two weeks to receive (mailed to home address in Workday)

Your core benefits include vacation and sick time, which is available immediately upon hire.

Additionally, the company will observe ten paid holidays in 2026, plus you will receive one floating holiday.

You are also eligible for the Comp Card program, which provides a 100% discount at participating restaurants, subject to \$200 per visit and \$1,000 per quarter. Your comp card will be mailed to your home address within two weeks from your hire date.

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### Key Dates & Information

**Key Dates**

Benefits begin on the 1<sup>st</sup> day of the month following/coinciding with Date of Hire aka "Benefits Eligibility Date".

You have 31 days from your Benefits Eligibility Date to complete your enrollment.

Example: DOH 2/3/2026

- Benefits begin (aka Benefits Eligibility Date): 3/1/2026
- When can you enroll? Complete onboarding in Workday and your event will be in your inbox
- Enrollment Deadline (last day to enroll): 3/31/2026

**Important Information**

- If enrollment is not completed & approved until after your benefits eligibility/start date, there may be missed payroll deductions for which you will be billed by Bloomin' Brands.
- If you don't enroll by your enrollment deadline, you will not be able to enroll in benefits until our annual open enrollment period (for benefits effective the following January 1<sup>st</sup>) unless you experience a qualified life event such as marriage, birth, or gain/loss of other coverage.
- Documentation will be required to enroll dependents (i.e. marriage/birth certificate). These can be attached to your enrollment event.

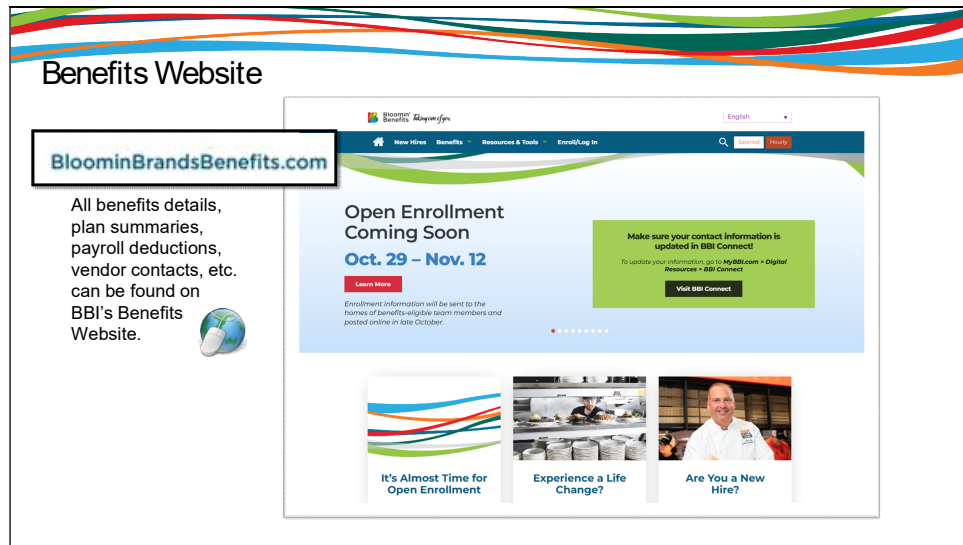
Benefits begin on the 1st day of the month following or coinciding with your date of hire. The day your benefits start is also referred to as your Benefits Eligibility Date.

You must enroll in benefits within 31 days of your Benefits Eligibility Date.

If you are enrolling dependents, you will need to upload supporting documentation during your enrollment event, so be sure to have it ready.

Missing the deadline means you will not be able to enroll in benefits until our annual open enrollment period unless you experience a qualified life event such as marriage, birth, or gain/loss of other coverage.

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All benefits details, plan summaries, payroll deductions, vendor contacts, etc. can be found on BBI's Benefits Website.

All your benefits information, plan details, costs, and vendor contacts, is conveniently available on our benefits website at [BloominBrandsBenefits.com](https://BloominBrandsBenefits.com).

The website provides quick access to all benefits information, and is regularly updated with monthly benefit updates, webinars, and more!

