



*Taking care of you.*



# Open Enrollment 2022 Guide

## Salaried Benefits





# Welcome

Get ready — your enrollment period is below. There are good things in store for 2022!



**October 25–November 8**



**RSC**

**October 28–November 11**



**November 1–15**



**November 3–17**



## A Message from Dave Deno, Chief Executive Officer

Team Members,

So much has changed since our first Outback opened its doors in 1988, but one thing that has never wavered is the importance of Our People. Your passion and dedication to our customers brings our brands to life each and every day, and this has never been more appreciated than it is right now.

Over the past 18 months, we have emerged a stronger company and proven what I have known all along... that we have the best people in the business. I am so proud to serve as the leader of this Company and know we have a great future ahead of us.

I am pleased to share we are making important enhancements to our employee benefits program. Effective January 1, 2022:

- We are transitioning from UnitedHealthcare to Blue Cross Blue Shield (“BCBS”) of Florida as our medical carrier.
- We are expanding our medical plan options from two to four, allowing you more flexibility to select a plan that best fits the needs of you and your family.
- Three of the four plan offerings for 2022 will cost you less per paycheck than the legacy 2021 plans.
- And rest assured that BCBS is an industry leader in healthcare, and nearly 99% of the providers in our current medical network participate in BCBS networks today. Most employees should experience no interruption to the providers in their care networks.

We know how important it is to protect yourself and your family, and I ask that you please take the time to read through this booklet and take advantage of the many resources our teams have assembled. This year, your active participation in Open Enrollment is more important than ever!

All the best,

Deno



# What is new for 2022

We are making important changes this year, including moving medical plan administrators and adding two new medical plan options.

Blue Cross and Blue Shield of Florida, Inc. has been a leader in Florida's health industry for more than 70 years. Through a National Alliance, you have access to participating Blue Cross and Blue Shield (BCBS) medical providers across the nation. Nearly one of every three Americans carries an ID card from BCBS!



## New medical plan administrator

UnitedHealthcare (UHC) will no longer be your medical plan administrator. We are moving to Blue Cross and Blue Shield of Florida, Inc. (BCBSFL) for the 2022 plan year.

**But, do not worry!** BCBSFL has a robust network of medical providers, so most employees should be able to continue seeing their current doctors and specialists.

## New medical plan options

We are moving from two medical plan options to four. You will now have an additional Health Savings Account (HSA) and an additional Health Reimbursement Account (HRA) medical plan to pick from. There are also new deductibles and out-of-pocket maximums for 2022. Be sure to compare your options on pages 12-13 to help you decide which medical plan is right for you and your family.

### Visit the BBI Benefits website!

Check out [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com) via your browser, smartphone, or tablet.

### Check the network

Because we are moving medical plan administrators in 2022, it is important for you to check that your medical providers will still be in-network. Before you enroll, you can visit [mybenefitenrollment.com/bloominbrands](https://mybenefitenrollment.com/bloominbrands) or call **1-833-578-1132**, 8 a.m. to 8 p.m. ET.

## My Health Toolkit

Once you are enrolled and have received your BCBSFL medical ID card, you will have access to **My Health Toolkit** where you can find all of your medical benefits information, as well as:

- Find a doctor
- View claims status
- View your financial accounts (HSA or HRA) with AccrueHealth
- Get health tips
- Order a new ID card and view your digital ID card
- Update your contact preferences
- Easily access the Health Rewards Program with Rally
- And more!

There are two ways to access the **My Health Toolkit** member portal:



Visit

[myhealthtoolkitfl.com](https://myhealthtoolkitfl.com).



Download the app on your mobile device.

Once you are on the website or have downloaded the app, select the **Register Now button** and enter your **Member ID** (from your BCBSFL ID card). Then, just follow the instructions to create your profile and get started.

BCBSFL network codes for provider search:  
**FRU** (Nationwide) **FJJ** (GA residents only)



# What is new for 2022



## AccrueHealth for Health Funding Accounts

Effective January 1, 2022, AccrueHealth will be our new administrator for both the Health Reimbursement Account (HRA) and Health Savings Account (HSA). The type of account you have will depend on the medical option you choose (see pages 10-15 for details on the four medical options).

If you enroll in a Bloomin' Brands medical plan for 2022, you will receive a welcome kit in the mail in December along with a new debit card to make it easy to access the funds in your HRA or HSA account. To understand the differences between HRA and HSA accounts, please see pages 18-19.

