



ZAXBYSTM



BENEFITS GUIDE 2026



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Introduction

At **Zaxby's**, protecting our employees and their families is important to us! That is why we provide eligible employees with health, wealth, and wellbeing benefits. For 2026, we offer **medical, dental, vision, life, disability, HSA, retirement, worksite, and supplemental benefits**. Through our benefits program, you can continue to grow and thrive no matter where you are. Please review this guide for an overview of your benefits so you can explore your options!

Open Enrollment

Open enrollment is your chance to make changes to your benefits coverage, including selecting a new medical plan or adding a dependent. We encourage you to review your benefit elections each year to ensure they meet your healthcare needs and budget. Consider exploring your options, verifying your healthcare providers are covered, examining your past benefits usage, attending company meetings, and making your selections before the last date of open enrollment. If you have questions, your HR team and OneDigital Client Advocate are here to help!

This year, your open enrollment **will be active**. This means all employees must re-elect benefits for the upcoming year. If you choose not to, your coverage for 2026 will be forfeited.

Mid-Year Changes

Once open enrollment ends, you are only allowed to make changes to your benefit elections during your plan year if you experience a qualified mid-year change, known as a Qualified Life Event (QLE). Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage. You must notify human resources within **30 days** of the mid-year event to be eligible to change your elections.

Eligibility

Employees working 30 or more hours a week are eligible for benefits after 90 days of full-time employment or promotion.

Your new benefit elections will be active starting January 1, 2026.

Enroll in Your Benefits

Please log in to the benefit enrollment portal to make your 2026 elections.

STEP 1: Go to www.mybensite.com/zaxbys or

Scan the QR Code



STEP 2: First Time Users: To begin, select "Create New User Account." You will be asked to register as a user on the system by creating a new user account. You will also be asked to select a password. Please follow the instructions and once that has been completed you will be logged into the website and gain access to the enrollment system.

STEP 3: Once you are logged in, you will go through a series of screens – each screen takes only a few moments to complete. All of your benefit elections will be displayed on a cost "per paycheck" basis based on your specific benefit options.

STEP 3: Please review your benefit choices and costs. If you wish to make changes to your selections, click on the "edit" button to update your information. Once you have completed your review, agree to the terms and hit "Continue". You will then be given an opportunity to print a Benefits Confirmation Statement for your personal records.

Know Where To Go



Learn how
to pick a
medical plan



LiveHealth Online: Access telehealth services to treat minor medical conditions. Connect with a board-certified doctor via video or phone, wherever or whenever is convenient to you!



Convenience Care: Treats minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.



Doctor's Office: The best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.



Urgent Care: For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.



Emergency Room: For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life-threatening, call 911 or go to the nearest emergency room.

Terms To Know

Insurance can be complex, but don't worry—this mini glossary is here to help you make sense of your benefits offerings. If you still have questions about your benefits, please contact your OneDigital Client Advocates! They can help solve any insurance-related questions you might have. For more information on your Client Advocates, turn to [page 12](#).



Coinurance

The amount or percentage that you pay for certain covered health care services under your health plan.



Copay

A flat fee that you pay toward the cost of covered medical services.



Deductible

The amount you owe for health care services each plan year before your insurance company begins to pay.



Out-of-Pocket Maximum

The most you should pay for your health care during the plan year, excluding the monthly premium.



Premium

The amount you pay for a health plan in exchange for coverage.



In-Network

Healthcare physicians or facilities that are in your insurance plan's network. When you receive in-network care, your savings and coverage will be greater than using out-of-network services!

Medical AmeriBen

For the 2026 plan year, eligible employees and their dependents are offered four medical options through **AmeriBen**. With **AmeriBen's** medical plans, you can feel confident knowing you have access to the care you need! For more information, please refer to your plan documents.

To find a medical provider that participates in the network, please go to www.anthem.com.