**2026 Medical/Rx Plans**



In-Network Benefits	Value PPO	Choice PPO	Choice HSA
Deductible	\$6,550 Per Person \$13,100 Family Maximum	\$3,500 Per Person \$7,000 Family Maximum	Single Coverage: \$4,000 Family Coverage: \$8,000
Out of Pocket Maximum	\$7,500 Per Person \$15,000 Family Maximum	\$6,000 Per Person \$12,000 Family Maximum	Single Coverage: \$6,500 Family Coverage: \$10,500 per person capped at \$13,000 per family
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Coinsurance	80/20%	80/20%	80/20%
Primary Care Physician	\$30 copay	\$25 copay	80/20% after deductible
Specialist	\$70 copay	\$50 copay	80/20% after deductible
Urgent Care	20% after deductible	\$60 copay	20% after deductible
Emergency Room	80/20% after deductible	\$350 copay	\$300 copay after deductible
Most Other Services	20% after deductible	20% after deductible	20% after deductible

*Benefits shown assume services are received from In-Network Providers.*

Let’s take a look at the three medical plans we offer, all through Blue Cross Blue Shield of Florida or otherwise known as Florida Blue.

the Value PPO, the Choice PPO, and the Choice HSA. This slide helps show the main differences so you can decide which one fits your needs best.

First, each plan has a deductible, which is the amount you pay before the plan starts covering most services.

The Value PPO has the highest deductible.

The Choice PPO has the lowest.

And the Choice HSA sits in the middle, depending on whether it's just you or your whole family.

Next, we have the out-of-pocket maximum. This is the MOST you would pay in a year for medical care.

The Value PPO has the highest limit.

The Choice PPO is lowest.

The Choice HSA falls in the middle depending on family size.

One great thing is that all three plans cover preventive care at 100%. That means annual checkups, routine screenings, and other preventive visits are free to you.

Where the plans really differ is how you pay for everyday care:

With the PPO plans, you usually pay a set dollar amount when you visit the doctor—like \$25 for a primary care visit with the Choice PPO or \$30 for a primary care visit for the Value PPO. Choice PPO also offers a predictable copay for urgent care and the emergency room.

With the HSA plan, you pay the full cost up front until you reach your deductible, and then the plan begins sharing the costs with you.

For things like lab work, imaging, or outpatient services, all three plans have similar cost-sharing once you've met your deductible.

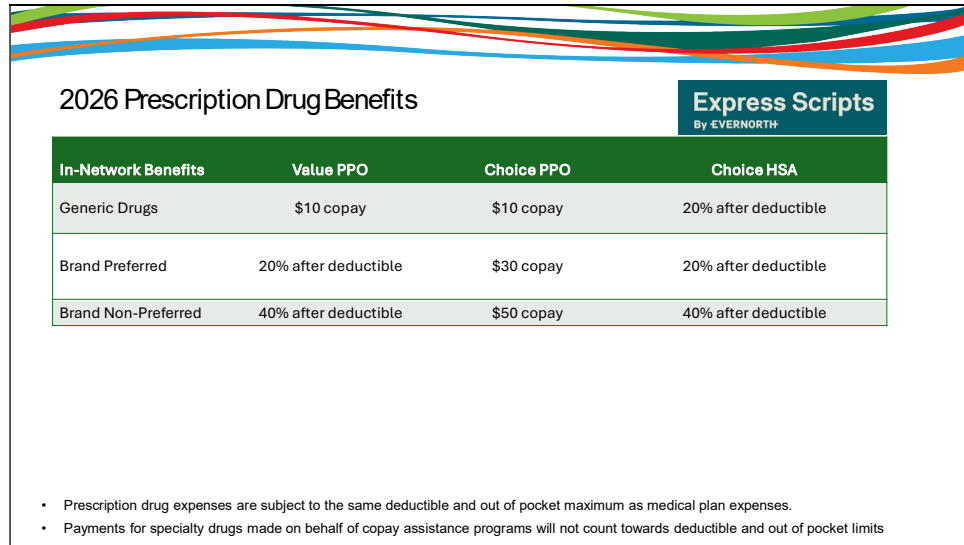
In short:

The PPO plans give you more predictable costs when you go to the doctor.

The HSA plan gives you lower premiums and the chance to save tax-free money in a Health Savings Account, but you'll pay more of the upfront costs for your care.

Choosing the right plan really depends on how often you expect to use medical services and whether you prefer lower monthly costs or more predictable visit costs.

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The table is titled "2026 Prescription Drug Benefits" and features the Express Scripts logo (By EVERNORTH) in the top right corner. The table has four columns: "In-Network Benefits", "Value PPO", "Choice PPO", and "Choice HSA". It lists three drug tiers: "Generic Drugs", "Brand Preferred", and "Brand Non-Preferred".

