



McDonald's Licensees and  
Ronald McDonald House Charities®  
Health & Welfare Plan  
*Together we benefit*

A background image showing a group of hands stacked together in a circle, symbolizing unity and support. The hands are of various skin tones and are wearing white lab coats or scrubs. The background is a soft, out-of-focus light blue and white.

# Health and safety for you and your people

**2024 Enrollment Benefits Guide for  
Owner/Operators and Executive Directors**

For McDonald's Licensees and Ronald McDonald House Charities®

*Together we benefit*

# What's New for 2024

In today's challenging environment, competitive benefits that offer security and flexibility are more important than ever. Attracting and retaining your people is important, and we make it easy for you to offer compelling, cost-effective benefits to your entire staff, regardless of medical eligibility.


Additionally, our medical benefits feature health advocates through Blue Cross and Blue Shield of Illinois, telemedicine options, an Employee Assistance Program (EAP) to support mental and emotional health, and more. Review this guide for an overview of all the benefits and programs available to you and your employees provided by the Plan.

## Premium adjustment for 2024

For 2024, on average medical premiums will increase 3.2%. However, individual participants may experience higher or lower increases depending on plan design, family status and geography.

While the initial renewal increase was more than 7%, the Plan is investing in Operators and your people by picking up more than half of the 2024 increase. This is one way the Plan is here for

**Easy navigation!** Jump to the section you want to review by clicking on these tabs throughout!

Click on the  for more information on each topic.

you—and something that only the Plan can offer due to our unique structure.

## Dental Options

To better meet the varied needs of our participants, we are introducing two dental plan options for 2024. Participants will now have a choice between the Preventive Plan and the Comprehensive Plan. Learn more on pages 22-23.

## Sword Health Virtual Physical Therapy

Sword Health is a virtual physical therapy program that utilizes live physical therapists and artificial intelligence technology to help prevent and treat back, joint and muscle pain at no extra cost to medical plan participants. Learn more on the Plan's website [mcdrmhcbenefits.com](http://mcdrmhcbenefits.com); select Wellbeing Support > Sword Health.

## Disability Insurance Carrier

The Plans' disability insurance will be offered through The Hartford beginning in 2024, replacing Lincoln Financial Group.

## It's easy to offer Supplemental Benefits and new Voluntary Benefits to your part-time employees.

You can make employees who work at least five hours per week eligible for Supplemental Benefits and Voluntary Benefits on the first of the month following their hire date. Supplemental Benefits include dental, vision, life, short- and long-term disability, and the Reimbursement Assistance Program (RAP). Voluntary Benefits include accident, critical illness, hospital indemnity insurance as well as legal services and identity theft protection. Keep reading to learn more!








# Medical

Your 2024 medical options


# Medical Insurance

The Plan will continue to offer four medical plan options: Health Plan 1, Health Plan 2, Health Plan 3, and Health Plan 4. Each medical plan provides access to the same great BCBSIL network of doctors and providers. And remember, each plan covers the same benefits and care... the main difference is whether you pay less each month in premiums or when you need care.

Eligible employees who were enrolled in medical coverage for 2023 but don't actively enroll or decline coverage for 2024 will be defaulted into the same medical plan and the same coverage level for 2024, as long as you continue to offer that medical plan.

-  **Using In-Network Providers**
-  **Who You Can Cover**
-  **How the Medical Plans Work**
-  **What Coverage Levels Are Available**
-  **Blue Distinction Centers for Bariatric Surgery and Transplants**
-  **Physical/Speech/Occupational Therapy Visit Maximum**

If an employee is enrolling a new dependent, they'll need to verify that the dependent is eligible. Here's the process they should follow:

1. Review the Plan's definition of an eligible dependent: 
2. Review the Acceptable Supporting Documentation requirements [here](#).
3. Submit your documentation to Mercer for review. If you don't submit documentation, coverage for the spouse or dependent will not be activated.

## Health Advocates are here to help


You and your enrolled employees have access to state-of-the-art support and services through Blue Cross and Blue Shield of Illinois Health Advocates.

Highly trained and specialized Health Advocates can help with all sorts of issues, including: managing healthcare referrals, sorting through information from care providers, reviewing your healthcare bills, and more!

