OF BENEFIS 2023 GUIDE FOR HOURLY EMPLOYEES



Medical



Life



Prescriptions



Vision



Dental



Financial

Order What's Best For You!

Enroll Oct. 24 - Nov. 4



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IMPORTANT: Red Lobster has made every attempt to ensure the accuracy of the information described in this guide. Any discrepancy between this guide and the insurance contracts or other legal documents that govern the plans of benefits described in this guide will be resolved according to the insurance contracts and legal documents. Red Lobster reserves the right to amend or discontinue the benefits described in this guide in the future, as well as change how eligible employees and Red Lobster share plan costs at any time. This guide creates neither an employment agreement of any kind nor a guarantee of continued employment with Red Lobster.

EXPLORE YOUR CHOICES!

Our benefits are designed to help you stay healthy – physically, mentally and financially – no matter what life brings. We encourage you to explore your choices and enroll now for you and your eligible family members.

NEW FOR 2023

PREMIUMS

Dental and vision premiums are staying the same; medical premiums are increasing slightly. Visit **Navigator** (https://myportal.redlobster. com) > My Pay and Benefits > My Health > then choose the green button, "Click here to enroll in Benefits" to see your plan choices and costs.

HEALTH SAVINGS ACCOUNT (HSA) LIMITS

The maximum annual HSA contribution will increase to **\$3,850** for individual coverage or **\$7,750** for family coverage, as set by the IRS. Learn more about the HSA on page 7.



QUESTIONS?

Red Lobster Benefits Team benefits@redlobster.com 855.596.7452 Monday through Friday, 8:30am to 6pm EST





3 Steps to Enroll

Here's how to get the 2023 coverage you need for you and your family.

1. KNOW WHO TO COVER

As a hourly employee, **you're eligible for the benefits in this guide on day one.** If you were eligible for medical and disability benefits in 2022, you will be eligible for those benefits again in the 2023 plan year. If you were not eligible for medical benefits in 2022, you must have been employed for at least one year and work an average of 30 hours or more per week. If you were not eligible for disability benefits, see page 10 for eligibility requirements.

You may also enroll your spouse and your dependent children up to age 26 (or older if disabled and require care). (Children over age 23 aren't eligible for Dependent Life Insurance.) You may be required to provide proof of eligibility for your dependents. Attempting to enroll ineligible dependents — or failing to notify us if your dependent becomes ineligible — could lead to disciplinary action and possible termination.

2. EXPLORE YOUR CHOICES & COSTS

Read this guide and then go online for additional details and to see how much your benefits cost. Visit Navigator (https://myportal.redlobster.com)> My Pay and Benefits > My Health. You can find annual plan notices under My Pay and Benefits by going to My Health > Resources > HIPAA & Legal Notifications.

3. ENROLL ON TIME

of the following year.

Take note of when you can enroll.

New Hires

Enroll within 31 days of your hire date. Your coverage will be effective on your date of hire.

 Current Employees
 Enroll or make changes during Open Enrollment each fall. Your coverage will be effective beginning Jan. 1



HOW TO ENROLL

You can enroll online 24/7 during the enrollment period.

- Log on to Navigator (https://myportal.redlobster.com) using your nine-digit employee ID, followed by @ redlobster.com (example: 123456789@redlobster.com).
- Go to My Pay and Benefits > My Health.
- Click the green button to enroll in benefits.

If you're unable to log on, contact the Red Lobster Benefits Center at **855.596.7452** or **benefits@redlobster.com**

IF YOU DON'T ENROLL

You won't participate in a Dependent Care FSA (see page 11) next year, and any HSA contributions will stop in December. (Take action to have them start Jan. 1.) **If you're a current employee, your other benefits, including medical coverage, will continue with 2023 rates.**

CHANGES AFTER YOU ENROLL

The benefits you choose will stay in effect for 2023. You can't change your benefits mid-year unless you have a qualified change in status, which is a change that affects benefits for you or your dependents. For example, you get married, you start a family, your spouse loses a job or your child gets too old to be eligible for benefits. **You have 31 days after a status change to contact the Red Lobster Benefits Center and make benefit changes.**



Medical

Red Lobster offers you six medical plan choices so you can choose the coverage that's right for you and your family.