In-Network Benefits	Value PPO	Choice PPO	Choice HSA
Generic Drugs	\$10 copay	\$10 copay	20% after deductible
Brand Preferred	20% after deductible	\$30 copay	20% after deductible
Brand Non-Preferred	40% after deductible	\$50 copay	40% after deductible

• Prescription drug expenses are subject to the same deductible and out of pocket maximum as medical plan expenses.  
• Payments for specialty drugs made on behalf of copay assistance programs will not count towards deductible and out of pocket limits

Our pharmacy benefits are administered by Express Scripts. You are automatically enrolled in pharmacy benefits when selecting a medical plan. The deductible and out of pocket for the medical plan are also combined with the pharmacy benefits so every dollar paid in prescription costs will apply towards your deductible and out of pocket as well.

With the Value PPO plan, you will pay a \$10 copay for generic drugs, while brand name drugs are subject to deductible and coinsurance.

The Choice PPO has the most fixed copays for prescription drugs - \$10 for generic drugs, and \$30 or \$50 for brand name drugs. And for maintenance medications you pay 2 ½ times the copay for a 3-month supply, saving you money.


The Choice HSA plan requires meeting the deductible first, then paying coinsurance for all drug tiers.

Preventive generic drugs and diabetic supplies are covered at 100%. Specialty medications must go through Accredo and may require enrollment in SaveOnSP for cost savings.


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**Medical/Rx Biweekly Premium Contributions**

		Value PPO	Choice PPO	Choice HSA
<b>Tier 1 Less Than \$45K</b>	Employee Only	\$48.00	\$76.11	\$69.19
	Employee+Spouse	\$120.36	\$183.67	\$166.98
	Employee+Child(ren)	\$97.44	\$151.48	\$137.71
	Employee+Family	\$164.87	\$251.28	\$228.43
<b>Tier 2 \$45K - \$150K</b>	Employee Only	\$78.67	\$110.94	\$100.86
	Employee+Spouse	\$193.95	\$267.04	\$242.76
	Employee+Child(ren)	\$157.01	\$219.09	\$199.17
	Employee+Family	\$266.61	\$366.49	\$333.18
<b>Tier 3 Greater Than \$150K</b>	Employee Only	\$87.23	\$121.46	\$110.42
	Employee+Spouse	\$214.78	\$292.38	\$265.80
	Employee+Child(ren)	\$174.00	\$239.88	\$218.07
	Employee+Family	\$295.23	\$401.28	\$364.80

 Remember! All rates can be found on [BloominBrandsBenefits.com](http://BloominBrandsBenefits.com)

Your biweekly, per paycheck premiums are based on your base annual salary. All rates can be found on our benefits website at [BloominBrandsBenefits.com](http://BloominBrandsBenefits.com)




### Teladoc

- **General Medical Care:** Teladoc providers are available 24/7 for non-emergency treatment, and can diagnose, treat and prescribe Rx's if needed
- **Dermatology:** rashes, acne, eczema, other skin issues? Upload images & details for an online skin review for a treatment plan and Rx if needed
- **Mental Health:** Therapists are available 7 days a week
- **Nutrition:** Work with a registered dietitian to help with things like meal planning, healthy eating tips or even managing a condition like diabetes or high blood pressure.

Type of Visit	Cost per Visit
General Medical Visit	\$65
Dermatology	\$90
Psychologist, Therapist, Social Worker, Counselor	\$90
Psychiatrist	\$260 initial visit; \$105 ongoing visit
Nutrition	\$65

Our health plans all include access to Teladoc. Teladoc gives you a convenient way to see a doctor anytime, anywhere — without having to visit an urgent care or doctor’s office.

Teladoc gives you 24/7 access to doctors for non-emergency care, dermatology, mental health, and nutrition support. Costs vary by service—for example, general medical visits are \$65, and mental health sessions start at \$90. This is a great way to avoid unnecessary urgent care visits.

