



WELCOME TO OPEN ENROLLMENT!

Making wise decisions about your benefits requires planning. The best thing you can do is “shop” for benefits carefully, using the tools provided.

Wendy's provides our employees with exceptional benefit options to meet your needs and optimize your savings. All changes made within our Open Enrollment period will be effective March 1, 2024.





WHAT WE OFFER

Wendy's offers many benefits that protect you physically, mentally, and financially. Open Enrollment is the time to make any necessary changes to the following benefits, including the addition or deletion of family members to your plans.



MEDICAL
Blue Cross of Idaho



DENTAL
Delta Dental



VISION
Blue Cross of Idaho

Health Reimbursement Arrangement



Congratulations! Your Employer Classic Foods, LLC. has established a Health Reimbursement Arrangement "HRA Plan" to help you pay for your out-of-pocket medical expenses.

The Plan is funded by Employer Contributions. No Employee Salary Deductions are allowed in this plan. If you received a reimbursement for an expense under the Plan, you cannot claim a Federal income tax credit or deduction on your return.

HOW DO I RECEIVE REIMBURSEMENTS?

During the course of the Coverage Period, you may submit requests for reimbursement of expenses you have incurred. However, you must make your requests for reimbursements no later than 90 days after the end of the Coverage Period.

The Administrator will provide you with acceptable forms for submitting these requests for reimbursement. In addition, you must submit to the Administrator proof of the expenses you have incurred and that they have not been paid by any other health plan coverage. If the request qualifies as a benefit or expense that the Plan has agreed to pay, you will receive a reimbursement payment soon thereafter.

Remember reimbursements made from the Plan are generally not subject to federal income tax or withholding. Nor are they subject to Social Security taxes.

Expenses are considered "incurred" when the service is performed, not necessarily when it is paid for. You can get a claim form at www.participant.nbsbenefits.com for reimbursement.



BUY-DOWN - TRADITIONAL PPO PLAN

- Employee must submit all EOB's to NBS to receive the \$1,000 deductible benefit and \$5,850 out of pocket.

WHY PARTICIPATE IN AN HRA?

Think of an HRA like a "Medical Expense Account".

Here are some useful tips:

- Classic Foods funds the account for those electing coverage through the Blue Cross of Idaho PPO Plan.
- You will use these funds to pay down your deductible. Money is used specifically for medical deductible.
- Customer Service Center - Please contact the NBS customer service center by emailing service@nbsbenefits.com or call (855) 399-3035.
- For more detailed information, contact GBS of Idaho.

[HRA Claim Form NBS](#)

Download the App!

Account access is easy

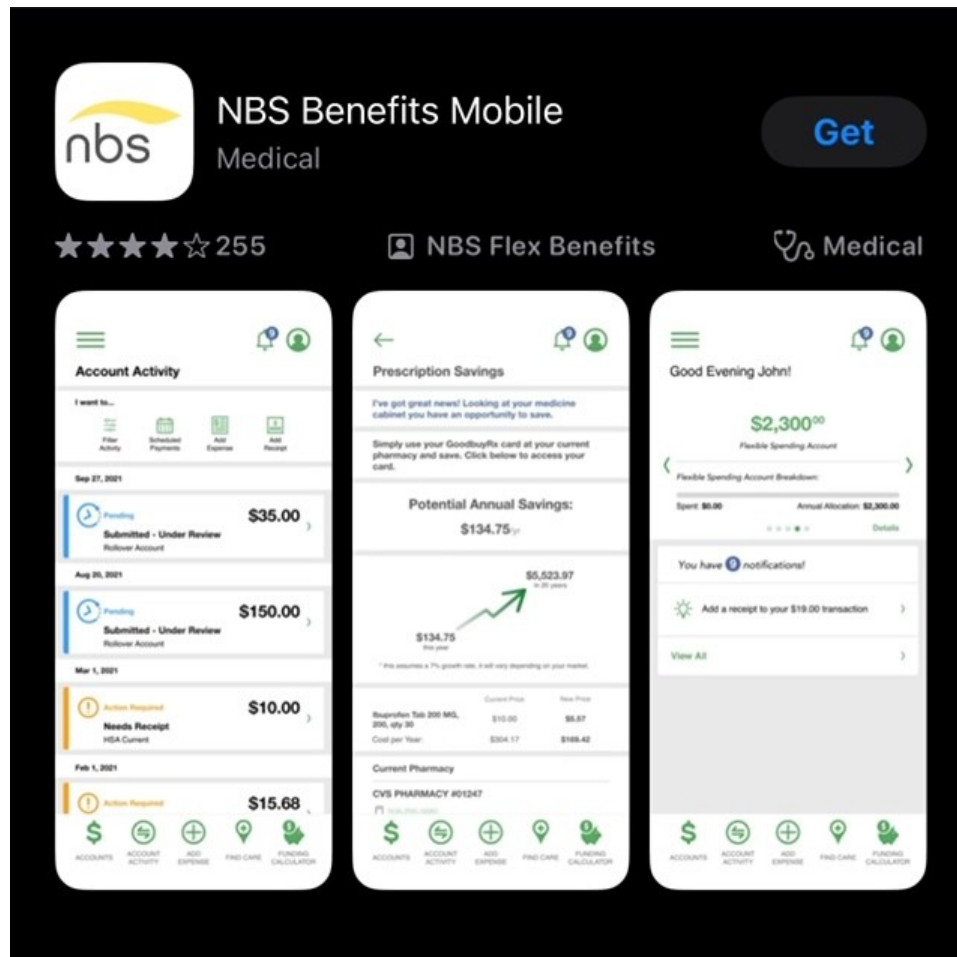
Get account information from our easy-to-use online portal and mobile app. See your account balance, contributions and account history in real time.