All six plans cover **preventive care** — annual physicals, immunizations, flu shots and screenings — at **no cost to you** when you use in-network providers. For the most part, the plans cover the **same services**, like doctor visits, hospital care, lab work and X-rays. **But what and how you pay for care are different.**

HOW THE PLANS WORK WHEN YOU NEED CARE

	BRONZE, BRONZE PLUS AND SILVER PLANS	BASIC COPAY, GOLD AND PLATINUM PLANS
Step 1	Open a Health Savings Account (HSA) These plans let you open an HSA, where you can save pre-tax money for health care expenses. See page 7 for details.	These plans do not allow you to open an HSA.
Step 2	You Pay You pay 100% of costs for non-preventive care and prescriptions until you meet the deductible. You can pay out of pocket or use the money in your HSA.	You Pay You pay a copay (flat dollar amount) for common in-network services like doctor visits and prescription drugs. For other services, you pay 100% of costs until you meet the deductible.
Step 3	You and the Plan Pay Once you meet the deductible, you and the plan share costs. You pay coinsurance (a percentage of the costs), and the plan generally pays the rest when you use in-network providers.	You and the Plan Pay You continue to pay copays for some services. For other services, once you meet the deductible, you and the plan share costs. You pay coinsurance (a percentage of the costs), and the plan generally pays the rest when you use in-network providers. With the Basic Copay plan, your coinsurance is 0% in network.
Step 4	The Plan Pays If you reach the out-of-pocket maximum, the plan pays 100% of qualified medical and prescription drug expenses for the rest of the year.	The Plan Pays If you reach the out-of-pocket maximum, the plan pays 100% of qualified medical and prescription drug expenses for the rest of the year.





Key Things to Know

THE NETWORK

All six plans use the same medical provider network **(Blue Cross Blue Shield).** Employees in some areas of California, Colorado, Georgia, Maryland, Oregon, Virginia, Washington and Washington, D.C. will also have access to Bronze and Gold plans through **Kaiser** at the same levels as the Blue Cross Blue Shield plans.

You can use any provider you choose, **but you pay less when you use in-network providers.** When you go out of network, you might pay higher deductibles, coinsurance amounts and out-of-pocket maximums. Plus, if your out-of-network provider charges more than the plan allows, you will have to pay the difference. So, it's best to stay in network unless it's an emergency.

HOW THE FAMILY DEDUCTIBLE WORKS

All six plans have separate individual and family deductibles. The individual deductibles work the same, but the family deductibles work differently.

- Basic Copay, Bronze, Gold and Platinum Plans
 If a family member meets the individual deductible, the
 plan will start to share the cost of benefits for that family
 member even if the family deductible hasn't been met.
- Bronze Plus and Silver Plans
 Even if a family member meets the individual deductible, the plan will not share the cost of benefits for anyone until the entire family deductible is met.

For all the plans, once the family deductible is met, the plan shares the cost of benefits for every member of the family whether or not they've met their own individual deductible.

HEALTH SAVINGS ACCOUNT

With the Bronze, Bronze Plus and Silver plans, you can take the money you save on premiums and put it in an HSA. You'll get extra tax benefits while saving money! You can use your HSA to pay for things like doctor visits and prescription drugs. See page 7 for details.

PRESCRIPTION DRUG COVERAGE

OptumRx manages prescription drug benefits for the medical plans that use the Blue Cross Blue Shield network. (Kaiser manages prescription drug benefits for the medical plans that use the Kaiser network.)

OptumRx gives you in-network access to thousands of national chain and community pharmacies, plus convenient mail-order options. Visit https://www.optumrx.com/oe_ premium/landing to learn more and to:

- Find an in-network pharmacy
- View the formulary to see which drugs are covered by OptumRx
- Check to see if your drug costs will change

If you have ongoing prescriptions, you'll need to work with your provider or pharmacy to transfer them to an in-network pharmacy or OptumRx mail order.



ID CARDS

If you enroll in a medical plan for the first time, watch for ID card(s) in December. You'll receive separate medical and prescription drug cards if you're using the Blue Cross Blue Shield network.



Your Choices at a Glance

The following chart shows what you pay when you receive in-network care.

For more information, including what you pay for out-of-network care, see the Summary Plan Description.