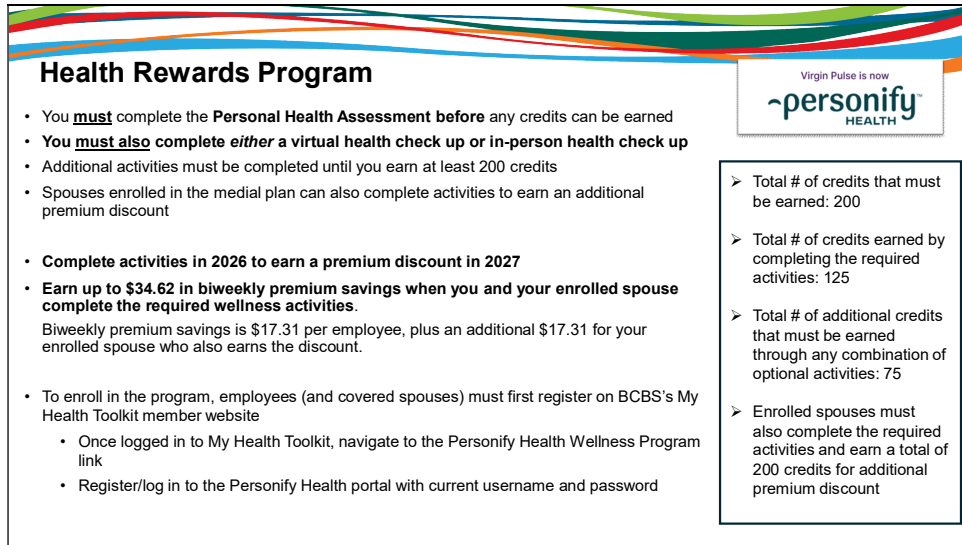


### Virtual Preventive Care Visits

Employees, spouses, and adult dependents can get a preventive care checkup from home.

- A virtual checkup kit will be sent to the participant's home upon request.
- The kit contains a tape measure, a blood pressure cuff (optional), and a blood collection device.
- The member takes their blood pressure and measurements and collects a small blood sample.
- The sample is returned in a pre-paid box.
- The participant also fills out a health history questionnaire and schedules a live video consult with a Nurse Practitioner, where test results will be reviewed, health risks discussed, and a Personal Action Plan delivered.
- Results can also be sent to the participant's Primary Care Provider.

This convenient benefit lets you complete your annual preventive checkup right from home using a kit and a live video consult with a nurse practitioner—no need to visit a doctor's office! Eligible participants include employees, spouses, and adult dependents enrolled in our medical plan.



**Health Rewards Program**

- You **must** complete the **Personal Health Assessment before** any credits can be earned
- You **must also** complete **either** a virtual health check up or in-person health check up
- Additional activities must be completed until you earn at least 200 credits
- Spouses enrolled in the medical plan can also complete activities to earn an additional premium discount

• **Complete activities in 2026 to earn a premium discount in 2027**

• **Earn up to \$34.62 in biweekly premium savings when you and your enrolled spouse complete the required wellness activities.**  
Biweekly premium savings is \$17.31 per employee, plus an additional \$17.31 for your enrolled spouse who also earns the discount.

- To enroll in the program, employees (and covered spouses) must first register on BCBS's My Health Toolkit member website
  - Once logged in to My Health Toolkit, navigate to the Personify Health Wellness Program link
  - Register/log in to the Personify Health portal with current username and password


Virgin Pulse is now  
**personify**  
HEALTH

➤ Total # of credits that must be earned: 200
➤ Total # of credits earned by completing the required activities: 125
➤ Total # of additional credits that must be earned through any combination of optional activities: 75
➤ Enrolled spouses must also complete the required activities and earn a total of 200 credits for additional premium discount

The Health Rewards Program lets you earn premium discounts for the following year by completing wellness activities.

You must first complete a Personal Health Assessment and a checkup, then earn a total of 200 credits through additional activities.

Employees can save up to \$34.62 per pay period if both they and their enrolled spouse participate.




Health Savings Account (HSA)	
Who can participate?	<b>Employees enrolled in the Choice HSA plan</b>
How much can you contribute in 2026?	Individual Coverage-\$4,400 Family Coverage-\$8,750 (plus an additional \$1,000 if you are age 55+)
What can you use the money for?	Eligible medical, Rx, dental & vision expenses such as deductibles, coinsurance and copays, for you and your tax dependents
Does the money roll over from year to year?	Yes
Can you take the money with you if you leave the company?	Yes, it is always your money, including any interest and investment earnings
Are there tax advantages?	Yes, contributions, earnings and withdrawals for eligible expenses are tax-free

A health savings account is a bank account that you own. You can make pre-tax contributions into your HSA through payroll deductions. For 2026, you can contribute up to \$4,400 (or \$8,750 if you have family coverage). And if you are 55 or older, you can contribute an additional \$1,000.

You will receive a debit card from AccrueHealth that you can use to access your HSA funds to pay for your share of the cost of eligible healthcare expenses tax-free. Or you can choose to pay for your healthcare expenses out of your pocket and save the funds in your HSA for retirement. This is because with an HSA, unused funds roll over from year to year and grow tax-free. And the money in this account always belongs to you, even if you leave Bloomin Brands.

It is important to note that funds are not available to be spent until after they have been deposited into your account.