NBS mobile app

- ✓ View account balances
- ✓ View claims
- ✓ View plan information
- ✓ Contact us
- ✓ Submit claims
- ✓ Edit personal information
- ✓ View reimbursement history
- ✓ Pay providers

Apple Device



Android Device



NBS Benefits Mobile

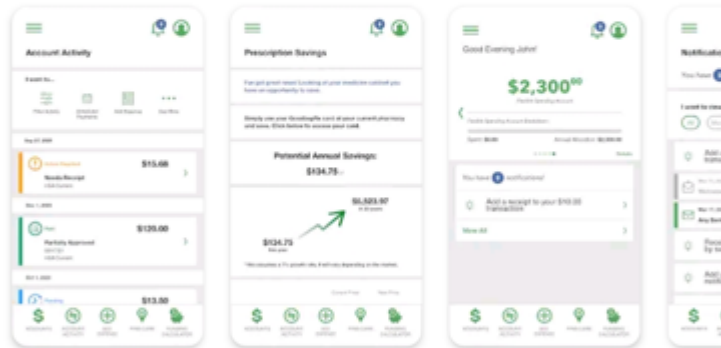
National Benefit Services, LLC

3.9★
174 reviews

10K+
Downloads

E
Everyone

Install



About this app



National Benefit Services, LLC

Medical

2 Complete the required fields of the registration form

- ▶ Username and password
- ▶ Personal information - name and email address
- ▶ Employee ID: Please enter your **Social Security Number**
- ▶ Employer ID OR NBS Benefits Card Number.
 - Employer ID is a 9 digit code given to you in your welcome email from NBS, or may be obtained through your employer or by contacting NBS at (855) 399-3035
- ▶ Accept the Terms of Use
- ▶ After completing all required fields, click "Register"



Wendy's is renewing with Blue Cross of Idaho. The PPO allows for flexibility to see In-Network and Out-of-Network providers.

You will pay less when using the Blue Cross of Idaho ChoiceDocs and In-Network PPO providers.

PLAN AT-A-GLANCE

In-Network You Pay		Out-of-Network You Pay	
Calendar Year Deductible (Self / Family)	\$4,500 \$9,000	\$9,000 Self / \$18,000 Family	
Out-of-pocket max (Self / Family)	\$8,800 / \$17,600	\$17,600 / \$35,200	
Office Visits			
Primary Care	\$20/\$40 Copay	50% AD	
Specialist	\$40/\$60 Copay	50% AD	
Routine Labs	30% AD	50% AD	
Routine X-Ray	30% AD	50% AD	
Mental Health/Substance Abuse			
Outpatient Services		\$40 Copay,	50% AD
Inpatient Services		30% AD	
Emergency Room	\$350 AD	\$350 AD	
Ambulance (Air or Ground)	30% AD	30% AD	

PHARMACY

Deductible	\$500
Tier 1-Preferred Generic	\$15 copay
Tier 2-Non-Preferred Generic	
Tier 3-Preferred Brand Name	\$25 copay
Tier 4-Non-Preferred	\$45 copay
Tier 5-Preferred Specialty	\$60 AD
Tier 6-Non-Preferred Specialty	30% AD
	50% AD



Premiums Blue Cross Class 1

Status

Fully Monthly Premium

Employee Cost Per Month

Employee Cost Per Pay Period

Employee

\$480.00

\$61.49

\$28.38

Employee & Spouse

\$960.00

\$122.97

\$56.76

Employee +1 Child

\$912.00

\$116.44

\$53.75

Employee + Children
\$912.00
\$116.44
\$53.75
Family
\$1,392.00
\$177.92
\$82.12

Premiums Blue Cross Class 2

Status

Fully Monthly Premium

Employee Cost Per Month

Employee Cost Per Pay Period

Employee

\$480.00

\$122.97

\$56.76

Employee & Spouse

\$960.00

\$491.89

\$227.03

Employee +1 Child

\$912.00

\$452.67

\$208.93

Employee + Children
\$912.00
\$452.67
\$208.93
Family
\$1,392.00
\$821.59
\$379.20

Premiums Blue Cross Class 3

Status

Fully Monthly Premium

Employee Cost Per Month

Employee Cost Per Pay Period

Employee

\$480.00

\$122.97

\$56.76

Employee & Spouse

\$960.00

\$737.83

\$340.54

Employee +1 Child

\$912.00

\$672.47

\$310.37

Employee + Children
\$912.00
\$672.47
\$310.37
Family
\$1,392.00
\$1,289.33
\$595.08



KNOW YOUR PROVIDER NETWORK

You have access to specific doctors and facilities within Blue Cross of Idaho Preferred PPO Network. When you access in-network doctors and facilities, you will have the best coverage and savings. If you see providers out-of-network, you will have much higher out-of-pocket costs as they can balance-bill you for the difference.