WHAT YOU PAY IN NETWORK	BASIC COPAY	BRONZE	BRONZE PLUS			
Annual Deductible (Amount you pay each year before the plan	Annual Deductible (Amount you pay each year before the plan shares costs of some care)					
Individual	\$8,000	\$3,200	\$2,500			
Family	\$16,000	\$6,400	\$5,000			
Copays and Coinsurance (What you pay when you need care)						
Preventive Care	\$0*	\$0*	\$0*			
Primary Care Office Visit	\$40 copay	20%**	20%**			
Specialist Visit	0%**	20%**	20%**			
Teledoc (virtual visits)	\$10 per general visit 0%** per dermatology or behavioral health visit	Not covered Consider Benefit Bundle for access to this service. Details on page 11.	Not covered Consider Benefit Bundle for access to this service. Details on page 11.			
Hospital Inpatient/Outpatient (per admission)	0%**	20%**	20%**			
Hospital Basic Diagnostic Services	0%**	20%**	20%**			
Urgent Care	0%**	20%**	20%**			
Emergency Room	0%**	20%**	20%**			
Out-of-Pocket Maximum (The most you pay each year before the plan pays 100%)						
Individual	\$8,500	\$6,000	\$4,000			
Family	\$17,000	\$12,000	\$8,000			

* No deductible ** After deductible

Note: Some copays differ when using the Kaiser network. For details, log on to Navigator (http://myportal.redlobster.com) and go to My Pay and Benefits > My Health > I Want To > Compare Kaiser Plans.

SILVER	GOLD	PLATINUM
\$1,800	\$1,250	\$500
\$3,600	\$2,500	\$1,000
\$0*	\$0*	\$0*
20%**	\$30 copay	\$30 copay
20%**	\$55 copay	\$55 copay
Not covered Consider Benefit Bundle for access to this service. Details on page 11.	\$10 per general visit\$50 copay per dermatology visit\$25 copay per behavioral health visit	\$10 per general visit\$50 copay per dermatology visit\$25 copay per behavioral health visit
20%**	20% after deductible/cost share based on place of service	\$250 copay/cost share based on place of service
20%**	20%**	\$0 copay
20%**	20%**	\$50 copay
20%**	20%**	\$100 copay
\$3,800	\$4,000	\$2,000
\$7,600	\$8,000	\$4,000





Prescription Drugs

The medical plans that use the Blue Cross Blue Shield network come with prescription drug coverage through OptumRx (Kaiser manages prescription drugs for the plans that use the Kaiser network). **Each plan covers preventive drugs at no cost to you.** OptumRx decides which medicines are preventive. To get the free benefit, **you must have a prescription and use a network pharmacy or mail order.** For all other prescriptions, the amount you pay depends on the type of prescription you fill.

WHAT YOU PAY IN NETWORK	BASIC COPAY	BRONZE, BRONZE PLUS, SILVER	GOLD	PLATINUM
Preventive Drugs	\$0*	\$0*	\$0*	\$0*
31-Supply – Retail				**************************************
Tier 1: Generic	\$10	20%**	\$8	\$4
Tier 2: Brand Formulary	\$30**	20%**	\$40	\$25
Tier 2: Brand Non-Formulary	\$50**	20%**	\$60	\$50
90-Supply — Mail Order				
Tier 1: Generic	\$25	20%**	\$20	\$10
Tier 2: Brand Formulary	\$75**	20%**	\$100	\$62.50
Tier 2: Brand Non-Formulary	\$125**	20%**	\$150	\$125

* No deductible ** After deductible

Note: Some copays in the Gold plan differ when using the Kaiser network. For details, log on to Navigator (http://myportal.redlobster.com) and go to My Pay and Benefits > My Health > I Want To > Compare Kaiser Plans.

PAY LESS WITH GENERICS

When your doctor writes a prescription, ask if a generic version is available. Generic medications are as safe and effective as brand-name drugs but usually cost less.

KNOW WHAT IT COSTS

Want to know what your prescription will cost before you fill it? Talk to your doctor or pharmacist, visit https://www.optumrx.com/oe_premium/landing or call OptumRx at 844.569.4139.