**Flexible Spending Accounts (FSAs)**

	Health Care FSA	Dependent Care FSA
Who can participate?	<b>Benefits eligible employees who are not enrolled in the Choice HSA medical plan</b>	<b>All benefits eligible employees</b>
How much can you contribute in 2026?	Up to \$3,400	Up to \$7,500 (\$3,750 if you are married and file separate income taxes)
What can you use the money for?	Eligible medical, prescription drug, dental & vision expenses for you and your tax dependents, such as deductibles, coinsurance and copays.	This account is for child care or elder care expenses. It is NOT for health care expenses for your dependents. Examples of eligible expenses include childcare for dependents under age 13, including daycare, before- and after-school programs, summer day camp, nursery school or preschool, and elder day care expenses for certain elderly or disabled dependents.
Does the money roll over from year to year?	No. Any money you do not use between January 1 and December 31, 2026 will be lost. "Use it or lose it"	
Are there tax advantages?	Yes, contributions and withdrawals for eligible expenses are tax-free.	


Depending on which health plan you are enrolled in, you may also have the choice to also participate in a health care or dependent care flexible spending account.

A health care FSA allows you to pay for eligible health care expenses tax-free. If you are enrolled in the Choice HSA medical plan, you cannot also have a health care FSA.

In 2026, you can contribute up to \$3,400 to a health care FSA. With a healthcare FSA, even though you contribute to the account throughout the year, your full annual election amount is available to you as soon as you receive your debit card. Healthcare FSAs are a great way to pay for things like braces, glasses or even Lasik eye surgery.

A Dependent Care FSA, on the other hand, is not for healthcare expenses. Instead, a dependent care FSA is an account that allows you to pay for child or elder care expenses tax-free. Eligible expenses include childcare for dependent children under the age of 13, such as preschool, before and after school programs and summer day camp. You can also use this account to pay for day care expenses for certain elderly or disabled dependents. The IRS allows you to contribute up to \$7,500 per family per year into a Dependent Care FSA.

It is important, however, to carefully determine how much you want to contribute to an FSA, because these accounts are subject to a “use it or lose it” rule. This means that you forfeit, or lose, any funds you do not spend by December 31st.




### Dental Benefits

	DPPO Plan		DHMO Plan
	In-Network	Out-of-Network	In-Network Only
Annual Deductible	\$50 per person \$150 family maximum	\$100 per person \$300 family maximum	None
Preventive Care	Covered in Full	80/20% after deductible	Covered in Full
Basic Services	80/20% after deductible	50/50% after deductible	Refer to Patient Charge Schedule
Major Services	50/50% after deductible	40/60% after deductible	Refer to Patient Charge Schedule
Annual Benefit Maximum (WellnessPlus Progressive Maximum - receive preventive care & annual max will increase the following year)		Year 1: \$1,500 per person Year 2: \$1,750 per person Year 3: \$2,000 per person	No maximum
Orthodontia (to age 19)		50/50% no deductible	Refer to Patient Charge Schedule
Lifetime Orthodontia Benefit Maximum		\$1,500 per person	No maximum

- If the DHMO plan is available to you, you'll see it as an option when you make your elections in BBI Connect. If you do not live in an area where the DHMO is available, you will not see it as an option.
- The DHMO Plan requires you to choose a primary care dentist and receive your dental care inside the DHMO network. You must assign your primary care dentist within your Life Event session). You can change your primary care dentist later directly with Cigna.

Dental coverage is provided by Cigna.

You can choose between a PPO plan, which allows you to visit any dentist but offers better rates in-network, and a DHMO plan, which requires selecting a primary dentist and using the DHMO network. The PPO plan includes an annual deductible and a progressive annual benefit maximum that increases each year if you get preventive care, plus orthodontia coverage for children up to age 19 with a \$1,500 lifetime maximum. The DHMO plan has no annual maximum and uses a set fee schedule for services, but all care must be coordinated through your chosen primary dentist.



### Vision Benefits


	In-Network	Out-of-Network
Eye Exam Once per calendar year	\$15 copay	Up to \$35 allowance
Additional fees will apply if exam includes contact lens evaluation and fitting		
Eyeglass Lenses		
• Single vision	\$15 copay	Up to \$25 allowance
• Lined Bifocal	\$15 copay	Up to \$40 allowance
• Lined Trifocal	\$15 copay	Up to \$55 allowance
Eyeglass lenses are covered once per calendar year	Additional fees will apply for "extra" options such as anti-reflective coating & progressive multifocal lenses	
Eyeglass Frames Once 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 file a claim for reimbursement

We also offer vision coverage, administered by Vision Service Plan, or VSP.