Where Do I Go?

[Preferred PPO Network Providers](#)



VISION CARE BENEFITS

Classic Foods offers vision Coverage through Blue Cross of Idaho. Their Vision Care Providers are ready to give you excellent optical care to help you see more clearly.

What's the Network?



Find a Provider

[Provider Search](#)

PLAN-AT-A-GLANCE

Vision Coverage You Pay

General Eye Exam Insured pays Copayment, as applicable, then BCI pays 100% of Maximum Allowance

Prescription Glasses Insured pays Copayment, as applicable, then BCI pays 100% of Maximum Allowance for Basic Lenses and Medically Necessary Contact Lenses (in lieu of glasses). Includes Frame allowance of

Elective Contact Lenses Includes a Contact Lens fitting and evaluation and \$130 allowance for materials in place of benefits for Prescribed Lenses and Frame.

Non-Par Services

- Eye Exam
- Single Vision Lens
- Bifocals
- Trifocals
- Frame
- Contacts

Non-Participating Reimbursement

- Up to \$45
- Up to \$45
- Up to \$65
- Up to \$90
- Up to \$47
- Up to \$130

USER TOOLS

[Using Your Benefits](#)

After you sign up, we give you simplified access and tools to manage your plan. Download the app or go to the web portal to view cards, find providers, or request a predetermination of benefits.





OF IDAHO

Wendy's recognizes the importance of good oral hygiene and it's overall health benefits. Your mouth is the gateway to the health of the body. That is why Wendy's offers Dental Coverage through Delta Dental.

What's the Network?



Delta Dental of Idaho


Find a Provider

[Provider Search](#)

Video Link:

<https://www.youtube.com/embed/2p4SFh1IIIIs?>

PLAN-AT-A-GLANCE			
PPO/Premier PPO 50 Rollover Max Plan Features	PPO In- Networ k You Pay	Premier In- Networ k You Pay	Out-of-Network You Pay
Calendar Year Deductible		\$25/\$50/\$50 Per Person \$75/\$150/\$150 Family	
Annual Max	\$1,000	\$750	\$500
Preventive	100% Covered		0% 20%
Basic	20%	40%	60%

Major	50%	100%	100%
Dependent Eligibility	Eligible children must be under age 26		
			

Premiums Delta Dental Class 1

Status

Fully Monthly Premium

Employee Cost Per Month

Employee Cost Per Pay Period

Employee

\$38.24

\$3.75

\$1.73

Employee & Spouse

\$75.22

\$7.38

\$3.41

Employee +1 Child

\$68.61

\$6.73

\$3.11

Employee + Children
\$117.93
\$11.57
\$5.34
Family
\$154.97
\$15.19
\$7.01

Premiums Delta Dental Class 2

Status

Fully Monthly Premium

Employee Cost Per Month

Employee Cost Per Pay Period

Employee

\$38.24

\$7.49

\$3.46

Employee & Spouse

\$75.22

\$29.25

\$13.50

Employee +1 Child

\$68.61

\$25.35

\$11.70

Employee + Children
\$117.93
\$54.37
\$25.10
Family
\$154.97
\$76.15
\$35.15

Premiums Delta Dental Class 3

Status

Fully Monthly Premium

Employee Cost Per Month

Employee Cost Per Pay Period

Employee

\$38.24

\$7.50

\$3.47

Employee & Spouse

\$75.22

\$43.76

\$20.20

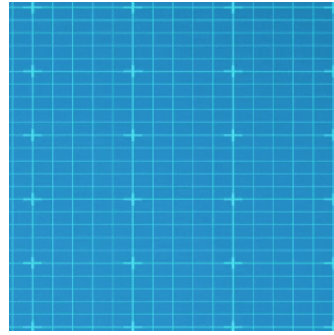
Employee +1 Child

\$68.61

\$37.27

\$17.21

Employee + Children
\$117.93
\$85.63
\$39.53
Family
\$154.97
\$121.94
\$56.28



GOT QUESTIONS?

Healthcare is confusing! Luckily we have some of the best in the business to help get your questions answered. Here are some resources to point you in the right direction!

Employee Benefit Guide

[Benefit Guide 2024](#)

Classic Foods Human Resources



Robert Pincock
Human Resources

[Email Robert](#)

Open Enrollment & Claims Support



AJ Argyle
GBS of Idaho

[Email AJ](#)

Magen Smith
GBS of Idaho

[Email Magen](#)



THE END!

Ready to Enroll?

Contact Human Resources to complete your enrollment.