**Important: You must open a new account with AccrueHealth to receive Bloomin' Brands contributions to your HRA or HSA account, as well as contribute funds to your HSA.**

**For HRAs:** Your current balance with Optum Bank, the 2021 administrator, will carry over to your new HRA account with AccrueHealth — provided you enroll again in one of the HRA plans for 2022. **IMPORTANT:** If you do not re-enroll in an HRA plan for 2022, make sure to use your 2021 HRA balance by Dec. 31, 2021, so you do not lose it!

**For HSAs:** If you have a current account with Optum Bank, you can choose to keep it or roll it over to AccrueHealth. However, to receive Bloomin' Brands contributions in 2022, you must open a new HSA with AccrueHealth after you receive your welcome kit.



## Tuition discounts

We are excited about our continued partnership with Johnson & Wales University. Through the partnership, you receive a 20% reduced tuition rate to all of Johnson & Wales University's undergraduate and graduate programs. And this year, there is more! You will get a 10% tuition discount and waived application fee to St. Leo University. Through the University of Phoenix, once you complete five courses, you will receive the sixth course free. Visit [bloominbrandsbenefits.com](http://bloominbrandsbenefits.com) > **Benefits > Other Benefits > Discounts.**

## Rally

There are changes coming to the Health Rewards Program and your account with Rally. Please take note of the following and plan to take the appropriate action. **After December 31, 2021, you will no longer have access to your 2021 Rally account.**

### BEFORE December 31, 2021:

- **Be sure to use all your Rally Coins.** You will not have access to them after 2021.
- **Change your email address** on your 2021 Rally account if you want to use that email address for your 2022 Rally account. Once you log in to your account, hover over your name in the top right corner and select **Security**. Next to your email address, click **Change** and follow the prompts to change and save.

### AFTER January 1, 2022:

- You will need to **create a new Rally account**. Log in to **My Health Toolkit using your new BCBSFL ID card** and follow the prompts to create your new Rally account.

- Once you register for your new 2022 account, you will automatically receive 1,000 coins! Start completing activities to receive more coins plus Health Rewards from Bloomin' Brands to your HSA or HRA account (see pages 16-17 for more information)!
- Real Appeal will be replaced with a similar Health Action called **My Health Novel**.

**Note:** If for any reason you did not change the email address on your 2021 Rally account and want to use that email address for your 2022 Rally account, you will receive an error when you try to set up your account. To use the same email address, you will need to contact the 2022 Rally customer service department, available in the welcome letter later in December.

## Complete Health Actions

You and your enrolled dependents can complete Health Actions through the Health Rewards Program (Rally) to earn rewards toward your HRA or HSA. See pages 16-17.



# Things to do



**Opt-in now** to receive text message alerts during your enrollment period!  
**Text** your concept code to **1-813-776-3200** (message and data rates may apply).

OBS	CIG	BFG	FPS	AGO	EXP	RSC
Outback Steakhouse	Carrabba's Italian Grill	Bonefish Grill	Fleming's Prime Steakhouse & Wine Bar	Aussie Grill, by Outback	Express	Restaurant Support Center



## Learn the dates

### Remember to enroll during your 2022 enrollment dates

- **Bonefish Grill:**  
October 25–November 8
- **Carrabba's Italian Grill, Express, and Restaurant Support Center:**  
October 28–November 11
- **Fleming's Prime Steakhouse & Wine Bar:**  
November 1–15
- **Outback Steakhouse and Aussie Grill:**  
November 3–17



## Review your benefits

### The benefits you can choose for 2022:

- Medical — administered by Blue Cross and Blue Shield of Florida, Inc. (BCBSFL)
- Dental
- Vision
- Flexible Spending Accounts (FSAs)
- Supplemental Life and Accidental Death & Dismemberment (AD&D)
- Short- and Long-Term Disability Insurance Buy-Up
- MetLife Legal Plans

### You automatically receive:

- Core Life and AD&D
- Core Short- and Long-Term Disability Insurance
- Employee Assistance Program (EAP)
- Adoption Assistance Benefits
- More (see pages 28–29)



## Know who to cover

### Cover yourself

If you are a salaried Team Member or an hourly Team Member eligible for salaried benefits.

### Cover your dependents

Eligible dependents include your legally married spouse, your children under age 26, and eligible children incapable of self-sustaining employment by reason of mental or physical disability.

Newly enrolled dependents will be subject to dependent verification, administered by Consova. See BBI Connect for details.



## Enroll

### Enroll

During your enrollment dates, enroll online through BBI Connect.

