

DST Restaurant
Management
Enrollment 2023
Evanston Crew



WELCOME 2023 Benefits

You can now enroll online for your benefits for 2023 through McDonald's Licensees and Ronald McDonald House Charities Health & Welfare Plan. This self-serve system, available 24/7, makes looking up benefit information and enrolling online easy. Follow these instructions to access the website, log in and enroll.

2023 Enrollment is available for 30 days
from the date you receive this email.

If you're eligible, visit www.MyMcDBenefits.com and link to the Online Enrollment site to complete your enrollment on time!

Affordable Care Act 2023 for Crew

Wyoming Employees

You have qualified for a Healthcare Insurance offer by DST Restaurant Management because you have worked at least 30 hours average per week or 130 hours average per month for the last 12 months.

You have multiple options when it comes to healthcare choices. You do not have to make a decision on your healthcare today, but you do need to make a decision by Nov.18, 2022, in order to qualify for this DST Restaurant Management enrollment period. In addition, keep in mind that we as your employer are not here to point you in one direction or another but we will try to answer any questions you may have to the best of our ability. However, in the end you are responsible for doing your own research and making your own insurance choices.

- You are being offered insurance based on eligibility defined under the Affordable Care Act also known as the ACA.
- You can get more information about the ACA at www.HHS.gov
- If you choose to accept the insurance offered by DST Restaurant Management, you will be required to pay a portion of the cost of the bronze level individual plan. That portion will be 9.12% of your Gross Wages per month.
- The Bronze Plan insurance you will be offered is through McDonald's Licensee Health and Welfare Plan. The portion paid by your employer as outlined above is for the **Individual Bronze Plan only**. If you would like to add additional family members (spouse, children, etc.) to your plan you may do so but you will be required to pay 100% of the additional premium.
- If you choose to accept the insurance offered, you cannot make changes or terminate the insurance until the next open enrollment period or in a life changing event. Example: Marriage, new child, etc.
- The plan that we will be offering you meets the ACA's definition of both affordable (9.12% or less of your wages) and minimum coverage (Bronze Individual Coverage).

If you want to decline this Insurance Offer, please sign the Declination Notice today. If you are interested in accepting the insurance offer, you will need to get online and register. If you have any questions, please call our Office -801-392-4656.

Benefits of Health Insurance –Crew- McDonald's Licensee Health and Welfare-2023

Monthly Premium: Single Varies by age

Annual Premium: Varies by age

The Employer will pay the excess premium above 9.12% of the Employee's wages

\$6,000 Deductible for Participating providers, \$12,000 for non-participating providers

Out of Pocket max -\$6,500 for Participating providers, \$13,000 for non-participating providers

Hospital Coverage 60% cost of the bill is the patient's responsibility after you meet your deductible

Emergency Room 70% of the cost of the bill is the patient's responsibility after you meet your deductible

Office Visits cost you 70% of the bill for a participating provider after the deductible is met

Prescription coverage costs you 40% of the bill after the deductible is met

Preventive care/screening/immunizations are No Charge if you use a participating provider

Example of premiums per payroll for a 29 year old employee

Annual Wages	9.12% of annual	Total you would pay	Employee amount per check	Annual cost for this age individual plan	Company cost for the difference	DST pays this amount per check for you
\$18,000	\$1641.60	\$1641.60	\$68.40	\$3170.40	\$1528.80	\$63.70
\$20,000	\$1824.00	\$1824.00	\$76.00	\$3170.40	\$1346.40	\$56.10
\$25,000	\$2280.00	\$2280.00	\$95.00	\$3170.40	\$890.40	\$37.10
\$28,000	\$2553.60	\$2553.60	\$106.40	\$3170.40	\$616.80	\$25.70

Choosing Your 2023 Medical Plan Option

You can choose from four different medical plan design options. The table below summarizes the **in-network benefits** for the four plans in 2023. Please note that the out-of-pocket maximums shown include the deductible amounts for the medical plans.