# Choosing Your 2024 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 2024. Please note that the out-of-pocket maximums shown include the deductible amounts for the medical plans.

Plan Provision	Health Plan 1	Health Plan 2	Health Plan 3	Health Plan 4
<b>Annual Deductible</b>				
<i>Employee Only</i>	\$6,000	\$4,000	\$2,000	\$600
<i>Employee + Spouse / Child(ren) or Family</i>	\$12,000 <sup>1</sup>	\$8,000	\$4,000	\$1,200
<b>Annual Medical Total Combined Out-of-Pocket Maximum (includes deductible amount)</b>				
<i>Employee Only</i>	\$6,500			
<i>Employee + Spouse / Child(ren) or Family</i>	\$13,000 <sup>2</sup>	\$13,000		
Coinsurance Percentage	70%	80%		
Office Visit	70% after deductible	100% after \$30 copay		
MDLIVE Virtual Visits	\$44 until deductible is met, then 70% coinsurance	\$10 copay		
Inpatient Admission	70% after deductible	\$500 copay plus 80% after deductible		
Outpatient Surgery	70% after deductible	80% after deductible		
Wellness Care	100%, no deductible			
Emergency Room – Emergent Visit	70% after deductible	80% after deductible		
Emergency Room – Non-emergent Visit	60% after deductible	70% after deductible		
Lifetime Maximum	Unlimited			

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.**

## 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 [mcdrmhcbenefits.com](https://mcdrmhcbenefits.com) to see out-of-network coverage.

# Video Doctor Visits

## MDLIVE Virtual Doctor Visits Save Time and Money

Available to participants in the comprehensive medical options (Health Plan 1-4), MDLIVE is an affordable way to see a board-certified doctor 24/7 from the safety and comfort of home. A visit typically costs less than a visit to Urgent Care or the ER! Along with avoiding the risk of exposure to germs in the doctor's office, MDLIVE virtual doctor's visits have many other benefits:

- Care you can count on: MDLIVE physicians diagnose and treat more than 80 of the most common conditions, along with providing temporary prescription refills.
- 24/7 availability: MDLIVE doctors are available nights, weekends, and even holidays in all 50 states.
  - Less time waiting: Talk with a doctor in less than 15 minutes, when and where it's convenient for you.
  - Top quality physicians: MDLIVE board-certified doctors have an average of 15 years of experience and are specially trained in telemedicine.
- Care for the entire family: pediatricians are available for eligible dependents.

MDLIVE also includes access to behavioral health services. Talk to a board-certified psychiatrist or licensed therapist seven days a week.

Activate your MDLIVE account today so you and your family can get care when you need to. It just takes a few minutes to set up:

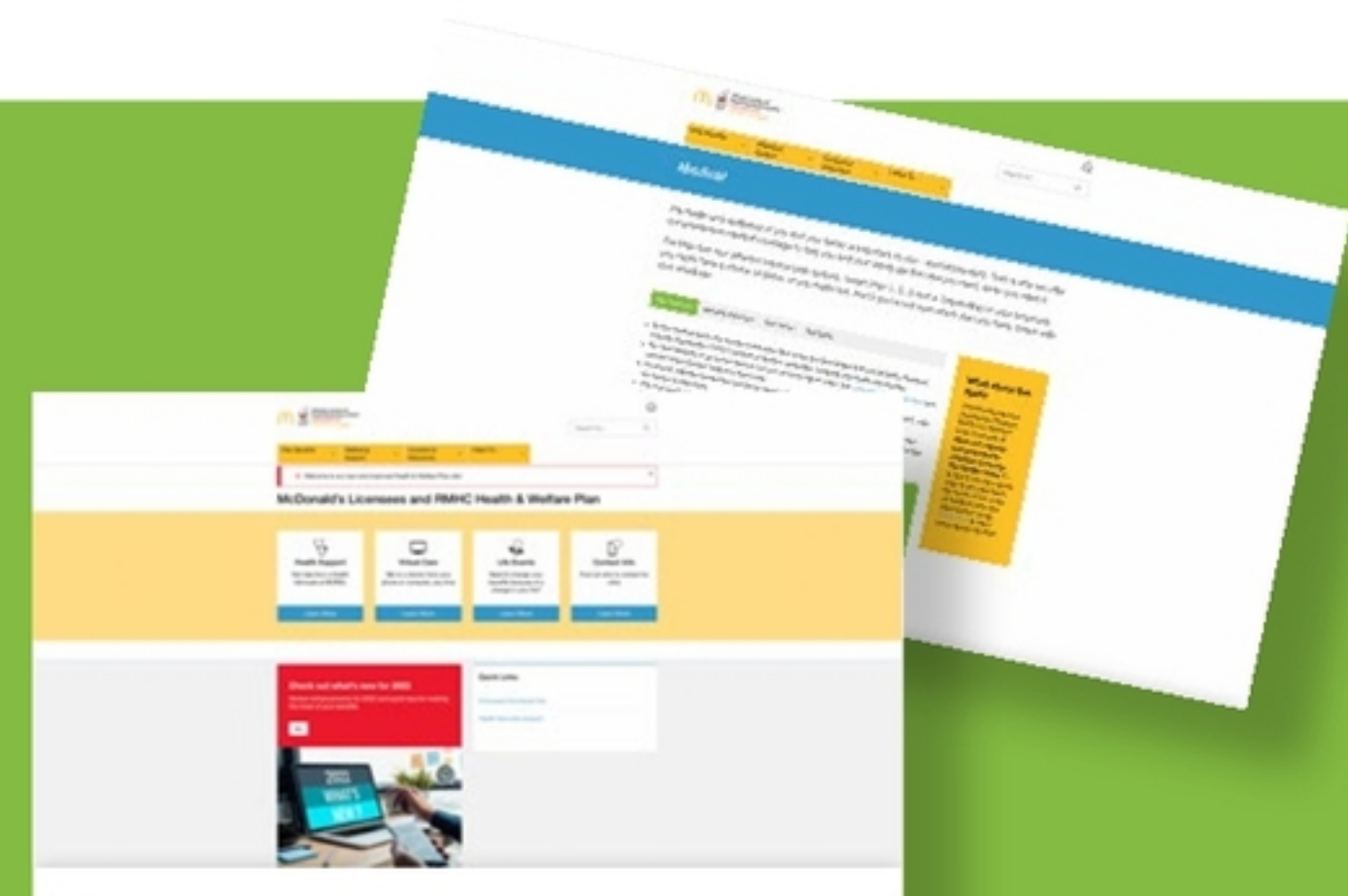
**Online:** [www.mdlive.com/BCBSIL](http://www.mdlive.com/BCBSIL)

**Phone:** (888) 676-4204

**Text:** BCBSIL to 635483

**Benefits information is at  
your employees' fingertips!**

Employees can go to [mcdrmhcbenefits.com](http://mcdrmhcbenefits.com) for details about their benefits, enrollment, and much more!



# More Health Support Programs

## No-cost programs designed to serve you and your eligible employees

You and your employees enrolled in the Plan's comprehensive medical options (Health Plan 1-4) for 2024 have access to programs specifically designed to help you be your healthiest. From diabetes management to weight loss and more, these programs help you take control of your health. And best of all, they're FREE OF COST to eligible medical plan participants.



- **Sword Health** is a virtual physical therapy program that utilizes live physical therapists and AI technology to help prevent and treat back, joint and muscle pain – at no extra cost to medical plan participants (including dependents age 13 and older). Sword Health will ship a tablet and motion sensors to guide you and provide real-time feedback during your exercises, while your therapist is there to support you virtually and chat at any time. Learn more and [get started here](#).



- **Wondr Health** gives participants age 18 and older an opportunity to lose weight — at no cost to you — with a ten-week program delivered online to your smartphone or computer. It doesn't include starving, counting calories or spending hours prepping "approved" foods. Instead, we'll teach you how to eat your favorite foods while losing weight, looking and feeling better and reducing your risk for major health conditions, like diabetes or heart disease. [Apply here](#).



- **Livongo** for diabetes is designed to support you in your diabetes management. It includes a free blood glucose meter, test strips, a lancing device, lancets, personal coaching, and more. If eligible, [sign up here](#).



- **Omada** helps you lose weight and build healthy habits through gradual lifestyle change. This convenient online program is personalized to your goals and available at no cost, if you're eligible. Learn to eat healthier, move more, sleep better, and manage stress — one small step at a time. To learn more, call Blue Cross and Blue Shield of Illinois at **(800) 730-8445**.