- Go to **MyBBI.com > Digital Resources > BBI Connect** to make your selections.
- If you do not enroll by the deadline, **you will be defaulted into the plan that is most similar to your current plan** (see the illustrations below).
- **You must make FSA elections for 2022**, if you are eligible and want to have account(s). **Your 2021 elections will not carry over.**

### Plan Defaults





# Medical plans at-a-glance

You have four plan options to choose from in 2022 – all administered by Blue Cross and Blue Shield of Florida, Inc. (BCBSFL). All plans are consumer-driven health plans, or CDHPs.

## How the plans work

### 1 First

In most cases, you will be responsible for the full cost of all non-preventive care until you meet your deductible. You can use the money in your Health Savings Account (HSA) or Health Reimbursement Account (HRA) to help pay the eligible expenses toward your deductible.

### 2 Next

After you have met your deductible, you and Bloomin' Brands share in the cost of covered healthcare claims through coinsurance. For the Value HRA, the deductible is the same as the out-of-pocket maximum, so please skip to step 3.

### 3 Finally

Once you meet the applicable out-of-pocket maximum, your medical plan will pay 100% of your eligible in-network expenses for the rest of the plan year.

**Remember to complete Health Rewards (see pages 16-17) to get Bloomin' Brands contributions to your account each calendar year.**

	CHOICE HSA	VALUE HSA	CHOICE HRA	VALUE HRA
Your paycheck contributions	\$\$\$\$	\$\$\$	\$\$	\$
Your annual deductible	\$	\$\$	\$\$\$	\$\$\$\$
Your annual out-of-pocket maximum	\$	\$\$	\$\$\$\$	\$\$\$
Health care account type	HSA	HSA	HRA	HRA

## Things to think about

When determining which plan is right for you, there are a couple of questions you may want to consider:

- Is it important to you to have long-term health savings?
- Is it more important to have the lowest possible paycheck contribution or the lowest possible out-of-pocket expenses when you need care?

See pages 18-19 to learn about the differences between an HRA and an HSA.



# Compare costs for in-network medical care

What you pay	CHOICE HSA	VALUE HSA	CHOICE HRA	VALUE HRA
Wellness/preventive care/labs	Covered in full: <ul style="list-style-type: none"> <li>• Eligible office visits</li> <li>• Screenings</li> <li>• Contraceptives</li> <li>• Labs</li> <li>• Certain preventive medications</li> </ul>	Covered in full: <ul style="list-style-type: none"> <li>• Eligible office visits</li> <li>• Screenings</li> <li>• Contraceptives</li> <li>• Labs</li> <li>• Certain preventive medications</li> </ul>	Covered in full: <ul style="list-style-type: none"> <li>• Eligible office visits</li> <li>• Screenings</li> <li>• Contraceptives</li> <li>• Labs</li> <li>• Certain preventive medications</li> </ul>	Covered in full: <ul style="list-style-type: none"> <li>• Eligible office visits</li> <li>• Screenings</li> <li>• Contraceptives</li> <li>• Labs</li> <li>• Certain preventive medications</li> </ul>
Calendar year deductible (medical and prescription drugs)	<b>\$2,500</b> /individual <b>\$5,000</b> /family	<b>\$4,300</b> /individual <b>\$8,600</b> /family	<b>\$5,000</b> /individual <b>\$10,000</b> /family	<b>\$6,550</b> /individual <b>\$13,100</b> /family
Calendar year out-of-pocket maximum	<b>\$5,000</b> /individual <b>\$8,200</b> /family	<b>\$6,500</b> /individual <b>\$9,000</b> /family	<b>\$7,000</b> /individual <b>\$14,000</b> /family	<b>\$6,550</b> /individual <b>\$13,100</b> /family
Office and urgent care visits	20% after deductible	20% after deductible	30% after deductible	0% after deductible
Teladoc visits	\$55 per visit, no deductible			
Emergency room visits*	\$300 copay after deductible			
Hospital care visits	20% after deductible	20% after deductible	30% after deductible	0% after deductible
Generic prescription drugs	20% after deductible	20% after deductible	20% after deductible	0% after deductible
Preferred brand prescription drugs	20% after deductible	20% after deductible	20% after deductible	0% after deductible
Non-preferred brand prescription drugs	40% after deductible	40% after deductible	40% after deductible	0% after deductible

**Note:** All of these services and prescriptions are subject to the calendar year deductible, and all apply to your out-of-pocket maximum. Maintenance prescriptions must be filled in 90-day supplies through Express Scripts Pharmacy (home delivery) or a Smart90 Walgreens Network retail pharmacy.