VSP has a large selection of network providers, including both private practice doctors and chain providers such as Optical Outlets and Visionworks.

When you see a network provider, you only pay a \$15 copay for your annual eye exam.

The plan also provides coverage for new eyeglass frames every two years, and either eyeglass lenses or contacts annually.



### Life/Accidental Death & Dismemberment (AD&D)

BBI provides you with a basic Life/AD&D benefit equal to one times your annual base salary. You have the option to purchase additional Life and AD&D insurance to cover yourself, your spouse and/or your children.

- Coverage for yourself
  - \$20,000 increments to a maximum of \$1,000,000
  - Higher amounts of coverage/late enrollments require Evidence of Insurability (EOI) (aka medical underwriting)
- Coverage for your spouse
  - \$10,000 increments to a maximum of \$500,000
  - Coverage over \$50,000/late enrollments require EOI
- Coverage for your children
  - \$10,000, no EOI required
  - Benefits end at age 26

Guarantee Issue Limits	
Employee Supplemental Life	\$260,000
Spouse Supplemental Life	\$50,000

**IMPORTANT:** By enrolling in Supplemental Life/AD&D benefits now, coverage is guaranteed. If you waive coverage now and choose to enroll (or increase coverage amounts) later during Open Enrollment, you will be required to go through medical underwriting (aka Evidence of Insurability or EOI) and coverage may be denied.

*Note: benefits reduce to 65% at age 65, 40% at age 70, and 25% at 75.*


Bloomin’ Brands also provides you with a basic life and accidental death and dismemberment benefit equal to one times your annual base salary. You have the option to purchase additional life and AD&D coverage for yourself, your spouse and/or your dependent children.

You can purchase coverage for yourself in increments of \$20,000, up to a maximum of 1 million.

Coverage for your spouse is available in \$10,000 increments, up to a maximum of \$500,000

And coverage for your children up to age 26 is available for a flat \$10,000 benefit.

It is important to note that if you do not enroll in supplemental life coverage for yourself or your spouse when you are first eligible, or if you later request to increase your coverage amount during open enrollment, you and/or your spouse will be subject to Evidence of Insurability, also known as medical underwriting.



### Short- and Long- Term Disability

BBI provides you with basic Short- and Long-Term Disability (STD and LTD) coverage and you have the option to purchase supplemental coverage.

<b>Core Short-Term Disability</b> <ul style="list-style-type: none"><li>• 40% of your base salary up to \$750 per week</li></ul>	➔	<b>Buy-Up Short-Term Disability</b> <ul style="list-style-type: none"><li>• Additional 20% of your base salary up to \$2,000 per week (Core + Buy-Up)</li></ul>
<b>Core Long-Term Disability</b> <ul style="list-style-type: none"><li>• 40% of your base salary+bonus up to \$1,500 per month</li></ul>	➔	<b>Buy-Up Long-Term Disability</b> <ul style="list-style-type: none"><li>• Additional 20% of your base salary up to \$15,000 per month (Core + Buy-Up)</li></ul>


- You are automatically enrolled in the Core STD/LTD benefits; You pay the difference in cost for the Buy-Up benefits.
- STD benefits begin after a 7-day waiting period and are payable for up to 26 weeks. LTD benefits begin after 180-day waiting period (after the exhaustion of STD).
- STD/LTD payroll deductions are pre-tax. Benefits are taxable if/when paid at time of claim.
- **IMPORTANT:** Coverage is guaranteed if you enroll in Supplemental benefits when first eligible. Evidence of Insurability (EOI) will be required if you waive coverage now and enroll later during Open Enrollment.

As a salaried team member, Bloomin’ Brands provides you with a basic, or core disability benefit, and you have the option to Buy Up to a higher level of coverage.

Disability coverage replaces a portion of your income if you are unable to work due to a non work-related illness or injury. If you’re disabled for more than 7 calendar days, you will be eligible for a short-term disability benefit equal to 40% of your base pay, up to a maximum benefit of \$750 per week. If your disability lasts for more than 180 days, your benefits will transition into long-term disability, and you will continue to receive a benefit of 40% of your pay, up to a maximum benefit of \$1,500 per month.

You have the option to purchase additional coverage that would increase your income replacement benefit up to 60% of your pay.

Similar to life insurance, if you do not enroll in the disability buy up options when you are first eligible, and you choose to enroll later during Open Enrollment, you will be subject to Evidence of Insurability.




