

SERVING UP BENEFITS

2026
Enrollment
GUIDE





We've got you covered

At Whataburger, our Family Members are top of mind.

That's why we've created a benefits menu flexible enough to fit any appetite.

Our benefits options let you choose what's best for you. You pick the coverage you need to protect your health, your income and your family. This guide is your benefits menu. Before you enroll, carefully consider what's available so you can choose the plans that best fit your needs.

Find even more information about your benefits on whataburgerbenefits.com or call the Whataburger Benefit Support Center at **855.222.1886** Monday – Friday, 7:00 am – 7:00 pm CST for help.

Contents

What's on the Horizon for 2026..... 3

Eligibility and Enrollment..... 4

Your Medical Options..... 7

Your Wellness..... 12

Your Dental & Vision Options..... 14-15

Cold, Sweet Savings..... 16

Your Security..... 18

Your Protection..... 20

Your Future..... 21

More to Love..... 22

Savings That Refresh..... 24

Howdy Y'all..... 25

What's On The
HORIZON
for **2026**

Here at Whataburger, our Family Members' physical, mental and financial health are always high priority. This year, we've made some changes to our benefits menu to make sure you can order the coverage and programs you need to stay healthy, all while keeping an eye on your wallet.

Medical

- MD Live virtual visits are now 100% free for everyone enrolled in a Whataburger medical plan. Whether you're at home or on the go, talk with a doctor about common health issues like headaches, sinus infections and the flu. Like our restaurants, MD Live is available 24/7. See **page 10** to learn more.
- Your MD Live access now includes 24/7 virtual access to mental healthcare at no cost to you from the comfort of your home. Find more details on **page 10**.
- In the case of rare or complex cancer, everyone enrolled in a medical plan will have access to Hope Access for enhanced, behind-the-scenes support and expert review.

Other Changes

- Medical and vision rates will increase slightly to keep pace with rising healthcare costs.
- Dental and other coverage rates will remain unchanged.
- Supplemental Life rates are changing, and depending on your age and coverage amount, you could see a decrease or increase. It's a great time to review your options and make sure your coverage fits your needs.
- To help financially protect you against unexpected life events, we are excited to announce new voluntary Critical Illness, Hospital Indemnity and Accident insurance coverage through Lincoln Financial. See **pages 22 and 23** to learn more.
- Whataburger is lowering our contributions to the Health Reimbursement Account (HRA): \$150 for Family Member-only coverage and \$300 for all other coverage tiers.

Pharmacy

- Our pharmacy benefits will be administered by BCBS Prime. You'll have access to cost-saving programs like MedsYourWay and Advocate+, which will help lower your out-of-pocket medication costs for both regular and specialty medications. Get more information on **page 9**.
- You'll also have access to Amazon Pharmacy Home Delivery for non-specialty medications. Visit **page 7** for details.
- Whataburger is dedicated to investing in our Family Members' health, and it's important to us that we maintain access to GLP-1 medications for anyone who is eligible. To make this access possible, there will be some copays and cost shares implemented in 2026:
 - Gold/Silver Plans: \$30 copay for both weight loss and diabetic uses.
 - HSA Plan: After the deductible is met, coinsurance will apply for weight loss use; still covered 100% on the preventive medication list for diabetic use.



Eligibility AND ENROLLMENT

WHO YOU CAN COVER



Yourself

If you've been employed at least 30 days as a full-time Family Member in the position of Director or above.



Your Spouse

You can cover your legally married spouse (including state-recognized common-law).



Your Child(ren)

You can cover child(ren) up to age 26 (or older if permanently disabled), including children who are:

- Natural, adopted or placed for adoption
- Stepchildren
- Under your legal guardianship
- Eligible due to a Qualified Medical Child Support Order

Open ENROLLMENT

For current Family Members, the Open Enrollment deadline is **Friday, Nov. 7, 2025**, at 6:59 pm CST if enrolling by phone and 11:59 pm CST if enrolling online or through the app.



Enrollment DEADLINE

For newly eligible Family Members, you are eligible for benefits on the **first of the month following 30 days** from either your date of hire or date of promotion to a benefits-eligible position. You must enroll by the day before your coverage is scheduled to begin.

Rehired Family Members have until the day before coverage is set to be reinstated to make elections. Please refer to outlined rehire details below to confirm benefit reinstatement date.