Medical	OAP 1700 In-Network	OAP 3000 In-Network	HDHP 1750 In-Network	HDHP 3500 In-Network
Coinsurance (Member Pays)	20%	30%	20%	20%
Calendar Year Deductible	Embedded • Individual • Family \$1,700 \$5,100	Embedded \$3,000 \$9,000	Non-Embedded \$1,750 \$3,500	Embedded \$3,500 \$7,000
Out-of-Pocket Maximum (Deductible and Copays Included)	\$5,100 • Individual \$15,300 • Family	\$6,000 \$18,000	\$3,500 \$7,000	\$7,000 \$14,000
Office Visits	\$25 Copay • Primary Care Physician \$50 Copay • Specialist \$50 Copay • Mental Health & Substance Abuse 100% Covered • Preventive Care	\$25 Copay \$50 Copay \$50 Copay 100% Covered	20% after Deductible 20% after Deductible 20% after Deductible 100% Covered	20% after Deductible 20% after Deductible 20% after Deductible 100% Covered
Emergency Room Services (Copay Waived if Admitted)	\$350 Copay	\$350 Copay	20% after Deductible	20% after Deductible
Urgent Care	\$50 Copay	\$50 Copay	20% after Deductible	20% after Deductible
Inpatient Services	20% after Deductible	30% after Deductible	20% after Deductible	20% after Deductible
Outpatient Services	20% after Deductible	30% after Deductible	20% after Deductible	20% after Deductible
Prescription Coverage (30-Day Supply)	ProAct			
	In-Network	In-Network	In-Network	In-Network
• Deductible	N/A	N/A	Subject to Medical Deductible	Subject to Medical Deductible
• Tier 1	\$7 Copay	\$7 Copay	20% after Deductible	20% after Deductible
• Tier 2	\$35 Copay	\$35 Copay	20% after Deductible	20% after Deductible
• Tier 3	\$75 Copay	\$75 Copay	20% after Deductible	20% after Deductible
Mail Order (90-Day Supply)				
• Tier 1	\$14 Copay	\$14 Copay	20% after Deductible	20% after Deductible
• Tier 2	\$70 Copay	\$70 Copay	20% after Deductible	20% after Deductible
• Tier 3	\$150 Copay	\$150 Copay	20% after Deductible	20% after Deductible
Medical Rates (Per Pay Period)				
Employee	\$75.41	\$63.64	\$46.38	\$41.83
Employee + Spouse	\$164.43	\$151.51	\$132.49	\$117.01
Employee + Child(ren)	\$151.20	\$143.61	\$122.05	\$108.05
Employee + Family	\$258.44	\$239.83	\$179.49	\$157.38

Embedded - After each eligible family member meets his or her individual deductible, covered expenses for that family member will be paid based on the coinsurance level specified by the plan. Or, after the family deductible has been met, covered expenses for each eligible family member will be paid based on the coinsurance level specified by the plan.

Non-Embedded - All eligible family members contribute towards the family plan deductible. Once the family deductible has been met, the plan will pay each eligible family member's covered expenses based on the coinsurance level specified by the plan.

Health Savings Account (HSA) Fidelity

Save tax dollars and tap into future savings through an HSA! A Health Savings Account (HSA) is a tax-advantaged account that belongs to you and is paired with Zaxby's High Deductible Health Medical Plans. This account can help pay for eligible medical, vision, and dental expenses. These expenses include deductibles, copays, coinsurance, and prescriptions.

How much can I contribute to an HSA?

- **Employee only coverage:** \$4,400.
- **Employee plus dependent coverage:** \$8,750.
- If you are 55 or older, you can make an additional annual catch-up contribution of \$1,000.
- HSA enrollees will receive a contribution from **Zaxby's to help grow their balance faster**. If you have employee only coverage, Zaxby's will match dollar-for-dollar your contribution up to a maximum of \$1,000. If you have employee plus dependent coverage, Zaxby's will match up to \$2,000.

Did you know your HSA provides triple tax benefits?

All HSA contributions are made pre-tax, qualified healthcare expenses are not taxable, and any interest you may accumulate on the account is tax-free!

Telemedicine LiveHealth Online

Instead of spending your day and dollars at an urgent care facility, connect with a U.S. board-certified doctor over the phone or via video chat to receive immediate and cost-effective care 24/7/365. Telemedicine doctors can diagnose, treat, and write prescriptions for nearly any non-emergency medical condition, including coughs, colds, sore throats, eye issues (pink eye, etc.), prescription refills, UTIs, and more!

Get Started

Rather than waiting to sign up when you're not feeling well, register today so you're ready for a visit when you need one. To sign up:

1. Visit <https://livehealthonline.com> or download the free LiveHealth online app to your mobile device. Select "Sign up" to create your LiveHealth online account.
2. Enter your personal information as the prompts come up.
3. For the health plan, in the drop-down box, select Anthem.
4. For subscriber ID, enter your identification number, which is found on your member ID card. Select "Yes" if you are the primary subscriber or "No" if you are not the primary subscriber.
5. Insert a service key if you have one. If you don't have a service key that's ok, this is optional and not required to register.
6. Select the green finish button.

What is the cost?

- Subscribers enrolled in the **OAP 1700** or the **OAP 3000** plans: \$0 copayment.
- Subscribers enrolled in the **HDHP 1750** or the **HDHP 3500** plans: Subject to deductible.



Learn 8
Life-Changing
HSA Tips in
Under 8 Minutes!