Plan Provision	Health Plan 1
Annual Deductible	
Employee Only	\$6,000
Employee + Spouse / Child(ren) or Family	\$12,000 ¹
Annual Medical Total Combined Out-of-Pocket Maximum (includes coinsurance)	
Employee Only	
Employee + Spouse / Child(ren) or Family	\$13,000 ²
Coinurance Percentage	70%
Office Visit	70% after deductible
MDLIVE Virtual Visits	\$44 until deductible is met, then 70% coinsurance
Inpatient Admission	70% after deductible
Outpatient Surgery	70% after deductible
Wellness Care	
Emergency Room – Emergent Visit	70% after deductible
Emergency Room – Non-emergent Visit	60% after deductible
Lifetime Maximum	

Health Plan 1 is a high deductible health plan and is the only medical plan that is compatible with a Health Savings Account (HSA). 🌟

You have the option to offer a HSA through Bank of America with a 40% discount versus retail.

McDonald's Licensees & Ronald McDonald House Charities Health and Welfare Plan 2023 – Rate Area 3

Medical - Medical plan election automatically includes Basic Term Life/AD&D/Travel

PLAN	Health Plan 1			
AGE:	Individual	EE + Spouse	EE + Child(ren)	Family
< 30	254.20	659.14	531.58	730.95
30 - 34	328.67	821.84	662.78	959.64
35 - 39	323.36	749.99	604.83	1,099.93
40 - 44	367.50	804.87	649.08	1,167.26
45 - 49	431.79	917.86	740.21	1,217.90
50 - 54	549.32	1,151.09	928.30	1,357.97
55 - 59	670.25	1,356.16	1,083.68	1,504.20
60 - 64	854.11	1,695.23	1,367.12	1,760.11
65 - 69	1,010.59	1,954.68	1,576.36	1,982.95
70 - 74	1,211.97	2,377.07	1,917.01	2,374.16
75 +	1,373.22	2,692.11	2,171.06	2,685.12

Out-of-network benefits

All four plans include benefits for out-of-network care, although you will pay much less if you use in-network providers. Go to mcdmhcbenefits.com to see out-of-network coverage.



McDonald's Licensees and Ronald McDonald House Charities® Health & Welfare Plan

Before you get started: Information to have Ready



1st: Carefully review the benefits available to you and their costs **before** you enroll. If you have questions about the cost of benefits, you must see your Manager, Owner/Operator or Executive Director for more information. Any costs shown in the online enrollment system are estimates. Your actual deduction amount for elected benefits may be different. If costs are not displayed you may still be responsible for the cost.

2nd: Make sure to have your dependents' and beneficiaries' information readily available. You will need to enter information like Social Security Numbers ("SSNs"), Addresses and Dates of Birth for dependents. If you are enrolling a new dependent (a dependent not already enrolled in your coverage), you may need to provide documentation that he/she is an eligible dependent. Review the Acceptable Supporting Documentation requirements [here](#).

Once you have the above information, you are ready to enroll!

Important Features of the Online Enrollment Site:

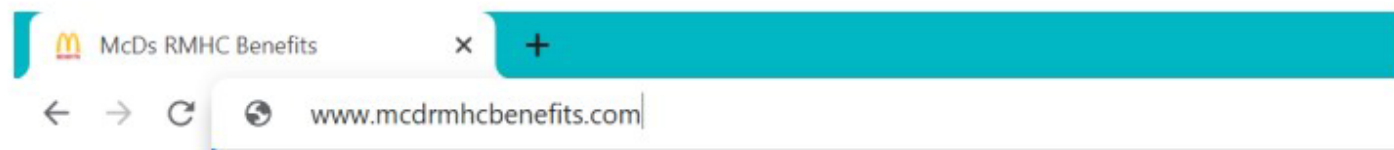
As you proceed through the site there are some important things to know:

1st: Do not use your browser's forward and back buttons. Navigate through the site **only** by using the "**Continue**" button at the bottom of each page. Before you confirm your elections you will be given the opportunity to review all of your selections and make any necessary updates.

2nd: The system will automatically time out after 15 minutes of inactivity. If you timeout you will need to start the enrollment process from the beginning. Your elections will **NOT** be saved.

Accessing the Online Enrollment Site:

The online enrollment site is available by navigating to www.mcdrmhcbenefits.com from your internet browser.