# Prescription Drugs

Understanding the prescription drug coverage included with each of the medical options

Medical

Prescriptions

Mental  
Health

RAP

Dental

Vision

Disability

Life &  
Accident

Contacts



# 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 and underwritten by Fidelity Security Life Insurance Company®.

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**

## 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.**



### 2024 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)	<b>The cost of prescription drugs will apply toward the medical plan's out-of-pocket maximum for the year</b>

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



## 2024 Prescription Drug Card Program Benefits for Health Plan 2, Health Plan 3, and Health Plan 4

Levels of Coverage	Retail Pharmacy Copayment/Coinsurance (up to a 30-day supply)*	Mail Order/Home Delivery Pharmacy Service Copayment/Coinsurance (up to a 90-day supply)
<b>Generic</b>		
 <b>Generic</b>	You pay \$10	You pay \$25
<b>Preferred Brand-Name</b>		
 <b>Preferred Brand-Name</b>	40% of the medication's total cost (Minimum \$50/Maximum \$300)	40% of the medication's total cost (Minimum \$125/Maximum \$750)
<b>Non-Preferred Brand-Name</b>		
 <b>Non-Preferred Brand-Name</b>	50% of the medication's total cost (Minimum \$100/Maximum \$500)	50% of the medication's total cost (Minimum \$250/Maximum \$1250)
<b>Prescription Drug Out-of-Pocket Maximum</b>	<b>The cost of prescription drugs will apply toward the medical plan's out-of-pocket maximum for the year.</b>	

\*Please note that the program requires participants to fill a 90-day supply of maintenance medications at either the mail order pharmacy or a Walgreens pharmacy after purchasing an initial prescription and one refill at a retail pharmacy. If you do not move to a 90-day supply, you will be required to pay the full 100% cost of the drug, which will not apply toward the prescription drug out-of-pocket maximum.



# Mental Health & Substance Use Disorder

Support and resources are available

# Mental Health and Substance Use Disorders

When you enroll in the medical plan, you automatically receive mental health and substance use disorder benefits, provided through Blue Cross and Blue Shield of Illinois.

## Get three FREE counseling sessions through the Employee Assistance Program

The EAP is a **confidential** service meant to help you balance your work and life. Through the EAP, you can get three free sessions of counseling and a variety of other valuable services.

Counseling is available in person or through virtual therapy. Virtual therapy includes counseling via text, live chat, by phone or video conference.

 **Contact the EAP**






## How Mental Health and Substance Use Disorder Coverage Works

Blue Cross and Blue Shield of Illinois offers access to a broad network of clinicians and facilities. These include psychiatrists, psychologists, licensed clinical professional counselors, licensed marriage and family therapists, licensed clinical social workers, and certified substance use disorder counselors.

For more information on in-network mental health or substance abuse providers, reach out to your Blue Cross and Blue Shield of Illinois Health Advocate at **(800) 730-8445**.

## EAP Services

Life has many ups and downs — and sometimes you need help to cope with challenges. To get the help you need and learn more about the benefits provided through the EAP program, call the EAP at **(800) 327-6260**, which is available 24/7/365. You can also check out the member website at [magellanascend.com](http://magellanascend.com).

-  **Critical Incident Stress Management (CISM) Services**
-  **Workplace Support Services for Operators and Managers**
-  **Legal, Financial & Identity Theft Services**
-  **Work-Life Services**
-  **Pre-authorization for Mental Health and Substance Use Disorder Coverage**

**In Health Plan 1**, mental health and substance use disorder benefits are provided at the same coinsurance percentages as any other office visit or inpatient admission: Health Plan 1 pays 70% after the deductible for in-network services and 50% after the deductible for out-of-network.

Summary of Mental Health and Substance Use Disorder Benefits for Health Plan 2, Health Plan 3, and Health Plan 4		
	In-Network Benefits	Out-of-Network Benefits
<b>Outpatient Treatment</b>	Mental Health: Applies to medical plan deductible; 80% coinsurance after deductible is met Substance Use Disorder: \$30 copayment	Mental Health*: 50% of expenses covered up to Medicare's pricing or allowance Substance Use Disorder*: 50% of expenses covered up to Medicare's pricing or allowance
<b>Inpatient Treatment**</b>	\$500 copayment per admission with 80% of expenses covered	\$500 copayment per admission with 50% of expenses covered up to Medicare's pricing or allowance

\* Subject to the plan out-of-network deductible before coinsurance is applicable.