\* Emergency room copay waived if admitted



# Medical plan rates



## Biweekly rates

	HSA		HRA	
	CHOICE	VALUE	CHOICE	VALUE
<b>Annual salary less than \$45,000</b>				
Team Member Only	\$65.44	\$54.53	\$46.01	\$45.40
Team Member + Spouse	\$157.93	\$133.92	\$115.17	\$113.84
Team Member + Child(ren)	\$130.25	\$109.50	\$93.32	\$92.16
Team Member + Spouse + Child(ren)	\$216.06	\$183.31	\$157.76	\$155.93
<b>Annual salary \$45,000 but less than \$150,000</b>				
Team Member Only	\$91.10	\$80.18	\$71.66	\$71.05
Team Member + Spouse	\$219.27	\$195.25	\$176.51	\$175.18
Team Member + Child(ren)	\$179.89	\$159.15	\$142.97	\$141.81
Team Member + Spouse + Child(ren)	\$300.93	\$268.19	\$242.63	\$240.80
<b>Annual salary \$150,000 or more</b>				
Team Member Only	\$95.43	\$84.52	\$76.00	\$75.39
Team Member + Spouse	\$229.72	\$205.71	\$186.96	\$185.63
Team Member + Child(ren)	\$188.47	\$167.73	\$151.55	\$150.39
Team Member + Spouse + Child(ren)	\$315.29	\$282.54	\$256.99	\$255.16

## Choosing the right plan

Key considerations for choosing the right medical plan may include:

- How much healthcare you and/or your family tend to use
- How important it is to keep paycheck contributions low
- Whether you have access to savings should you have a large, uncovered expense

Check out illustrative claim examples on [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com).





# Health Rewards Program (Rally)

Complete Health Actions between **January 1 and December 1, 2022.**

By completing activities with Rally, you can earn Health Rewards from Bloomin' Brands in your Health Reimbursement Account (HRA) or your Health Savings Account (HSA).



## First

Complete the Rally Health Survey. It provides a snapshot of your current health age and actions you can take to improve or maintain your health. And, you will earn a reward for completing it!



## Next

Complete other Health Actions to earn additional rewards toward your HRA or HSA.



## Finally

Get your enrolled family members involved so they can make healthy decisions and earn rewards, too.

## Check out what you can earn

	Up to \$400	Up to \$800	Up to \$150
	Single coverage reward	Dependent coverage reward	Enrolled spouse reward
Rally Health survey*	\$100	\$200	\$50
Annual physical	\$150	\$300	\$50
Biometric screening	\$150	\$300	\$50
Quit For Life	\$100	\$200	\$100
My Health Novel	\$100	\$200	\$100
Maternity support program	\$100	\$200	\$100
Personal coaching	\$100	\$200	\$50
3 themed quizzes	\$50	\$100	\$25
Quarterly themed missions: • Q1-Stress • Q2-Nutrition • Q3-Exercise • Q4-Healthy Habits	\$50 each	\$100 each	\$25 each
Quarterly Rally Challenge	\$25 each	\$50 each	\$25 each

\* Must be completed to access and earn additional rewards.

## How do you access Rally in 2022?

- Log in to [myhealthtoolkitfl.com](https://myhealthtoolkitfl.com).
- Select the **Wellness** tab, then **Rally**.



# Health funding accounts



All four medical plans come with a health funding account — either a Health Savings Account (HSA) or a Health Reimbursement Account (HRA).



## Health Reimbursement Account

## Health Savings Account

**Why should I choose this plan?**

You want the company to set up your account. You do not want to contribute your own money to an account.

You want to contribute your own money pre-tax and invest your balance tax-free\* for current and future expenses, including expenses in retirement. You want an account that can go with you if you leave the company.

**Who sets up the account?**

Your account will be opened for you. There is nothing you need to do.

You, but we make it easy to do online. You must establish your account with AccrueHealth within 60 days of any elected HSA payroll contribution and to receive Health Rewards.

**Who can contribute?**

Only Bloomin' Brands.

You and the company (up to **\$3,650** for single coverage or **\$7,300** for family coverage; an additional **\$1,000** per year if you are age 55+).

**How much does the company contribute?**

If you complete your Health Rewards by December 1, 2022, you can earn up to **\$400** if you are enrolled in single coverage and up to **\$800** if you are enrolled in dependent coverage. Your enrolled spouse can earn up to an additional **\$150**.

If you complete your Health Rewards by December 1, 2022, you can earn up to **\$400** if you are enrolled in single coverage and up to **\$800** if you are enrolled in dependent coverage. Your enrolled spouse can earn up to an additional **\$150**.