Choose the Path for “Plan Participants” and click “Participant Enrollment Site” under Quick Links.

Throughout this guide, you will find screenshots with callouts that indicate specific features to pay attention to in the online enrollment system. For additional information, simply match the callout item with the description.

Together we benefit



McDonald's Licensees and Ronald McDonald House Charities® Health & Welfare Plan

Getting Started: Enrolling in Your Benefits

McDonald's Licensees and
Ronald McDonald House Charities®
Health & Welfare Plan
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Home Benefits Information

Enroll Now

Welcome

OVERVIEW ESPAÑOL

Select 2023 Benefits

View Current Benefits

Quick Links

Enroll Now

View My Benefits

1 Select 2023 Benefits View Current Benefits

Contact Us

For assistance, you can speak with a Service Representative.

To contact the McDonald's Participant Support Line, call 1-800-462-2000. Representatives are available Monday to Friday, 7 AM to 7 PM Central.

Para comunicarse a la Línea de apoyo al participante de McDonald's llame al 1-800-462-2000. Los representantes están disponibles de lunes a viernes, de 7:00 a. m. a 7:00 p. m., hora central.

1

In the center of the screen, clicking on **"Select 2023 Benefits"** will allow you to enroll in your 2023 benefits.



McDonald's Licensees and
Ronald McDonald House Charities®
Health & Welfare Plan

Logging In: How to create your Username and Password with your EID (Employee ID) and PIN:

English ▾

Welcome to The McDonald's Licensees and RMHC Health & Welfare Plan Participant Enrollment Site

Need Help? Contact the McDonald's Participant Support line at 1-866-962-2303

To Log In:

Please use your EID and PIN to register using the "Create New Account" box below. Everyone must create a new account to register their EID due to Multi-Factor Authentication protocols. If you have already registered using the "Create New Account" option, please use the username and password you created during the registration process to log in using the "Log In" box.

EID: The first 2 letters of your first name + last 4 digits of SSN + MMDDYY of your date of birth (enter the letters as upper case).

PIN: Your initial password is the four (4) digits of the year of your birth (YYYY).

Example: First name: John, SSN: xxx-xx-1234, date of birth: 06/05/1975
EID: JO1234060575
PIN: 1975

If you use your middle name, your login may be the first letter of your first name and the first letter of your middle name.
Example: A. Connor Smith would be AC.

Para continuar con su inscripción de beneficios en español, click on "Español"

If you receive an error when logging in, you may need to create a new account.

Log In	Create New Account
<input type="text" value="Username"/>	<input type="text" value="Employee ID"/>
<input type="text" value="Password"/>	<input type="text" value="PIN"/>
<input type="button" value="Enter"/>	<input type="button" value="Create New Account"/>

[Forgot Username or Password](#)

1

To Log In/Create an Account:

Please use your EID and PIN to register using the "Create New Account" box. Everyone must create a new account to register their EID due to Multi-Factor Authentication protocols.

EID: The first 2 letters of your first name + last 4 digits of SSN + MMDDYY of your date of birth (enter the letters as upper case).

PIN: Your initial password is the four (4) digits of the year of your birth (YYYY).

Here's an example of how this could work:

Employee Name: John Smith

SSN: 123-45-6789

Date of Birth: January 8, 1976

In this case the EID would be JO6789010876

The PIN would be 1976

Click the green **"Create New Account"** button to login.

If you have already registered using the "Create New Account" option, please use the username and password you created during the registration process to log in using the "Log In" box.

2

Need help? Call the Participant Call Center at (866) 962-2303. Representatives are available Monday – Friday, 7:00am – 7:00pm Central time.

Prescription Drug Program

When you enroll in any of the Plan's medical options, you are automatically enrolled in the prescription drug card program, provided through Express Scripts.

The Plan offers two ways for you to meet your prescription drug needs:

Retail Pharmacy

Walk into virtually any retail pharmacy nationwide and have up to a 30-day supply of your prescription filled at a discount. When you use a participating pharmacy, you don't need to file a claim form.

Walgreens Smart90 Program


The Walgreens Smart90 program gives you a way to get a 90-day supply of prescription drugs at a retail pharmacy.