- If you're rehired **within 30 days**, your prior coverage is reinstated immediately.
- If you're rehired **between 31 days and 13 weeks**, you must elect your coverage again. It begins the first of the month following your rehire date.
- If you're rehired **after 13 weeks**, you must elect your coverage again. It begins the first of the month after 30 days of your rehire date.

What Happens if You Skip It

You can't change your benefits elections outside of Open Enrollment unless you have a Qualified Change in Status Event or Special Enrollment Right, like having a baby, getting married or losing coverage from another plan. If you don't participate, your current elections will roll over to the 2026 plan year, except for Health Care Flexible Spending Account and Dependent Care Flexible Spending Account elections (enrollment is required each year).

Newly eligible Family Members who don't elect benefits within their eligibility window will receive the Whataburger Basic Life and Accidental Death and Dismemberment (AD&D) insurance, Short-Term Disability (STD) and Long-Term Disability (LTD).



How To Place YOUR ORDER

Show Your Receipts

Be ready to submit dependent documentation (e.g., birth certificates for children, a marriage certificate for your spouse, etc.) to ensure your dependents are enrolled.

You'll find instructions on the enrollment homepage under "How to Submit Required Documentation." Your dependents won't be enrolled without this documentation.



WHATABURGER
HEALTH & WELLNESS



Online

Visit whataburgerbenefits.com and log in with the Whataburger username and password you use at work. If you're a first-time user, accept the use of your electronic signature and electronic communications. Then, update and/or set your email preferences.



On the MyChoice Mobile App

Log in to whataburgerbenefits.com and click on "Get Access Code" for download instructions. When prompted, enter the provided Access Code. Agree to Terms & Conditions, create your PIN and you're ready to go.



By Phone

Call **855.222.1886** Monday – Friday, 7:00 am – 7:00 pm CST.

Whataburger offers three medical plan options to help you protect your health. All plans:

- Are administered by BlueCross and BlueShield of Texas (BCBSTX).
- Cover in-network preventive care at 100%, including more than 300 preventive drugs.
- Offer MD Live virtual visits at no charge for non-emergency medical or mental healthcare.
- Give you a chance to receive money from Whataburger for completing wellness activities through Personify Health.

Your MEDICAL OPTIONS

Silver & Gold Plans

- You pay copays for office visits and also for prescription drugs.
- For other services, you meet a deductible first, then pay coinsurance until you meet the out-of-pocket maximum. After that, the plan pays 100% of covered expenses for the rest of the plan year.
- The Silver Plan has lower payroll contributions, but you pay more for care when you need it. Plus, you receive money from Whataburger in your Health Reimbursement Account (HRA) each year. You can earn extra HRA cash by completing wellness activities. See [page 12](#) for more information.
- The Gold Plan has higher payroll contributions, but you pay less for care when you need it. You can earn money for your HRA by completing wellness activities. See [page 12](#) for more information.

HSA Plan

- You pay the full cost of your care (including prescription drugs) until you meet the deductible. Then, you pay coinsurance until you meet the out-of-pocket maximum. After that, the plan pays 100% of covered expenses for the rest of the year.
- You can use a triple-tax-advantaged Health Savings Account (HSA) that Whataburger contributes to when you choose this plan.
- **You must make a separate HSA election through Optum Financial during enrollment to receive Whataburger's contributions. If you don't sign up for the HSA, you will miss out on those contributions and wellness activity rewards.** For more information on the HSA, visit [page 16](#).
- Health Savings Accounts (HSAs) not only let you save pre-tax dollars for medical expenses, but also offer investment options — similar to a 401(k) — to help your balance grow tax-free over time.

Changing Your Order

You can make changes to your benefits if you have a Qualified Change in Status Event or Special Enrollment Right, such as birth or adoption of a child, marriage, divorce or loss of medical coverage. Find a comprehensive list of Qualified Change in Status Events and Special Enrollment Rights on whataburgerbenefits.com or by calling the Whataburger Benefit Support Center.

You have 31 days to notify the Whataburger Benefit Support Center by calling **855.222.1886**, using the MyChoice mobile app or visiting whataburgerbenefits.com. Keep in mind that you must provide documentation before the change can be finalized.