Health Savings Account

When you enroll in the Bronze, Bronze Plus or Silver medical plans, you may be able to open a Health Savings Account (HSA) — a bank account for health care expenses. Here's how it works.

601	
1001	

FUND IT

When you create your account, you can contribute money pre-tax, up to IRS limits:

- \$3,850 for employee-only coverage
- \$7,750 if you cover one or more family members
- An additional \$1,000 if you will be age 55 or older in 2023

You can start, stop or change your contributions anytime during the year.

PAY ELIGIBLE EXPENSES

You can use the money in your HSA to pay eligible medical, dental and vision expenses, including your deductible and coinsurance.

You can also pay expenses on your own and save your HSA money for later. The choice is yours.

SAVE WHAT YOU DON'T USE

Any money you don't use rolls over from year to year and can earn interest tax free. When your balance reaches a designated amount, you can invest your money over that amount in mutual funds.

EXCLUSIVE COVERAGE

There are additional rules about who can enroll in an HSA. You can't be covered under another health plan (including Medicare) unless it's a qualified high deductible plan; none of your eligible dependents can have a Health Care FSA; and you can't be a dependent on anyone else's tax return.

TRIPLE-TAX ADVANTAGES!

You save money with an HSA because you don't pay federal taxes on your contributions, earnings or eligible withdrawals.

YOURS TO KEEP!

You can take your HSA with you, even if you leave the company. You can use the money for health care expenses at any time, including in retirement.

Tax advantages described here are for federal income tax purposes only. State income tax treatment of contributions and earnings may vary. Check with your tax advisor for more information.



Vision



You have three vision plan choices, administered by EyeMed. Choose the plan that's best for you — whether you just want coverage for eye exams or need coverage for glasses and contacts, too.

	BRONZE	SILVER	GOLD
Exam	\$0 copay	\$20 copay	\$10 copay
Lenses	Max out-of-pocket may apply	\$20 copay	\$10 copay
Frames	Discount may apply	Plan covers up to \$100. You pay the rest.	Plan covers up to \$200. You pay the rest.
Contacts (medically necessary)	Not covered	\$20 copay	\$10 copay
Contacts (elective)	Not covered	Plan covers up to \$100. You pay the rest.	Plan covers up to \$200. You pay the rest.

CHOOSE GLASSES OR CONTACTS

The Silver and Gold plans give you an annual allowance you can use toward eyeglass lenses or elective contact lenses — but not both. If you want eyeglasses and contacts in the same year, you can apply the allowance to one. Then you'll pay 100% of the cost for the other.



Dental

Our dental plan options, administered by Delta Dental, offer coverage for preventive and basic care to keep your smile healthy. Some options also cover major care and orthodontia.

WHAT YOU PAY	BRONZE	SILVER	GOLD	PLATINUM
Annual Deductible Individual Family	\$100 \$300	\$100 \$300	\$50 \$150	None None
Preventive Care (cleanings, X-rays)	\$0*	\$0*	\$0*	See schedule of benefits.
Basic Services	20%**	20%**	20%**	Must use in-network providers to receive benefits.
Major Services	Not covered	40%**	20%**	
Orthodontics (braces)	Not covered	40%** (children up to age 19) Lifetime plan maximum: \$1,500 per person	20%** (children and adults) Lifetime plan maximum: \$2,000 per person	
Annual Maximum (per person)	\$1,000	\$1,500	\$2,000	

* No deductible ** After deductible



RESEARCH BEFORE YOU ENROLL IN THE PLATINUM PLAN!

If you're considering the Platinum plan, make sure you understand how it works before you enroll. The plan has the lowest costs in exchange for limited in-network only benefits. It covers your care only if you use providers in the DeltaCare USA network and choose a primary care provider to coordinate your care. If you don't, you'll pay the full cost of your care.



Income Protection

Our income protection benefits offer you financial security and peace of mind if the unexpected happens.

LIFE INSURANCE

Life Insurance pays a benefit if you or a covered family member dies. It is paid to your beneficiary if you die and to you if your eligible dependent dies.