Mail Order Pharmacy Service

When you need a prescription filled for long-term maintenance medications, such as oral contraceptives or diabetes and blood pressure drugs, you can get up to a 90-day supply through the convenience of home delivery. The mail order pharmacy service can save you money because your average cost may be less for a 90-day supply than it is for a 30-day supply at a retail pharmacy.

Keeping prescription drug costs down helps everyone enrolled in benefits through the Plan. There are a few things you should know about how we can all limit prescription drug costs:

 **Prior Authorization Programs**

 **Clinical Quantity Limit**

 **Preferred Drug Step Therapy**

 **Other Important Prescription Drug Program Information**

ical

Prescriptions

Mental
Health

RAP

Dental

Vision

Disability

Life &
Accident

Con

IMPORTANT NOTE: Prescription Drug Coverage and Health Plan 1

In Health Plan 1, any prescription drug costs apply to the medical plan's deductible, coinsurance, and out-of-pocket maximum. **This means you pay 100% of the cost of any prescription drugs until you meet the medical plan annual deductible.**

2023 Prescription Drug Card Program Benefits for Health Plan 1

Retail Pharmacy Copayment/Coinsurance (up to a 30-day supply)	Mail Order Prescription Drug Coverage (90-day supply, mailed to home)	Prescription Drug Out-of-Pocket Maximum
70% after deductible (combined with medical)	70% after deductible (combined with medical)	The cost of prescription drugs will apply toward the medical plan's out-of-pocket maximum for the year

You can check estimated costs of prescription drugs through the Express Scripts website at express.scripts.com/mcdonalds. Employees do not need to be enrolled in or know a group / ID number to view prescription estimates.





McDonald's Licensees and Ronald McDonald House Charities® Health & Welfare Plan

Almost Done! Your Pre-Confirmation Page:

Pre-Confirmation

Below is a summary of your elections. **IMPORTANT** - You have **NOT** yet completed the process; you must select the green "Continue" button below that you agree and understand the following:

1 I have been given the opportunity to enroll for benefits offered under the McDonald's Licensees Health & Welfare Plan or the Ronald McDonald House Charities Health & Welfare Plan. I hereby enroll only in benefits selected and choose not to enroll in any other benefits that have been offered. I understand that if I do not select any benefits, I have refused all benefits and forfeited my right to enroll in this plan. I authorize my employer to take the necessary payroll deductions from my salary for any contribution required. I agree this is the best of my knowledge and belief, all information provided in this enrollment is complete and true, and that it will be the basis of the issuance of my coverage under the Plan. I have acknowledged my rights under HIPAA as outlined in the employee instructions. If applicable, I understand that electing optional benefits may require medical proof of evidence of insurability.

TAKE NOTE:

- Select the green "Continue" button if you are done enrolling in your benefits and have no changes.
- Select the pencil icon next to the benefit program if you have changes to that election.

Personal Information

Name TEST TEST	Date of Hire January 1, 2021
Address 522 Main Street Smalltown, NJ 12345	Date of Birth January 1, 2040
Personal Phone No. (303) 512-4562	Gender Male
Email address	Enter your SSN or EIN xxx-xx-0000

Dependent Information

Dependents	Dependent's SSN/EIN	Gender	Disabled	Status
John - Test Child DOB: 10/1/2005	xxx-xx-0000	M	N	Changed

Change or Update Beneficiary

Benefits Information

show all details / hide all details

	monthly
Medical Coverage Election	Estimated Cost
Medical Plan Gold Your Medical Plan will cover individual	\$223.56

Dental Coverage Election

	monthly
Dental Plan Gold Your Dental Plan will cover individual	\$7.03

Continue

1 The "Pre-Confirmation" page includes information on all of the information you entered in the system.

It is important to review this information carefully as it will become your coverage for 2023 when you select the green "Continue" button at the bottom of the page. If documentation is required, the confirmation will be held pending sufficient documentation.

2 **Need to make changes?** You can edit any information on this page by selecting the blue "Pencil" icon next to the particular benefit you want to change. Selecting the "Pencil" icon will take you that particular benefit where you can make any update and you will then be returned to this pre-confirmation page.