Get Your Medications

New for 2026, BCBS Prime will administer our pharmacy benefits. See the Plan Details chart on [page 9](#) for more information. Only the administrator and support programs are changing. You will have access to money-saving programs to help you get the best cost for regular medications (through MedsYourWay) and specialty prescriptions (through Advocate+).

Beginning in 2026, you can use Amazon Pharmacy Home Delivery for non-specialty prescription medications. Standard shipping is free. Two-day shipping is free for Amazon Prime members. You can sign up for a free Prime account if you are not a member.

Plan Comparison



This chart shows how in-network care is covered. You can find out-of-network coverage on whataburgerbenefits.com.

	Silver Plan	Gold Plan	HSA Plan
Free in-network preventive care	✓	✓	✓
Copay for prescriptions	✓	✓	X
Money from Whataburger	✓ \$150 (You) \$300 (You + Family)	X	✓ \$300 (You) \$600 (You + Family)
Payroll contribution	\$	\$\$\$	\$\$
Deductible	Highest	Lower	High
Wellness activity rewards	✓	✓	✓

What you pay for in-network care	Silver Plan	Gold Plan	HSA Plan
Deductible	Individual: \$2,250 Family: \$4,500	Individual: \$1,000 Family: \$2,000	Individual: \$2,000 Family: \$4,000*
Whataburger money	Individual: \$150 Family: \$300	Not applicable	Individual: \$300 Family: \$600
Wellness activity rewards	Individual: Up to \$200 Spouse: Up to \$200	Individual: Up to \$200 Spouse: Up to \$200	Individual: Up to \$200 Spouse: Up to \$200
Out-of-pocket maximum	Individual: \$7,000 Family: \$14,000	Individual: \$4,500 Family: \$9,000	Individual: \$5,000 Family: \$10,000
Preventive care	No cost	No cost	No cost
Primary care providers	\$35 copay	\$35 copay	20% after deductible
Specialists	\$70 copay	\$70 copay	20% after deductible
Virtual visits through MD Live	No cost	No cost	No cost
Urgent care	30% after deductible	\$35 copay	20% after deductible
Emergency room	30% after deductible	20% after deductible	20% after deductible
Hospitalization**	30% after deductible	20% after deductible	20% after deductible
Other medical services**	30% after deductible	20% after deductible	20% after deductible
Diabetic supplies	No cost	No cost	No cost
Prescription drugs			
Preventive	No cost	No cost	No cost
Generic	\$10 copay	\$10 copay	20% after deductible
Preferred brand	\$30 copay	\$30 copay	20% after deductible
Non-preferred brand	\$60 copay	\$60 copay	20% after deductible
Specialty***	\$75 copay	\$75 copay	20% after deductible
Mail order (90-day)	Two times the copay listed above	Two times the copay listed above	20% after deductible



You're Not in It Alone

If you need help **choosing medical coverage**, help is just a phone call away. Call a BCBSTX Benefits Value Advisor at **325.793.4269**.

If you need help **choosing a provider**, call BCBSTX at **800.521.2227**.

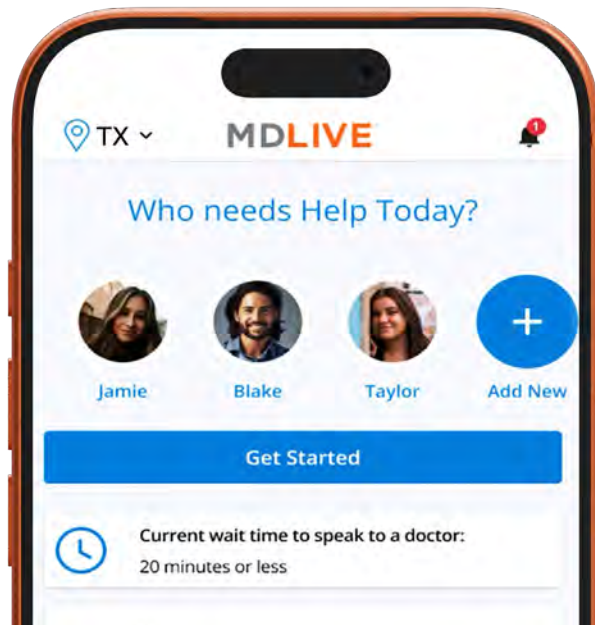
Remember, virtual visits are covered at 100%. Call MD Live at **888.680.8646** to get connected with a provider.