### Maternity STD Benefit

- Maternity STD benefit will “top-up” maternity STD claims to 100% of base pay, subject to applicable taxes
  - Core Benefit: provides 40% income replacement
  - Buy-Up Benefit: provides an additional 20% income replacement (60% total combined benefit)
  - Maternity STD Benefit: “tops-up” employee’s STD benefit (core or buy-up) to provide 100% total income replacement benefit (subject to taxes).
- 1-week waiting period (first 7 days of disability) is unpaid by the disability plan (employees use PTO for this week)
- STD benefits are paid for weeks 2 - 6 (for a normal delivery) or weeks 2 - 8 (for a c-section)
- NY Life performs full administration including benefit determination, calculation and benefit check issuance
- This benefit is only for the birth mom, as it is disability pay for recovery from childbirth.

Another way we are taking care of our Team Members is by providing a Short-Term Disability benefit for team members who are recovering from childbirth.

This enhanced benefit provides 100% of your base pay during recovery from childbirth by offering a supplemental disability payment in addition to the core or buy-up short-term disability (STD) benefit. This change reflects our commitment to better supporting new mothers during this important time.

- The benefit is limited to the recovery period following childbirth. We encourage employees to consider enrolling in or keeping the buy-up short-term disability coverage, as it provides essential income protection not only for childbirth but also for other unexpected illnesses and injuries.



### Employee Assistance Program (EAP)

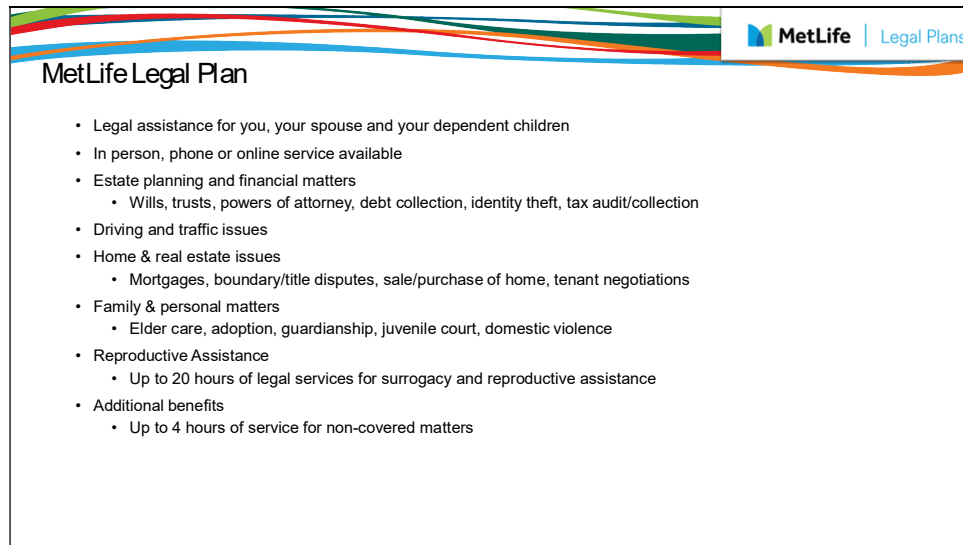
- Available to all team members and household family members
- Six (6) free counseling sessions per person, per issue, per year
- Nationwide network of licensed counselors for support with challenges such as stress, anxiety, grief, substance misuse, relationships, parenting and more. Counseling is confidential and available in-person, by text message, live chat, phone or video conference.
- BetterHelp virtual therapy provides access to confidential virtual therapy via text messaging, phone, video or chat.

**Additional benefits available through Magellan**

- Lifestyle coaches can help with personal improvement, healthy eating, weight loss and more by phone or video.
- Personalized and interactive online programs to help manage anxiety, stress, depression, pain, sleep, substance misuse or recovery and more.
- LifeMart® discount center provides discounts on consumer goods, travel, child and elder care, fitness centers, movie tickets and more.
- Work-Life web services, including webinars, live talks and articles focused on key life events and day-to-day challenges for parents and seniors. Topics include child and elder care, education, parenting and more.
- Financial wellness, legal and identity theft resolution services with experts that can help you take control of your finances, resolve legal issues such as estate planning and family law, restore credit; research specific topics and/or print your own state-specific legal forms.

All Bloomin' Brands employees are also covered by our Employee Assistance Program with Magellan. The EAP provides you and your family members with up to 6 free counseling sessions per person, per issue, per year. In addition to face-to-face counseling, you can connect with therapists virtually through Magellan's partnership with BetterHelp, the largest online therapy service platform.