\*\* All inpatient treatment is subject to the plan deductible after the copay.

## Important Notes About Mental Health and Substance Use Disorder Coverage



# Dental

Your dental insurance options



# Dental Insurance

When building your benefits package, you can choose to include dental benefits, which are offered through Delta Dental of Illinois. To better meet the varied needs of our participants, we are moving from one dental plan option to two options for 2024. Participants will have a choice between the Preventive Plan and the Comprehensive Plan. Both of the dental plan designs are displayed below.

The Preventive Plan offers a lower premium cost, a higher deductible, and does not cover orthodontia. The Comprehensive Plan has a higher premium cost, a lower deductible, and does include orthodontia coverage. This offers employees more flexibility to meet their dental insurance needs.

Preventive Dental Plan Benefits			
Service	Deductible	Plan Pays	Maximum Benefit
✦ Preventive Care	None	100% of maximum allowed fees	N/A
✦ Primary Care	\$100 per person per calendar year (covers both Primary and Major services)	80% of maximum allowed fees	\$1,000 annual maximum for covered services per person
✦ Major Care		40% of maximum allowed fees; not covered out of network	
Orthodontics	Not covered	N/A	N/A

Comprehensive Dental Plan Benefits			
Service	Deductible	Plan Pays	Maximum Benefit
✦ Preventive Care	None	100% of maximum allowed fees	N/A
✦ Primary Care	\$50 per person per calendar year (covers both Primary and Major services)	90% of maximum allowed fees	\$2,000 annual maximum for covered services per person (excluding orthodontia)
✦ Major Care		50% of maximum allowed fees; not covered out of network	
✦ Orthodontics*	None	50% of maximum allowed fees	\$2,000 per eligible participant lifetime maximum

\*For children (to age 26) and adults.



Participants in either of the dental plans can go to a licensed dentist, and benefits are the same whether you use a network or non-network dentist. If you go to a non-network dentist, your benefit level is the same, but your out-of-pocket expenses will be higher.

### ToGo™ Annual Maximum Carryover Feature

You can carry forward any unused portion of the annual maximum to the following year, allowing you to have a greater annual maximum for use the following year. The carryover amount cannot exceed the annual maximum amount year-to-year, and you must have at least one dental claim during the benefit plan year and be enrolled for the entire benefit year (January 1 - December 31) in order to qualify.

### How Delta Dental's Networks Help You Save



To locate a Delta Dental PPO® or Delta Dental Premier® dentist, visit the Delta Dental of Illinois website at [deltadentalil.com](http://deltadentalil.com) or call customer service at (800) 323-1743.

You can register for the member portal at [deltadentalil.com](http://deltadentalil.com) to access your benefits and claim information.



# Disability

Short-term and long-term disability insurance options

# Disability Insurance

Disability coverage is available to help protect you and your employees against loss of income in the event of an extended illness or injury. Coverages are now issued by The Hartford (replacing Lincoln Financial Group). Please review the Summary Plan Description available at [mcdrmhcbenefits.com](http://mcdrmhcbenefits.com) for more details.

## Short-Term Disability Benefits

This coverage pays a benefit beginning on the 15th day of a qualified sickness or injury. Should you remain disabled, benefits can be paid for up to 24 weeks. All claims are subject to a pre-existing condition clause and approval by The Hartford.

There are two voluntary Short-Term Disability (STD) options that you can offer to your employees. These are:

- STD Option 500: Pays 50% of basic earnings, up to \$500 per week (with a maximum covered salary of \$52,000)
- STD Option 1000: Pays 66-2/3% of basic earnings, up to \$1,000 per week (with a maximum covered salary of \$78,000)

## More About Short-Term Disability Benefits

**If you're new to disability coverage, you do not need to provide Evidence of Insurability (EOI).**

However, any participants who are new to disability coverage for 2024 *are* subject to the pre-existing condition limitation. The Hartford defines a pre-existing condition as a condition resulting from an Injury or Sickness for which the Covered Person is diagnosed or received Treatment within three months prior to the Covered Person's effective date of coverage. Once you are covered for 12 months under the plan, the pre-existing condition limitation ends.