*When you cover dependents on the HSA Plan, you must meet the family deductible before the plan begins to cover expenses. Once the family deductible is met, each covered individual has an out-of-pocket maximum that must be met before the plan covers 100% of eligible expenses for that family member. The plan also starts paying 100% of eligible expenses for each covered individual when all combined expenses reach the family's out-of-pocket maximum.

**Precertification through BCBSTX is required, except for childbirth.

***Specialty medicines are only dispensed in 30-day supplies. Advocate+ may help you save money on these medications. BCBS Prime will notify you directly if your prescription qualifies.

Comforting Care AT HOME



Have a sinus infection or suspect you're coming down with the flu? Dealing with stress or anxiety and need to talk it out? Try MD Live, our virtual service, when you need non-emergency medical or mental healthcare. You can meet live with a board-certified doctor through the mobile app, online video or phone any time. Best of all, it's covered at 100%. With MD Live, you can get care anywhere, wait for the doctor in the comfort of your home and save money. To learn more, call **888.680.8646** or go to **MDLive.com**.

You'll Flip Over This!

You have around-the-clock access to your Whataburger benefits when you visit **whataburgerbenefits.com** or use the MyChoice app. See **page 6** to learn how to register on **whataburgerbenefits.com** or set up your MyChoice app access.



Use Tobacco or Nicotine?

During your enrollment, you will attest to whether you and/or your covered spouse use tobacco or nicotine. Tobacco users will pay more for their medical coverage through a tobacco surcharge. The tobacco surcharge will stop — and you'll be refunded for the surcharge you've already paid — when you complete the Tobacco Cessation program with reasonable alternative support before Sept. 30, 2026. There's no cost to participate in the program. Get started by visiting **pelago.health/whataburger** or calling **877.349.7755** and selecting/mentioning **Tobacco Cessation only**.



More Than You Realize

We all need an extra hand sometimes. The Employee Assistance Program (EAP), administered by Magellan, is a free, confidential service available to all Family Members and their households around-the-clock all year long, even holidays. It can help you with everything from financial questions to legal concerns. Get help finding day care centers, learn how to manage stress, connect with counseling and much more. Up to six in-person, over-the-phone or virtual counseling sessions per issue for you and your household members are included at no cost to you.

Get started. Visit **member.magellanhealthcare.com** to access a wealth of online resources. You can also call **800.327.9306** to explain what you need and be matched with a specialist in your area.

Find Excellence

Blue Distinction Centers of Excellence (COE) are recognized for their exceptional care and results. They are available for services including cardiac, spinal, knee and hip surgeries and procedures. Using a COE provider means you'll pay just 10% coinsurance after you meet your deductible. That's a 10%–20% discount from regular in-network coverage, based on the medical plan you select.

You can find a COE provider when you log in to the Blue Access for Members website. You can also call a Benefits Advisor at **325.793.4269** or contact BCBSTX customer service by calling the number on your ID card.

MDVIP Concierge

In addition to your medical plan, you may elect to participate in a concierge medical practice. Find out how it works by visiting **mdvip.com** or calling MDVIP at **800.873.0097**.

Earn Money

Whataburger medical coverage rewards you with cash reimbursements when you use a recommended, more cost-effective provider for certain medical procedures and services, such as an MRI. Earn up to \$500 in rewards. Here's how it works:

- 1) Shop:** Call a Benefits Value Advisor at **325.793.4269** or log in to **bcbstx.com/member**. After you log in, click "Find a Doctor or Hospital" to see if your procedure is eligible.
- 2) Choose:** Your search results will show the member discounts associated with each provider and/or location, if any. Choose the option that's best for you.
- 3) Earn:** When your procedure is complete and your claim is paid, you'll receive a check from Zelis, a BCBSTX business partner. You can use the money to pay your deductible and other out-of-pocket medical expenses.