**What can the money be used for?**

Your share of eligible medical expenses covered by the plan, like copays and coinsurance for office visits and prescription drugs, for you and covered dependents.

Eligible medical, prescription drug, dental, and vision expenses for you and your tax-dependents.

**How do I use the account?**

You can use your AccrueHealth debit card to pay for eligible health care expenses, or you can pay with personal funds and submit a claim for reimbursement. You will be responsible for any amounts in excess of your available account balance.

You can use your AccrueHealth debit card to pay for eligible health care expenses, or you can pay with personal funds and submit a claim for reimbursement. You will be responsible for any amounts in excess of your available account balance.

**Are there tax advantages?**

Yes, the money deposited by the company is tax-free.\*

Yes, contributions are made before taxes, money grows tax-free, and you do not pay taxes on withdrawals for eligible expenses.\*

**Can I invest the money in my account?**

No.

Yes, once your account reaches **\$2,000**, you may select from a number of investment funds.

**Does the money roll over?**

Yes, as long as you stay continuously enrolled in an HRA plan with Bloomin' Brands.

Yes.

**Can I take unused money with me if I change plans or leave the company?**

No.

Yes, it is always your money — including any investment earnings.

**Do I need to report this account to the IRS?**

No.

Yes, each year with your federal income tax return — but only withdrawals for non-eligible expenses are taxable (and a penalty may apply).

## Have HSA or HRA questions?

If you have questions about your HSA or HRA, contact AccrueHealth at **1-844-643-3099**. To open your account with AccrueHealth, visit **member.accrue-health.com**.

## Complete Health Actions

You and your enrolled dependents can complete Health Actions through the Health Rewards Program (Rally) to earn rewards toward your HRA or HSA. See pages 16-17.



\* Tax advantages are for federal purposes. State tax treatment may vary.



# Flexible Spending Accounts (FSAs)

FSAs are a convenient way to budget and pay anticipated expenses pre-tax. There are two types of FSAs: Health Care FSA and Dependent Care FSA.

## Eligible expenses

### Health Care FSA

- Copays and coinsurance
- Deductibles
- Vision and dental expenses

### Dependent Care FSA

- Childcare or caregiver expenses
- Nursery, pre-school, or day care expenses
- Elder day care expenses

Note: The Dependent Care FSA is not for any health care expenses for your eligible dependents.

## How the accounts work

You must re-enroll each year.

### Plan your annual expenses

Any money you do not use between January 1 and December 31, 2022, will be lost. You must submit expenses by March 31, 2023.

### Choose how much to contribute

You choose your total contribution amount during Open Enrollment, and the money is taken out of your paycheck in equal amounts pre-tax, which reduces your taxable income.

- You can contribute \$130–\$2,750 to the Health Care FSA in 2022.
- You can contribute \$130–\$5,000 (\$2,500 if you are married and file separate income tax returns) to the Dependent Care FSA in 2022.

### Pay as you go

Pay for qualified expenses and submit claims for reimbursement, or use your Health Care FSA debit card for eligible healthcare expenses.

Send in documentation, such as a receipt, to prove that your debit card was used for an eligible expense.

If that proof is not provided and accepted by WEX Benefits by March 31, 2023, the funds must be repaid to the plan to comply with IRS requirements and avoid tax penalties. To learn more about your debit card options and submitting claims, visit [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com).

Remember to keep your contact information up to date with WEX Benefits so you receive their reminders, requests, and statements.

## Enrolled in an HSA plan?

You are not eligible for the Health Care FSA if you enroll in an HSA plan.

Instead, you can contribute to your HSA — up to \$3,650 a year for single coverage or \$7,300 for family coverage (maximum inclusive of any Health Rewards contributions from Bloomin' Brands).

## Contact WEX Benefits at 1-866-451-3399,

[wexinc.com/login](https://wexinc.com/login) or [employerservices@wexhealth.com](mailto:employerservices@wexhealth.com) for questions regarding Flexible Spending Accounts (FSAs).





# Dental

You have two dental plans to choose from for 2022: the DPPO and the DHMO\*. Compare costs and decide which plan is right for you and your family.