Dental MetLife

Your dental coverage is offered through **MetLife** for the 2026 plan year. Please review your plan summary or policy for out-of-network coverage information and full plan details.

To find a dentist provider that participates in the network, please go to www.metlife.com.

Dental Plan MetLife	In-Network
Annual Deductible <ul style="list-style-type: none">• Individual \$50• Family Maximum \$150	
Preventive Services	100%
Basic Services	80%
Major Services	50%
Orthodontia	50%
Orthodontia Lifetime Maximum	\$1,500
Annual Benefit Maximum	\$1,500
Dental Rates (Per Pay Period)	
Employee	\$9.97
Employee + Spouse	\$24.08
Employee + Child(ren)	\$26.92
Employee + Family	\$41.04

Vision EyeMed

Your vision coverage is offered through **EyeMed** for the 2026 plan year. Please review your plan summary or policy for out-of-network coverage information and full plan details.

To find a vision provider that participates in the network, please go to www.eyemed.com.

Vision Plan EyeMed	In-Network
Eye Exam	\$10 Copay
Lenses <ul style="list-style-type: none">• Single Vision \$25 Copay• Bifocals \$25 Copay• Trifocals \$25 Copay	
Frames	\$120 Allowance, then 20% off balance
Contacts <ul style="list-style-type: none">• Disposable	\$120 Allowance
Frequency	Exam/Lenses or Contact Lenses/Frames 12/12/24 Months
Vision Rates (Per Pay Period)	
Employee	\$2.87
Employee + Spouse	\$5.46
Employee + Child(ren)	\$5.74
Employee + Family	\$8.42

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

Life Benefits Reliance Standard

Basic Life and AD&D

You can't put a price tag on your life, but you can protect your loved ones with life insurance in the event of a loss. **Zaxby's** provides eligible employees with Basic Life and Accidental Death and Dismemberment insurance **at no cost!**

Employee Benefit Amount: 1x your annual earnings up to a maximum of \$300,000

Spouse Benefit Amount: \$7,500

Child Benefit Amount: \$5,000 (6 Months or older)

Please be advised that at age 65, your coverage will reduce to 65%, to 40% at age 70 and to 20% at age 75.

100% Employer-Paid



Voluntary Life and AD&D*

Purchasing Voluntary Life and AD&D Insurance for yourself and your eligible dependents can provide additional financial support in the untimely passing of a covered member. Employees can purchase this benefit for themselves, their spouse, and their eligible children.

The cost is based on the amount you purchase and your age at the time of purchase.

Employee Benefit Amount: Increments of \$10,000 up to a maximum of \$500,000 or 4x annual salary

Guaranteed Issue: \$100,000

Spouse Benefit Amount: Increments of \$5,000 up to \$100,000, not to exceed 50% of the employee amount

Guaranteed Issue: \$50,000

Child Benefit Amount: (6 Months & over) Flat \$10,000 benefit

Guaranteed Issue: \$10,000

100% Employee-Paid

Please note, **Guaranteed Issue (GI) only applies to new hires during their initial enrollment period.** If you plan to elect over the GI amount after the new hire period, an Evidence of Insurability form will be required.

*If your spouse is also a benefits-eligible employee at **Zaxby's**, then you may not be eligible to purchase spousal coverage for voluntary life benefits. If both spouses are employed at **Zaxby's**, only one spouse can elect voluntary life coverage for their child(ren). Please refer to the plan documents for more details.

Disability Reliance Standard

Life is full of surprises, and it's wise to be prepared for the unpleasant ones that may come your way. Fortunately, Zaxby's offers a short-term and long-term disability benefit program for eligible employees to assist you during challenging times.

Short-Term Disability

Short-Term Disability provides weekly income benefits if you are affected by a covered illness or injury. The benefit is equal to 60% of your weekly earnings, up to a maximum of \$1,000 per week. For this benefit, there is a 7-day waiting period before benefits are payable. The maximum benefit period is 12 weeks.

ZAX: 100% Employee-Paid | ZFL: 100% Employer-Paid

Long-Term Disability

Long-Term Disability provides monthly income benefits if you are affected by a covered illness or injury. You are eligible for this benefit after 90 days of being disabled. This benefit pays 60% of your monthly earnings, up to a maximum of \$7,000 per month. You can receive these monthly benefit checks until your Social Security Normal Retirement Age (SSNRA), as long as you continue to meet the definition of disability.

100% Employer-Paid

Worksite Benefits Reliance Standard

After all the hard work you have put in, it's important to safeguard your financial stability against unexpected life events. Worksite benefits, provided through Zaxby's, can be a valuable tool to ensure you have the financial protection you need during trying times.