Weekly Contributions

	Silver Plan	Gold Plan	HSA Plan
Family Member only	\$25.02	\$51.96	\$41.01
Family Member + spouse	\$106.04	\$156.93	\$130.66
Family Member + child(ren)	\$62.34	\$105.01	\$83.65
Family Member + family	\$145.71	\$218.42	\$179.31
Tobacco Surcharge			
Family Member or spouse	\$17.31	\$17.31	\$17.31
Family Member + spouse	\$34.62	\$34.62	\$34.62

Your Wellness

Sometimes taking care of yourself can feel like one more thing on your to-do list. To help wellness feel like less of a chore, Whataburger offers a wellness program through Personify Health that you can use to get and stay healthy. Complete wellness activities to earn Personify Health points, RewardCash and funds in your HRA or HSA if you elect Whataburger medical coverage. Your spouse can participate, too. All wellness activities must be completed by **Nov. 30, 2026**.

Sign up by visiting join.personifyhealth.com/whataburger. Already registered? Go to login.personifyhealth.com. While you're there, you can find tools, resources and programs on Personify Health's online platform to help you form new healthy habits, stick with your current plan and learn tips and tricks for staying well all year long.

At Your Fingertips

Making healthy changes can be challenging, but help is just a phone call away. Work with a personal health coach through Personify Health to get started and stay on track with exercise, nutrition or managing disease. **You can earn money toward your HRA or HSA for completing health coaching sessions.**



We're in This Together

Tobacco and nicotine are hazardous to your health, and their use can drive up medical costs for all Family Members. If you and/or your spouse use these products, you'll pay a surcharge for your medical coverage.

We want you to have the resources you need to protect your health and quit for good. To help you quit, we offer a free Tobacco Cessation Program with reasonable accommodation options through Pelago. Complete the program by Sept. 30, 2026, to get the surcharge removed and to get refunded for the surcharge you paid during the calendar year.

Get started today by visiting pelago.health/whataburger or calling **877.349.7755** and selecting/mentioning **Tobacco Cessation only**.

Reap Healthy Benefits with Personify Health

You (and your spouse) can each earn up to \$400 from Whataburger if you take part in Personify Health. There are three steps to complete.

1. Complete your biometric screening to earn \$100 RewardCash.*
2. Complete your Member Health Check (Health Assessment) on or after Jan. 1, 2026, to get \$100 from Whataburger in your HRA or HSA.
3. Complete other wellness activities like getting your annual wellness physical and preventive care exams, taking part in challenges, working with a health coach and more to redeem RewardCash and receive additional HRA or HSA contributions from Whataburger.

Read up on the ins and outs of wellness activity rewards on whataburgerbenefits.com or on the MyChoice app.

*RewardCash is considered taxable income.



Your Dental & Vision ★ ★ ★ ★ **OPTIONS**

Dental

Available through United Concordia, you can choose from two dental plans to help you get the perfect bite. The chart below explains what you pay for in-network services. Find more information on whataburgerbenefits.com.

Coverage	Base Plan	Expanded Plan
Annual benefit maximum	\$1,000	\$2,000
Deductible	Individual: \$25 Family: \$75	Individual: \$25 Family: \$75
Preventive services	\$0, no deductible	\$0, no deductible
Basic services*	20% after deductible	20% after deductible
Major services*	50% after deductible	50% after deductible
Orthodontia	No coverage	\$1,500 lifetime benefit for dependent children under age 19

*Be sure to request a predetermination of benefits before receiving non-preventive services.

Weekly payroll contributions	Base Plan	Expanded Plan
Family Member only	\$2.33	\$3.91
Family Member + spouse	\$4.89	\$8.20
Family Member + child(ren)	\$4.43	\$7.41
Family Member + family	\$7.00	\$11.72

See page 15 for Vision Options.

Vision

You can choose vision coverage through Davis Vision by MetLife to keep your vision sharp.

Coverage	In-network	Out-of-network
Exam	\$10 copay	Up to \$45 allowance
Retinal screening exam	No coverage	No coverage
Materials	\$15 copay	No coverage
Contact lenses allowance One pair or single purchase of a supply per calendar year if no eyeglasses benefit is used	Up to \$150 for elective lenses Plus \$60 fitting allowance 100% for therapeutic lenses (see Summary Plan Description)	Up to \$120 for elective lenses Up to \$210 for therapeutic lenses (see Summary Plan Description)
Eyeglass lenses allowance One pair every calendar year if no contact lenses benefit is used		
Single vision	Covered at 100% after materials copay (includes polycarbonate and Eyezen Kids lenses for children, tints and scratch coating)	Up to \$32
Bifocal (lined)		Up to \$55
Trifocals (lined)		Up to \$65
Lenticular		Up to \$80
Frames allowance One set of frames every calendar year	\$150 after materials copay or FREE frames at VisionWorks (excluding Maui Jims)	Up to \$66

Weekly payroll contributions	Vision Plan
Family Member only	\$1.29
Family Member + spouse	\$2.58
Family Member + child(ren)	\$2.61
Family Member + family	\$4.10



This One's a CLASSIC

★ ★ ★

Stay in network to maximize your benefits.