The EAP also provides access to financial and legal resources, lifestyle coaching, and discounts on goods and services.

The slide features a decorative header with colorful wavy lines in shades of green, red, blue, and orange. The MetLife logo and the text "Legal Plans" are positioned in the top right corner. The main title "MetLife Legal Plan" is centered at the top of the content area. Below the title is a bulleted list of services.


**MetLife Legal Plan**

- Legal assistance for you, your spouse and your dependent children
- In person, phone or online service available
- Estate planning and financial matters
  - Wills, trusts, powers of attorney, debt collection, identity theft, tax audit/collection
- Driving and traffic issues
- Home & real estate issues
  - Mortgages, boundary/title disputes, sale/purchase of home, tenant negotiations
- Family & personal matters
  - Elder care, adoption, guardianship, juvenile court, domestic violence
- Reproductive Assistance
  - Up to 20 hours of legal services for surrogacy and reproductive assistance
- Additional benefits
  - Up to 4 hours of service for non-covered matters

We also offer a pre-paid legal plan through MetLife.

Affordable legal assistance covers wills, trusts, family matters, real estate, and more. You and your dependents can access services online, by phone, or in person.

You receive unlimited consultations and document reviews, and there are no deductibles, copays or claims when using one of MetLife's network attorneys.




## Additional Benefits

**For members enrolled in one of BBI's BCBS medical plans**


- My Health Novel tobacco cessation program
- No cost weight loss support programs including health coaching, nutrition guidance and digital tools
- Maternity Support Program
- Treatment Decision/Care Management Support
- Blue365 discounts

**For all benefits-eligible employees:**

- Adoption Assistance: Reimbursement up to \$4,000 per child (or \$6,000 for special needs adoptions) for eligible adoption expenses.
- NY Life My Secure Advantage: online access to DIY forms, including wills, living wills, powers of attorney
- NY Life Secure Travel: pre-trip planning, assistance while traveling, and emergency medical transportation
- Discount Programs: Perks at Work and LifeMart Discount Center
- Tuition Discounts: Johnson & Wales University, St. Leo University and University of Phoenix
- Rx for Pets discount savings card

 Details on all benefits and discounts can be found on [BloominBrandsBenefits.com](https://BloominBrandsBenefits.com)

Beyond core benefits, we offer adoption assistance, tuition discounts, travel perks, and programs like tobacco cessation and maternity support. Details are on the benefits website.



## 401(k) Plan

**Eligibility and Enrollment**

You can enroll immediately upon your Date of Hire by registering on Fidelity's website, NetBenefits.

401(k) contributions are made on a pre-tax basis up to the IRS contribution limits.

- The limit for 2026 is \$24,500.
- If you'll be age 50 or older in 2026, you may be eligible to contribute an additional \$8,000 in catch-up contributions.
- Super Catch-up Contribution Limit applies if you will attain age 60, 61, 62 or 63 in 2026: \$11,250
- We also offer a Roth option (post-tax) contribution.

You can start/change/stop contribution elections and investment selections at any time.

**Company Match**

BBI will match 100% of the first 3% that you contribute to the Plan, plus 50% of the next 2% that you contribute. To get the maximum benefit from the match feature, defer at least 5% of your pay.

To be eligible for the match:


- You must be in a salaried or an hourly-with-salary position as of December 31 of the plan year, and
- You must have made contributions to the 401(k) plan during the plan year.

2026 matching contributions will be paid into your account in March 2027.


You are immediately vested in employer matching contributions once they are deposited into your account.

We also provide a 401(k) plan to help you save for your retirement.

Enroll immediately on Fidelity's NetBenefits website to start saving for retirement. Bloomin' Brands matches 100% of the first 3% and 50% of the next 2% you contribute. Contributions can be pre-tax and post-tax, and matching funds are fully vested upon deposit.



### Your Action Items

1. **Review [BloominBrandsBenefits.com](https://BloominBrandsBenefits.com)** to learn more about your benefit options for 2026. 
2. **Complete your Benefits Enrollment within 31 days of your Benefits Eligibility Date.**
3. **Have your dependent verification documents** for any dependents being enrolled in your benefits ready to attach to your enrollment.
4. Have questions or need help with the enrollment process? Call the Resource Center at 1-800-555-5808 Option 3 (available Monday through Friday, 9:00 a.m. to 6:00 p.m. ET)

Before you go, remember to review your options, complete enrollment within 31 days, and attach any required dependent documentation. If you have questions, contact the Resource Center at 1-800-555-5808, Monday through Friday.