3 **Are you ready to submit your elections?** Selecting the green "Continue" button from the "Pre-confirmation Page" will confirm your elections for 2023.



McDonald's Licensees and
Ronald McDonald House Charities®
Health & Welfare Plan

Completed Enrollment: The Confirmation Page

Confirmation:

2



Congratulations! You have completed online enrollment! Please be sure to review your Confirmation Statement below carefully and keep this form for your files.

TAKE NOTE:

- Before selecting the printer icon above, please write-down your confirmation number. A confirmation number is **required** if you need to call the Participant Support Line at 866-962-2303, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time with any questions regarding your enrollment and the elections you made. Please see your Manager, Owner/Operator, or Executive Director for more information about your benefits.
- By selecting 'Logout' above, you are choosing not to print your confirmation statement at this time.

✓ Confirmation

YOUR CONFIRMATION NUMBER IS: 66476479

Time of Enrollment: 10/26/2015 1:28:35 PM Eastern Time

1

Please print out your confirmation page by using the PRINT button on your WEB browser.

1 Important note about your Confirmation Number: Be sure to keep this Number handy if you need to call the Participant Support Center for help about what you enrolled in for 2023.

2 Be sure to Print a Copy of your Confirmation Statement *BEFORE* you Exit Enrollment! Use the green "Print Confirmation" button (shown above) to print a copy of your statement.

Ready to Exit? Select the "Log Out" button at the top of the page and you will be securely logged out of online enrollment.



McDonald's Licensees and
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Health & Welfare Plan

Together we benefit

Easy-to-read Document Helps You Better Understand Your Medical Benefits & Coverage Information

The government requires that group health plans provide an information document called the Summary of Benefits and Coverage ("SBC") to all eligible employees. The SBC can help you better understand and compare your available medical plan options.

There are two easy ways to get an SBC:

- 1) Call Blue Cross and Blue Shield of Illinois at 1-800-730-8445; or
- 2) Visit www.bcbsil.com/licensees/medical-coverage.html

Blue Cross and Blue Shield of Illinois will provide you and your dependents with a copy of the SBC free of charge upon request.

The SBC includes three sections:

1. Benefits and coverage information

This section of the SBC includes a chart that lists the primary features of your medical plan option(s). There is information about coverage for different services such as office visits, prescription drugs, and mental/behavioral health.

2. Coverage examples

The coverage examples on the final two pages of the document show how the Plan might cover medical care for two specific examples — "Having a Baby" and "Managing type 2 diabetes." Both examples assume in-network providers are used. Please note that these are examples only and should not be used to estimate your actual costs under the Plan.

3. Uniform Glossary

The SBC explains how to access or request a glossary with definitions for common health insurance and medical terms, such as copayment, coinsurance, and deductible. You can view the Glossary at www.ccio.cms.gov or call Blue Cross and Blue Shield of Illinois at 1-800-730-8445 to request a copy.*

* In the event of any differences between the terms found in the Uniform Glossary and those in the health plan documents, the terms of the health plan document will govern.

What if I have questions about SBCs?

Please call Blue Cross and Blue Shield of Illinois at 1-800-730-8445 or visit www.bcbsil.com/licensees if you have any questions regarding the information in the Summary of Benefits and Coverage document(s).

If you need to obtain a written translation of the SBC in Spanish, Chinese, Tagalog, or Navajo, you may contact Blue Cross and Blue Shield of Illinois.

Your One-Stop Online Enrollment

MyMcDBenefits.com

Have questions?

Call the McDonald's Participant Support Line at

(866) 962-2303. Representatives are available

Monday- Friday 7a.m. to 7:00p.m. Central Time.

Su centro integrado para Inscribirse en línea

MyMcDBenefits.com

¿Tiene alguna pregunta?

Llame a la Línea de apoyo para los participantes de McDonald's

al (866) 962-2303. Los representantes están disponibles

de lunes a viernes, 7 a.m. to 7 p.m. Hora Central

Enroll Online at
MyMcDBenefits.com

Please call the office at
801-3924656 with any questions.