Voluntary Life

- Coverage amounts: \$10,000, \$15,000 or \$20,000
- If you don't enroll in the maximum coverage as a new hire, you can increase your coverage by one level during Open Enrollment each year without providing proof of good health (also called Evidence of Insurability)

Dependent Life

- Bundled coverage amounts: \$10,000 (spouse) and \$5,000 (children up to age 23)
- You must buy coverage for yourself before you can choose these options

AFLAC CRITICAL ILLNESS AND ACCIDENT INSURANCE

You can enroll in the following if you're at least 18 years old.

- Critical Illness Insurance pays a benefit (\$5,000, \$10,000, \$15,000 or \$20,000) if you develop cancer, need a major organ transplant or bypass surgery, or suffer a heart attack or stroke
- Accident Insurance pays benefits in cases of injury, such as serious lacerations, burns, sprains, dislocations, fractures or paralysis. The amount you receive varies based on the type of accident or injury.

DISABILITY INSURANCE

Disability insurance pays benefits if you become disabled from an illness or injury (including maternity, childbirth or mental health and substance abuse issues) and can't work.

Short-Term Disability

- Pays 60% of your regular pay, up to a weekly maximum, starting seven days after an approved disability begins. The maximum benefit period varies based on the type of disability and length of service with Red Lobster.
- To be eligible, you must have been employed for at least one year and work an average of 15 hours or more per week

Long-Term Disability

- Pays up to 50% of your income, up to a monthly maximum, starting on the 27th week of an approved disability
- To be eligible, you must have been employed for at least one year and work an average of 20 hours or more per week





Extra Benefits

We offer a variety of benefits to help you stay healthy, protect your family and save money on everyday expenses.

DEPENDENT CARE FSA

Save money on child care and elder care expenses. Set aside up to **\$5,000** before taxes (or up to **\$2,500** if you're married and file a separate tax return) each year. Use the money to pay for daycare or after-school care programs for children up to age 13, a disabled spouse or elderly dependent while you (and your spouse, if married) work, look for work or attend school full time. Be sure to use the money during the year — and file claims by March 31 of the following year — or you forfeit the money.

AETNA 1ST DAY CHOICE

Aetna's Fixed Benefit Plans help pay part of the cost of medical care — like doctor visits, hospital stays, prescription drugs or everyday health care expenses within Aetna's network. Benefits are paid to you or your health care provider. Note: This is not medical coverage and doesn't meet the Affordable Care Act's minimum essential coverage requirement.

Learn more at Navigator (http://myportal.redlobster. com) > My Pay and Benefits > My Health > Resources.



AUTO, HOME AND PET INSURANCE

Get the coverage you need at competitive rates. Apply anytime and take the coverage with you if you leave Red Lobster.

METLIFE LEGAL PLAN

Have peace of mind if you need legal assistance. The plan's network of **lawyers can help with common legal needs**, such as wills, divorce and identity theft. There are no limits on the number of times you can seek counsel. You don't have copays or deductibles to pay either (only filing fees, if applicable).

IDENTITY THEFT PROTECTION

Get 24/7 monitoring of your personal and financial information. This benefit covers you and your eligible family members. Learn more at **www.idwatchdog.com** or call **866.513.1518.**

BENEFIT BUNDLE

Get three benefits in one perfect bundle - for \$1.29 a week.

Teladoc

24/7 phone or video access to a medical professional with no consultation fee

Retail & Urgent Care Clinic Discounts

Up to 10% at Walgreens Healthcare Clinics and up to 40% on medical services at a nationwide network of urgent care clinics

Prescription Discounts

■ Up to 85% savings

Check to see if these discounts are better than the pricing through your medical coverage.



Contacts

BENEFIT-SPECIFIC QUESTIONS

MEDICAL Blue Cross Blue Shield

www.myhealthtoolkitfl.com To search for doctors, click show me only doctors in my plan and use IIQ as plan ID.