Critical Illness*

This specified disease coverage offers the protection you need to concentrate on what is most important—your treatment, care, and recovery. If you are diagnosed with a critical illness covered under Reliance Standard's policy, you will receive a lump sum payment at the time of the diagnosis. You can spend the benefit however you like. Many people affected by critical illnesses have found this payment helpful when covering routine living costs and out-of-pocket expenses that health insurance does not cover.

Zaxby's provides a **\$5,000 benefit at no cost to you.** Eligible employees can also enroll in a buy-up critical illness plan that provides an additional benefit of \$5,000 to a maximum of \$30,000.

Spouse and child coverage is available.

Hospital Indemnity

Hospital confinement due to an illness or injury can happen to anyone. If this happens, the chances are you will have unplanned expenses to pay. Will you be prepared? Hospital Indemnity insurance is here to help you with these unexpected costs. The payments from this benefit are made directly to you and can be used however you choose. These benefit payments can help pay for out-of-pocket healthcare costs or other household expenses that can pile up during a hospital stay.

Accident*

This benefit provides members with a cash benefit if they become injured due to an accident. The money from this benefit can be spent on expenses associated with their injury and can help protect hard-earned savings. Refer to the plan summaries for more details.

*If your spouse is also a benefits-eligible employee at **Zaxby's**, then you may not be eligible to purchase spousal coverage for Accident, Critical Illness, and LifeTime Benefit Term Insurance. If both spouses are employed at **Zaxby's**, only one spouse can elect Critical illness and Accident coverage for their child(ren). Please refer to the plan documents for more details.

Employee Assistance Program (EAP)

ACI Specialty Benefits

Are personal problems affecting your productivity at work and hindering your happiness at home? You're not alone. ACI Specialty Benefits' Employee Assistance Program is here to help you overcome whatever issues you may face and allow you to thrive in any situation that comes your way! The program gives you and your covered dependents 24/7 access to free, confidential counseling when you need it most. Users are allotted three video or phone consultations with a licensed counselor throughout the benefit plan year. Counselors at ACI Specialty Benefits' are here for you when you need to discuss:

- **Family:** Divorce, elder care, and returning to work post-partum
- **Work:** Job relocation, building relationships, and navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, and tax issues
- **Legal Services:** Issues relating to civil, personal, or family law, financial matters, and real estate planning
- **Identity Theft Recovery:** Prevention tips and help from financial counselors if you become a victim
- **Health:** Anxiety, depression, getting better sleep, and kicking a bad habit like smoking
- **Everyday Life:** Moving or adjusting to a new community, grieving, family matters, and training a new pet

 Tips to manage
your mind

What does ACI's EAP provide members?

- Up to 3 face-to-face, telephonic, or video chat sessions for assessment, referral, and short-term problem resolution (unlimited issues).
- Unlimited child, elder, and pet care referrals.
- Telephonic legal consultation for unlimited number of issues per year. Includes one 60-minute in-office or telephonic consultation with a local attorney and 25% discount for continued services.
- Telephonic financial consultation for unlimited number of issues per year. Includes optional 30-day financial coaching benefit with a 90-day action plan.
- Legal and financial online resource center, including interactive legal document preparation.

Pet Insurance MetLife

At Zaxby's, we know your pets are an important part of your family, and we want to ensure they receive the care they deserve! We are pleased to offer pet insurance through MetLife. This policy provides comprehensive nose-to-tail coverage, so you and your furry friend can enjoy your days together worry-free. Each pet's premium will be unique based on factors such as age, breed, location, and the coverage amount you select.

Here's how it works:

- Select and enroll in the coverage that's right for you and your pet, and download our mobile app.
- Visit the vet and pay the bill: The app allows users to manage their pet's health and wellness.
- Submit your claim: Send the bill and your claim documents to MetLife and receive reimbursement by check or direct deposit if the expense is covered under the policy.

How do you pay the premium?

You can set up an automatic payment via credit card through the online portal or call center. ACH (electronic bank-to-bank payment) is available exclusively through our call center.

401(k) Fidelity Investments

Saving for retirement is the most important financial goal you'll ever have. **Zaxby's** has partnered with **Fidelity Investments** to help you plan, track, and achieve your retirement goals. Employees may choose to make pre-tax or after-tax (Roth) deferrals.

Employees can contribute up to \$23,500* to their 401(k) account, and the combined employer and employee contribution limit is \$70,000.

For participants ages 50 and over, the additional "catch-up" contribution limit will increase to \$7,500.