## Dental plan comparison chart

	DPPO	
	In-network	Out-of-network
<b>Calendar-year deductible</b> (per individual)	<b>\$50</b>	<b>\$100</b>
<b>Calendar-year deductible</b> (family maximum)	<b>\$150</b>	<b>\$300</b>
<b>Preventive care</b> (exams, cleanings)	Plan pays <b>100%</b>	Plan pays <b>80%</b> of MRC**
<b>Basic care</b> (fillings, extractions, root canals, denture repairs)	Plan pays <b>80%</b> after deductible	Plan pays <b>50%</b> of MRC** after deductible
<b>Major care</b> (bridges, crowns, dentures)	Plan pays <b>50%</b> after deductible	Plan pays <b>40%</b> of MRC** after deductible
<b>Benefit maximum</b> (per calendar year)	<b>\$1,500</b> per person — first year (combined in- and out-of-network coverage)	
<b>Orthodontia</b> (available for dependent children under age 19)	Plan pays <b>50%</b> (no deductible required)	
<b>Lifetime orthodontia</b> (benefit maximum)	<b>\$1,000</b> per person (combined in- and out-of-network coverage)	

DHMO
In-network only
<b>\$0</b>
<b>\$0</b>
Plan pays <b>100%</b>
Refer to your Patient Charge Schedule for costs and covered services***
Refer to your Patient Charge Schedule for costs and covered services***
No benefit maximum
Refer to your Patient Charge Schedule for costs and covered services***
No benefit maximum



To learn more about your Cigna Dental plans, visit [cigna.com](https://www.cigna.com) or call **1-800-244-6224**.

## Dental plan biweekly rate

	DPPO
Team Member Only	<b>\$12.91</b>
Team Member + Spouse	<b>\$27.11</b>
Team Member + Child(ren)	<b>\$23.21</b>
Team Member + Spouse + Child(ren)	<b>\$37.45</b>

	DHMO
	<b>\$6.84</b>
	<b>\$12.39</b>
	<b>\$18.77</b>
	<b>\$25.98</b>

\* The DHMO dental plan election is only available to Team Members where a Cigna in-network dentist is available. The DHMO plan is not available in ID, ME, MT, NH, NM, ND, SD, VT, WV, or WY. To locate a primary care dentist, go to [cigna.com](https://www.cigna.com) and look for **Find a Doctor**. See details at [bloominbrandsbenefits.com](https://www.bloominbrandsbenefits.com).

\*\* Cigna's Maximum Reimbursable Charge (MRC) is based on the 90th percentile, which means that nine out of ten dentists' fee (for the same service in the same geographical area) are within Cigna's MRC. If your provider charges more than Cigna's MRC, you are responsible for paying the difference.

\*\*\* To view the schedule of fixed copays for the DHMO, visit [bloominbrandsbenefits.com](https://www.bloominbrandsbenefits.com) > **Benefits > Dental & Vision**.



# Vision

Your vision plan is administered through VSP and provides coverage for vision services and supplies.

# 401(k) retirement savings

Your 401(k) Plan is an important part of preparing for your financial future.

	In-network	Out-of-network
<b>Eye exam</b> once every calendar year	Covered <b>100%</b> after <b>\$15</b> copay	Up to <b>\$35</b> allowance
<b>Eyeglass lenses</b> once every calendar year	Covered <b>100%</b> after <b>\$15</b> copay	Up to <b>\$25</b> allowance
<b>Single vision</b>		
<b>Lined bifocal</b>		
<b>Lined trifocal</b>	Covered <b>100%</b> after <b>\$15</b> copay	Up to <b>\$55</b> allowance
<b>Eyeglass frames</b> every other calendar year	Up to <b>\$130</b> allowance	Up to <b>\$45</b> allowance
<b>Contact lenses</b> once every calendar year, in lieu of eyeglass lenses and frames	Up to <b>\$130</b> allowance	Up to <b>\$105</b> allowance
<b>Filing a claim</b>	Your VSP provider will submit your claim for you	You pay upfront and are reimbursed after filing your claim

## Biweekly rates

	2022
Team Member Only	\$2.21
Team Member + Spouse	\$4.41
Team Member + Child(ren)	\$4.73
Team Member + Spouse + Child(ren)	\$7.56

## Your contributions

You may contribute your eligible compensation\* on a pre-tax basis, up to the 2022 IRS contribution maximum. If you are age 50 or older in 2022, you may be eligible to contribute additional catch-up contributions.

You will need to register at [netbenefits.com](https://netbenefits.com) to make elections and changes to your 401(k) account.

## Company contributions

The Plan has a discretionary employer match feature — this means the company will contribute funds into your 401(k) account, but only if you do as well.

In the 2022 plan year, the company will match 100% of the first 3% of your eligible compensation that you contribute to the Plan, plus 50% of the next 2%\* that you contribute. To get the maximum benefit from the match feature, you should defer at least 5% of your pay. The 2022 matching contributions, if you remain eligible, will be paid into your account in March 2023.