800.830.1501 (if currently enrolled with BCBS)

877.705.5429 (if not currently enrolled with BCBS)

PRESCRIPTION DRUGS Blue Cross Blue Shield (OptumRx)

https://www.optumrx.com/oe_premium/ landing 844.569.4139

TAX-ADVANTAGED ACCOUNTS

HEALTH SAVINGS ACCOUNT HSA Bank http://hsabank.com 866.471.5946

LIFE AND DISABILITY

LIFE INSURANCE Lincoln Financial

www.mylincolnportal.com Company Code: REDLOBSTER

888.787.2129

EXTRA BENEFITS

1ST DAY CHOICE Aetna Voluntary https://www.myaetnasupplemental.com 888.772.9682

PRE-PAID LEGAL MetLife Legal Plans

info.legalplans.com Access Code: 8740010 800.821.6400

IDENTITY THEFT PROTECTION ID Watchdog www.idwatchdog.com 866.513.1518

MEDICAL AND PRESCRIPTION DRUGS Kaiser

www.kp.org 800.464.4000 (California) 800.632.9700 (Colorado) 800.777.7902 (Mid-Atlantic states) 888.865.5813 (Georgia) 800.813.2000 (Northwest)

DENTAL Delta Dental

www.deltadentalins.com 800.521.2651 (Bronze, Silver and Gold plans)

800.422.4234 (Platinum plan)

VISION EyeMed www.eyemed.com 844.486.3487

GENERAL QUESTIONS

RED LOBSTER BENEFITS CENTER

https://myportal.redlobster.com 855.596.7452 benefits@redlobster.com

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS WageWorks www.wageworks.com 877.924.3967

LEAVE OF ABSENCE

For more information, contact: **Red Lobster Leave Management** Email: **LOA@redIobster.com** Phone: **(855) 596-7452** Fax: **(407)641-8908**.

BENEFIT BUNDLE New Benefits

mybenefitswork.com Group ID: 30340 800.800.7616

AUTO AND HOME Farmers Insurance Choice

800.438.6381

PET INSURANCE MetLife PetFirst www.metlife.com/redlobster 800.438.6388 SHORT-TERM AND LONG-TERM DISABILITY Lincoln Financial

www.mylincolnportal.com Company Code: REDLOBSTER 800.713.7384

WORK/LIFE 411 ComPsych

www.guidanceresources.com Company ID: RLWork/Life411

855.239.0743

ACCIDENT AND CRITICAL ILLNESS Aflac

www.aflac.com 800.433.3036



Wait ... There's More!

Red Lobster provides these resources, at no cost to you, to help you and your family stay well — physically, mentally and financially.

IN JUST 10 WEEKS...



EAT THE FOODS YOU LOVE, LOSE WEIGHT, AND LOWER STRESS.

A lot can happen in 10 weeks. Red Lobster is offering Wondr[™], a digital weight loss program where you can eat your favorite foods and still lose weight. By learning science-based behavioral skills, you can finally feel like you have control—at no cost to you.*

APPLY TODAY. Learn more at wondrhealth.com/RedLobster. Choose Your Start!

*Employees, spouses, and adult dependents on the BCBS medical plan are eligbile to apply.

HEALTH ASSESSMENT

Get the scoop on your health. Complete the **confidential questionnaire** offered through your Red Lobster medical plan. Simply answer questions about your health habits, history and status to learn how you can improve your health. If Blue Cross Blue Shield is your medical provider, get started at **www.myhealthtoolkitfl.com**. If Kaiser is your provider, go to **www.kp.org**.

TOBACCO QUIT PROGRAM

Need to kick the habit? Enroll in a **tobacco quit program** offered through your Red Lobster medical plan at no cost to you. You'll improve your health and avoid a \$12 per week tobacco user surcharge. If Blue Cross Blue Shield is your medical provider, visit **www.quitnow.net** or call **866.QUIT.4.LIFE.** If Kaiser is your provider, visit **www.kp.org/breathe**.

WORK/LIFE 411

Get **confidential and professional support**, resources and information f**or emotional, legal, family and work/ life issues.** You and members of your household can access these services 24/7 by phone (**855.239.0743**), online (**www.guidanceresources.com**) or through ComPsych's **GuidanceNowsM** app. **Use RLWork/Life411** as the Company ID.

RED LOBSTER DISCOUNT MALL AND TICKETSATWORK

Get exclusive discounts on your everyday online purchases, such as cell phone plans, concert tickets, gym memberships and more! You can access these by visiting Navigator (http://myportal.redlobster.com) > My Pay and Benefits > My Wealth > I Want to Visit the Discount Mall. To learn about discounts through TicketsatWork, go to My Pay and Benefits > My Wealth > I Want to > Visit Tickets at Work.