For **dental**, go to unitedconcordia.com or call **866.851.7568**.



For **vision**, go to metlife.com/vision or call **833.393.5433**.

It's no secret that healthcare expenses can stack up. We help you make the most of every dollar through spending and savings accounts administered by Optum Financial. These accounts help you save on healthcare costs by using pre-tax dollars to pay for eligible expenses. Each account has different eligibility requirements, eligible expenses and rollover amounts, so be sure to pick the account that's best for you.

Health Savings Account (HSA)

Plan eligibility: HSA Plan members.

Funded by: Whataburger and you.

Contribution amounts:

- Whataburger contributes \$300 for individual coverage or \$600 if you cover dependents. Whataburger contributes an additional \$200 per person if you and your spouse complete the wellness program.
- You can contribute funds and change your contribution amount anytime.

Contribution limits: Include both your and Whataburger's contributions.

- Up to \$4,400 for individual coverage.
- Up to \$8,750 if you cover dependents.
- Contribute an additional \$1,000 of catch-up contributions if you're age 55 or older.

Use for: Eligible out-of-pocket medical, prescription drug, dental and vision expenses for yourself and eligible dependents.

Who owns the account: You.

Carry over: Leftover funds carry over to use in the future, even into retirement.

You must open an HSA through Optum Financial to receive Whataburger contributions. If you don't wish to contribute, simply set your contribution to \$0. Otherwise, you will miss out on Whataburger's contributions.

Health Reimbursement Account (HRA)

Plan eligibility: Silver and Gold Plan members.

Funded by: Only Whataburger.

Contribution amounts:

- **Silver Plan:** Automatic deposit of \$150 for individual coverage; \$300 if you cover dependents.
- **Gold Plan:** No automatic contribution.
- **Both plans:** Whataburger contributes \$200 per person for you and your spouse completing wellness activities.

Use for: Eligible out-of-pocket medical, prescription drug, dental and vision expenses for yourself and eligible dependents.

Who owns the account: Whataburger.

Carry over: Up to \$7,000 can carry over to the next year if you remain in the Silver or Gold Plan.

Health Care Flexible Spending Account (FSA)

Plan eligibility: Silver and Gold Plan members, or anyone who waives medical coverage.

Funded by: You.

Contribution limits: Up to \$3,300* for the plan year. Contribution limit may change after you enroll; if it does and you've elected the maximum, your election will be changed to the new maximum.

Use for: Eligible out-of-pocket medical, prescription drug, dental and vision expenses for yourself and eligible dependents.

Who owns the account: Whataburger.

Carry over: This is a "use it or lose it" account. Only \$660* can roll over to the next year, and there is a limited grace period to use those funds.

You set your contribution when you enroll and cannot change it unless you have a Qualified Change in Status Event or Special Enrollment Right during the year.

*Maximum contribution and carry-over amounts are subject to change after you enroll.

Dependent Care Flexible Spending Account (FSA)

Plan eligibility: Family Members with children under 13 or a disabled dependent of any age who lives with you.

Funded by: You.

Contribution limits: Up to \$7,500 for the plan year. If married and filing your taxes separately, up to \$3,750.

Use for: Eligible dependent (child or elder) care costs like day care or in-home providers.

Who owns the account: Whataburger.

Carry over: This is a "use it or lose it" account. Unused money **does not roll over.**

You set your contribution when you enroll and cannot change it unless you have a Qualified Change in Status Event or Special Enrollment Right during the year.

Limited Purpose Flexible Spending Account (FSA)

Plan eligibility: HSA Plan members.

Funded by: You.

Contribution limits: Up to \$3,300 for the plan year. Contribution limit may change after you enroll; if it does and you've elected the maximum, your election will be changed to the new maximum.