To be eligible for the match:

- You must be in a salaried position as of December 31 of the plan year; and
- Your pre-tax contributions must have been made to the 401(k) plan that year.

**Note:** Money deferred under the catch-up contribution will not be matched.

\* For Managing Partners and Chef Partners: The match will also be applied to 401(k) deferrals you make from your monthly distributions.

If your eligible BBI compensation exceeds the IRS limit, currently \$130,000, you may be eligible for the **Deferred Compensation Program**. See [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com) for details.

Register on [netbenefits.com](https://netbenefits.com) for access to free information on financial wellness, planning for the future, articles, videos, and other tools. You do not need to contribute to the 401(k) or Deferred Compensation Program to use these tools!



# Income protection

Our programs help provide financial protection in case the unexpected occurs.

	Short-Term Disability (STD)	Long-Term Disability (LTD)
<b>Benefits begin</b>	After 7-day elimination period	After 90-day elimination period
<b>Plan pays</b>	40% of your covered base salary up to a <b>\$750</b> weekly benefit	40% of your covered base salary and performance bonus up to a <b>\$1,500</b> monthly benefit
<b>Paid for by</b>	Bloomin' Brands	Bloomin' Brands
	STD Buy-Up	LTD Buy-Up
<b>Benefits begin</b>	After 7-day elimination period	After 90-day elimination period
<b>Plan pays</b>	Additional <b>20%</b> up to a <b>\$2,000</b> weekly benefit*	Additional <b>20%</b> up to a <b>\$15,000</b> monthly benefit*
<b>Paid for by</b>	You <b>\$0.104</b> per <b>\$10</b> of monthly covered earnings**	You <b>\$0.375</b> per <b>\$100</b> of monthly covered earnings**

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

\*\* For detailed instructions on how to calculate your buy-up contributions, visit [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com) > **Benefits** > **Disability** > **Buy-Up disability insurance**.

# Supplemental Life and AD&D Insurance

Bloomin' Brands provides all Team Members with Core Life and Accidental Death & Dismemberment (AD&D) insurance equal to 1x 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)
<b>Supplemental Life Insurance options</b>	<b>\$20,000</b> increments to <b>\$1,000,000</b> maximum*	<b>\$10,000</b> increments to <b>100%</b> of your coverage up to <b>\$500,000</b> *	Flat amount <b>\$10,000</b> (coverage is reduced for children under 14 days old and under 6 months old)
<b>Rates based on...</b>	Your age (as of January 1 of the current plan year)	Team Member's age (as of January 1 of the current plan year)	Flat fee, regardless of the number of eligible children insured
<b>Coverage ends...</b>	At age 80	The earlier of age 70 or when Team Member attains age 80	At age 26
<b>Supplemental AD&amp;D Insurance options</b>	<b>\$20,000</b> increments to <b>\$1,000,000</b> maximum	<b>\$10,000</b> increments to <b>50%</b> of your coverage	N/A
<b>Monthly rates based on...</b>	Rate per <b>\$1,000</b> of coverage is <b>\$0.02</b>	Rate per \$1,000 of coverage is \$0.02	N/A

\* If you are age 65 or older, your and your spouse's coverage will be reduced to 65%, 40%, or 25% of your original coverage amount, depending on your age.

**Note:** See additional details and the 2022 costs per paycheck on [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com).

## Evidence of Insurability (EOI)

If you are not currently enrolled for one or both buy-up options, or you make any changes to Supplemental Life Insurance for yourself or eligible spouse, you will be subject to underwriting approval (EOI). Visit [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com) for more information.



# Resources

There is MORE! Do not forget about all of the additional resources available to you and your family.



## BBI medical plan enrollees

### My Health Novel

With My Health Novel, when you qualify and sign up, you can take advantage of in-person and virtual programs such as health coaching, nutrition guidance, digital tools, group support, and more to support you on your health journey.

### Personal Coaching

Get help creating personalized programs for many lifestyle concerns.

### Quit For Life

With the right support, quitting tobacco is possible. Work with a coach dedicated to helping you kick the habit.

### Maternity Support Program

Get personalized support through all stages of pregnancy and delivery, working 1-on-1 with a maternity support nurse.

### Teladoc

Teladoc provides 24/7 access to a board-certified physician through the convenience of phone or video consults. Visit [teladoc.com](https://teladoc.com).

### WW (Weight Watcher's Reimagined) digital program

BBI pays 50% of the online program cost for you and your eligible spouse while enrolled in a BBI medical plan.