# Life & Accident

Other insurance options available to you

# Life and Accident Insurance

When you enroll in the medical plan, you are automatically enrolled for basic term life insurance, accidental death and dismemberment (AD&D) insurance, and business travel accident insurance. As of January 1, 2024, an employee cannot enroll in basic term life without enrolling in medical coverage. However, an employee can now enroll in supplemental term life (available at group rates) without basic term life.

## Basic Life and AD&D Insurance Benefits

Basic life insurance pays benefits to a beneficiary in the unfortunate event of your death.

Summary of Basic Term Life and AD&D Insurance Benefits	
Job Classification	Amount of Basic Term Life and AD&D Insurance*
Owner/Operator, Co-Op Director, RMHC House Senior Management Position (Executive Director, CEO)	\$50,000
All Other Eligible Positions	\$15,000

\*Coverage decreases to 60% at age 70.

 **More About Basic Life and AD&D Insurance Benefits**

You have access to a number of complimentary services available through the life insurance benefits:

 **Redpoint Travel Assistance Services**

 **LifeWorks Legal, Financial, and Grief Resources**

## Supplemental Term Life Insurance Benefits

You can choose to increase your coverage by purchasing supplemental term life benefits -- also available to employees who are not enrolled in medical coverage and basic term life. **During this Annual Enrollment, you have a guaranteed coverage opportunity if you have not previously been denied when submitting EOI. You may elect supplemental life coverage for the first time in the amount of one times your annual earnings, or increase your existing supplemental life coverage by one times your annual earnings (provided your supplemental coverage does not exceed \$500,000).**

### ✦ More About Supplemental Term Life Insurance Benefits

### ✦ When Is Evidence of Insurability Required?



## Dependent Supplemental Term Life Insurance Benefits

Supplemental term life insurance also is available for your eligible dependents. Please note that spouse/domestic partner coverage cannot exceed your total life insurance coverage amount.

	Amount of Coverage
Spouse/Domestic Partner	\$10,000
(may not exceed 100% of your total basic and supplemental term amount)	\$15,000
	\$25,000
	\$50,000
	\$75,000
	\$100,000
Child (each)	\$10,000

Supplemental term life insurance is guaranteed issue for all spouse/domestic partner coverage up to \$25,000 if elected within 31 days of initial eligibility. Supplemental term life insurance is always guaranteed issue for all child coverage (\$10,000).

## Access Plan Vendors on the Web

All of our vendors' websites offer a wealth of information and tools to help participants.

Benefit	Carrier	Website
Medical	Blue Cross and Blue Shield of Illinois	<a href="https://bcbsil.com/licenses">bcbsil.com/licenses</a>
Dental	Delta Dental of Illinois	<a href="https://deltadentalil.com">deltadentalil.com</a>
Prescription Drugs	Express Scripts	<a href="https://express-scripts.com/mcdonalds">express-scripts.com/mcdonalds</a>
Health Savings Accounts	Bank of America	<a href="https://healthbenefits.bankofamerica.com">healthbenefits.bankofamerica.com</a>
Employee Assistance Program	Magellan Health	<a href="https://magellanascend.com">magellanascend.com</a>
Mental Health and Substance Use Disorder	Blue Cross and Blue Shield of Illinois	<a href="https://bcbsil.com/licenses">bcbsil.com/licenses</a>
Vision	EyeMed	<a href="https://eyemed.com">eyemed.com</a>
Reimbursement Assistance Program (RAP)	Plan Administrators, Incorporated (PAI)	N/A
Disability	The Hartford	<a href="https://thehartford.com">thehartford.com</a>
Life Insurance	Securian Financial	<a href="https://lifebenefits.com">lifebenefits.com</a>
Virtual Visits	MDLIVE	<a href="https://mdlive.com/bcbsil">mdlive.com/bcbsil</a>

### Important Information

*This brochure summarizes the benefits that may be available through the McDonald's Licensees and Ronald McDonald House Charities Health & Welfare Plan. If any conflict arises between the description of benefits contained in this brochure and the official Plan document or the group insurance certificates for each benefit, the descriptions in the official Plan documents and insurance certificates will prevail.*