Use for: Eligible out-of-pocket **dental and vision expenses** only for yourself and eligible dependents.

Who owns the account: Whataburger.

Carry over: This is a "use it or lose it" account. Only \$660 can roll over to the next year, and there is a limited grace period to use those funds.

You set your contribution when you enroll and cannot change it unless you have a Qualified Change in Status Event or Special Enrollment Right during the year.





Sometimes life comes at us fast, and it helps to be prepared. Whataburger offers additional insurance to help protect you and your family financially if misfortune comes your way.

Basic Life and AD&D Insurance

Basic Life insurance provides financially for your beneficiaries in the case of your death, and Basic AD&D coverage pays a benefit if you die or have a serious injury due to an accident. Whataburger pays the full cost of your coverage. Your coverage amount depends on your class:



The greater of 1x your annual base salary or \$650,000



The greater of 1x your annual base salary or \$250,000



The greater of 1x your annual base salary or \$150,000

Imputed income applies. For positions above Director level, contact the Whataburger Benefit Support Center for your Life insurance and AD&D amounts.

Supplemental Life Insurance

You can buy additional Life insurance for yourself, your spouse and your child(ren) through Lincoln Financial Group. Rates for supplemental life are changing, and depending on your age and coverage amount, you could see a decrease or increase. It's a great time to review your options and make sure your coverage fits your needs.

You can buy coverage in amounts of 1x to 5x your annual base salary up to \$500,000 for yourself. Your cost is based on your coverage amount and your age.

You can elect up to \$100,000 in spouse coverage without Evidence of Insurability (EOI) when newly eligible. You will find your cost in the enrollment system when you enroll. Coverage levels for your spouse and child(ren) are:

Spouse		Children	
Coverage	Your weekly post-tax cost	Coverage	Your weekly post-tax cost
\$10,000	\$0.55	\$2,000	\$0.07
\$50,000	\$2.77	\$5,000	\$0.17
\$100,000	\$5.54	\$10,000	\$0.35

Coverage benefits decrease to 65% of value at age 65, 45% of value at age 70 and 20% of value at age 75, with no further reductions thereafter.

Evidence of Insurability

Evidence of Insurability (EOI) is a health questionnaire that helps Lincoln Financial Group determine whether someone qualifies for new or increased coverage. All coverage amounts over \$350,000 or increased by more than 1x your base salary during Open Enrollment are subject to EOI. Spouses are not required to provide EOI when newly eligible.

You can submit the EOI form online at lincolnfinancial.com. Register using company code: **Whataburger**.

When Your Spouse or Child Also Works at Whataburger

If your dependent is also a Family Member, he/she is not eligible to be covered as a dependent by your Supplemental Life coverage.

Whole Life Insurance

Available through Unum, Whole Life insurance gives you and your family extra Life insurance coverage. It builds cash value over time at a guaranteed rate of 4.5% per year. You own the policy, so you can keep the coverage as long as you like — even if you leave Whataburger. You can also borrow from the cash value or use it to buy a smaller “paid-up” policy.

Depending on the amount you elect, you may be asked a few health questions when you enroll. Contact Unum Member Services to learn more. Call **866.752.7432** during Open Enrollment, or **800.635.5597** during the year.



YOUR PROTECTION

We're here for you when the worst happens. Paid for 100% by Whataburger, disability insurance pays a portion of your income if you cannot work due to injury or illness. Find more information on whataburgerbenefits.com or by calling **855.222.1886**.

Short-Term Disability Insurance

Short-Term Disability (STD) insurance is company-paid coverage for Directors and above, available through Lincoln Financial Group. This plan provides 60% of your weekly covered earnings,* up to \$1,000 a week. Use STD if you need to be away from work for more than seven days to recover from illness, injury, surgery or childbirth. Benefits begin one week after your disability date and can continue up to 26 weeks, as long as you are unable to work. If you work an average of at least 30 hours per week, you are automatically enrolled.

Long-Term Disability Insurance

This company-paid coverage for Directors and above is available through Lincoln Financial Group. Long-Term Disability (LTD) replaces 60% of your monthly covered earnings,* up to \$20,000 per month if you can't work for a long time due to illness or injury. LTD benefits begin 180 days after your disability date and continue as long as you remain disabled and are unable to do any job. You must work an average of 30 hours per week to be eligible for this coverage.