### My Health Toolkit

Once enrolled in a BCBSFL medical plan, get easy access to your benefits information by downloading the **My Health Toolkit mobile app** or visiting [myhealthtoolkitfl.com](https://myhealthtoolkitfl.com).

### Treatment Decision Support

When you are faced with an important health decision, the Decision Support team can help.

### Wellness Center

Receive health and wellness care at The Wellness Center. Get help with allergies, cold and flu, ear infections, labs, and much more by visiting the Center, located on the first floor of the Bloomin' Brands Restaurant Support Center.

### Visit the BBI Benefits website!

For a complete list of resources and much more, check out [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com) via your browser, smartphone, or tablet.

## All benefits-eligible Team Members

### Employee Assistance Program

Magellan Ascend offers confidential, face-to-face, or virtual counseling through BetterHelp. You and your household family members can receive up to four visits per issue per year, **at no cost**, with a licensed counselor — available 24/7 at **1-800-327-6754** or [magellanascend.com](https://magellanascend.com) or [betterhelp.com/magellan](https://betterhelp.com/magellan).

### Perks at Work

You can receive discounts and points toward gear at [perksatwork.com](https://perksatwork.com).

### Adoption Assistance

BBI provides **\$4,000 (\$6,000** for a special needs child) to Team Members for qualified adoption expenses.

### NYL Will Preparation Services

Get resources and tools to help you plan and learn more about will preparation, estate planning, and funeral planning.

### NYL Identity Theft Assistance

Access tools and guidance for prevention, detection, and resolution before and after identity theft.

### Rx for Pets

Rx for Pets is available to all Team Members free of charge. Save an average of 75% on generic and 15% on brand-name medications for your pet with the Inside Rx prescription savings program from Express Scripts.

### Corporate Fitness Center\*

The Corporate Fitness Center is free of charge for eligible Team Members. The fitness center is equipped with cardio machines, free weights, machine weights, and shower facilities. For a competitive rate, Team Members can attend personal training sessions and small group classes.

\* For Restaurant Support Center Team Members only.

### MetLife Legal

Through MetLife Legal Plans, you have access to legal assistance when you need it. To learn more about the plan, visit [legalplans.com](https://legalplans.com) or call **1-800-821-6400**.

### BBI Trust

Please consider donating to the Trust through automatic payroll deductions. Log in to [mybbi.com](https://mybbi.com) > **BBI Digital Resources > BBI Connect > Life Events > Make/Change my BBI Trust Contribution.**



# Contacts

## For questions about:

## Your resource

## Contact information

General benefits and eligibility

Resource Center

[bbiconnect@bloominbrands.com](mailto:bbiconnect@bloominbrands.com)  
1-800-555-5808 (option 3)

Navigating the health care system and your medical coverage

Blue Cross and Blue Shield of Florida, Inc.

Non-members:  
[mybenefitenrollment.com/bloominbrands](http://mybenefitenrollment.com/bloominbrands)  
Members:  
[myhealthtoolkit.com](http://myhealthtoolkit.com)  
1-833-578-1132

Dental coverage

Cigna

[cigna.com](http://cigna.com)  
1-800-244-6224

Vision coverage

VSP Vision Care

[vsp.com](http://vsp.com)  
1-800-877-7195

Health Savings Account (HSA) and Health Reimbursement Account (HRA)

AccrueHealth

[accrue-health.com](http://accrue-health.com)  
1-844-643-3099

Life, AD&D and Disability

New York Life Group Benefit Solutions

[mynylgbs.com](http://mynylgbs.com)  
1-888-842-4462

Employee Assistance Program

Magellan Ascend

[magellanascend.com](http://magellanascend.com)  
1-800-327-6754

Retirement savings

Fidelity Investments

[netbenefits.com](http://netbenefits.com)  
1-800-835-5095

### Visit the BBI Benefits website!

For a complete list of contacts and much more, check out [bloominbrandsbenefits.com](http://bloominbrandsbenefits.com) via your browser, smartphone, or tablet.





## 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) summarize important information about your medical plan options in a standard format, helping you to compare across options. The SBCs are available online at [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com) > **Quick Links** > **View legal & plan documents**. You can request paper copies by calling the Resource Center.

## Important

Information contained in this enrollment guide is provided as a general overview of the OSI Restaurant Partners, LLC (a Bloomin' Brands company) benefit plans. 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](https://bloominbrandsbenefits.com). Required notices regarding your rights under HIPAA, COBRA, CHIP, Medicare Part D, and Women's Cancer Rights can be found at [bloominbrandsbenefits.com](https://bloominbrandsbenefits.com). You can request paper copies by calling the Resource Center.