**This is the 2025 contribution limit. The 401(k) contribution limit for 2026 has not been officially announced.*

4 Key Components of 401(k) Savings

- **Tax Savings:** You can contribute with pre-tax or post-tax dollars (Roth), thus lowering your taxable income.
- **Benefits Compounding:** By starting early, your retirement savings will have the benefit of time to compound your earning potential.
- **Combine Accounts:** You may be able to roll your retirement savings from a previous employer into this plan to keep everything in one place.
- **Ease of Saving:** Your contributions come directly from your paycheck.



Client Advocates

Have a question about where to find an in-network doctor, how to file a claim or a medical bill that you received? Look no further. Your OneDigital Client Advocates, **Pamela Smith and Damion Thomas**, are here to help you with any benefits-related questions you and your covered dependents might have. **Your Client Advocates** are familiar with Zaxby's benefits and can advocate on your behalf to help resolve issues with insurance companies, assist with researching claim questions, and much more! They can be reached by phone, email, or fax and are ready to assist you in real-time.

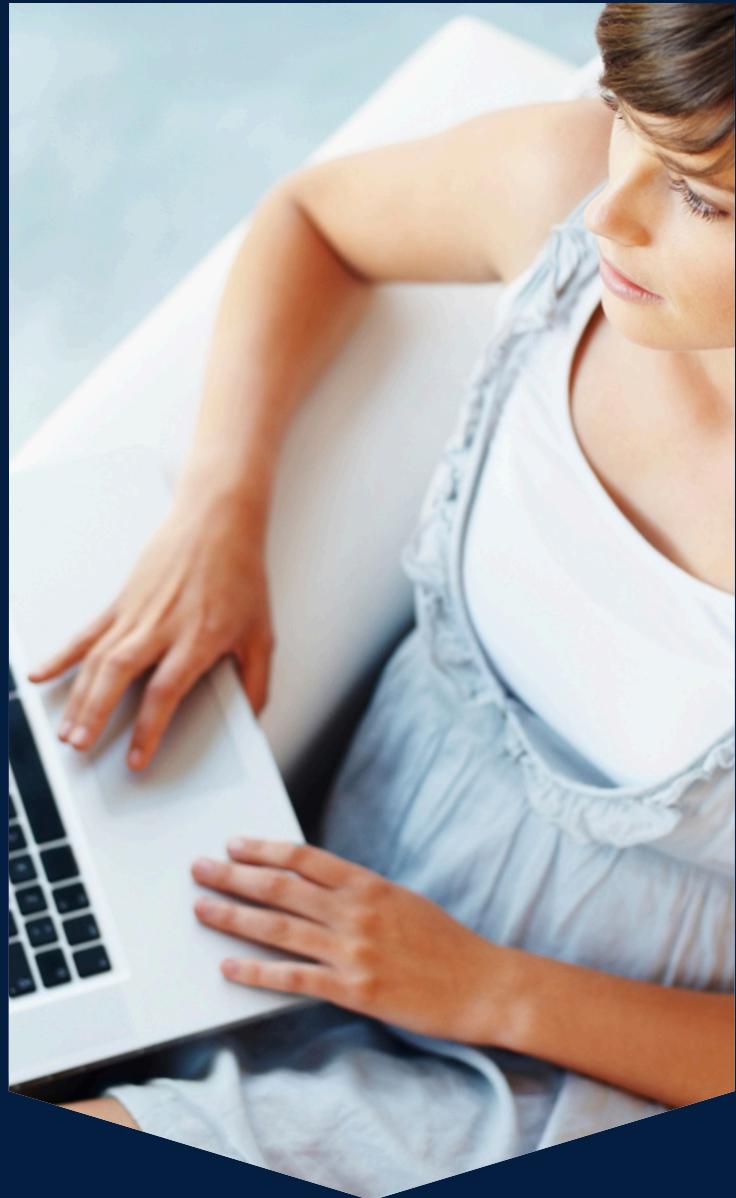
At OneDigital, we always provide the personal service you deserve and the answers you need!



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Medical AmeriBen

1.855.961.5406
ameriben.com

Telemedicine LiveHealth Online

1.888.548.3432
www.livehealthonline.com

Life, Disability & Worksite Reliance Standard

1.800.644.1103
www.reliancestandard.com

Prescription ProAct

1.877.635.9545
www.proactrx.com

Dental MetLife

1.800.438.6388
www.metlife.com

EAP ACI Specialty Benefits

1.855.775.4357
rsli.acieap.com/crisis

HSA Fidelity

1.800.544.3716
www.netbenefits.com

Vision EyeMed

1.866.723.0596
www.eyemedvisioncare.com

Pet Insurance MetLife

1.800.438.6388
www.metlife.com/getpetquote