Executive Long-Term Disability Plan

As a supplement to LTD coverage, Whataburger offers you this company-paid benefit through Mass Mutual. Executive LTD pays you an additional 20% of your monthly covered earnings,* up to \$5,000 per month. Executive LTD benefits begin 180 days after your disability date.

*Less other deductible sources of income, such as Social Security and Workers' Compensation.

IT'S YOUR FUTURE

★★★★★ *Don't "Wing It"* ★★★★★

Whataburger 401(k) Savings Plan

It's always a good time to look down the road and prepare for your future. The 401(k) Savings Plan allows you to contribute pre-tax and/or Roth dollars into a retirement account. You can start participating on the first day of the month after you have completed three months of service, and you can change how much you contribute anytime during the year.

Whataburger matches dollar for dollar of your contributions, up to 4% of your eligible pay. You can contribute up to 75% of your eligible pay, up to the IRS limit each year. If you are age 50 and over, you can make additional catch-up contributions up to the IRS limit. You are always 100% vested in all contributions.

To learn more about the 401(k) Savings Plan, visit whataburgerbenefits.com. To sign up, create a free account with Fidelity. It's easy. Download the free NetBenefits App, visit netbenefits.com or scan the QR code. Contact Fidelity at **800.835.5095** for help.



Whataburger Supplemental Deferred Compensation Plan (SDCP)

The SDCP offers Director and above level Family Members the ability to reduce current taxable income while accumulating wealth for future financial needs. You will receive email communications from Whataburger alerting you of the enrollment window and how to enroll. Open Enrollment occurs annually in the fall with elections effective the following Jan. 1. Semi-annual Enrollment occurs in June with elections effective July 1 for Family Members newly hired or promoted to a Director or above level after the Open Enrollment period. Elections must be made during the designated enrollment period, and you cannot change your elections until the next Open Enrollment period.

The SDCP allows you to save up to 85% of your base salary and/or bonus on a pre-tax basis. Your deferrals into the SDCP, and any related earnings, are 100% vested at all times.

The SDCP is administered by Newport, an Ascensus company. To learn more about the SDCP, email whataburgerbenefits@wbhq.com.



MORE TO Love

These additional plans can round out your Whataburger benefits and help you feel confident today by preparing for tomorrow.

Travel Assistance

Whataburger offers travel assistance services for you and your family, administered by Lincoln Financial Group. This service can help you with lost passports or credit cards, translation, emergency medical evacuation and more. Go to MyOnCallPortal.com and use Group ID: **LGFTTravel123** for more information and to download an ID card.

Will Preparation

Get help creating your will conveniently and securely through Lincoln Financial Group. Go to guidanceresources.com to get started. First-time users, click "Register" to create your account and enter Promotional Code: **Lifekeys** to receive discounted — or free — documents. Once registered, click "Create a New Document" to start your will preparation.

Critical Illness Insurance

Critical Illness insurance from Lincoln Financial Group pays you a lump-sum cash benefit if you're diagnosed with a serious illness like cancer or have a stroke or heart attack. You can buy coverage in increments of \$10,000 from \$10,000 to \$50,000 for yourself, and up to \$50,000 for your spouse. Up to \$50,000 in coverage may be approved without medical questions. Family Members enrolled in the Critical Illness plan may be eligible to receive an annual benefit of \$75 upon completion of a qualified health screening.

The money is paid to you when you are first diagnosed with a covered condition. You can receive benefits for multiple covered conditions. The plan pays once for each diagnosis. Please note that the date of diagnosis must occur on or after the effective date of coverage.

Hospital Indemnity Insurance

Available through Lincoln Financial Group, Hospital insurance pays you a lump-sum cash benefit if you're hospitalized due to illness, injury or childbirth. Benefits are paid for hospital admissions and stays of up to 30 days. There are no preexisting condition exclusions. Mental health and substance use hospitalizations are included. Learn more about this benefit on whataburgerbenefits.com.

Covered treatment/services	The plan pays
Hospital admission	\$1,000 each for up to 4 admissions
Hospital stay	\$200 per day for up to 30 days
Hospital Intensive Care Unit (ICU) admission	\$2,000
Hospital ICU stay	\$400 per day for up to 30 days
Newborn stay	\$500
Newborn ICU admission	\$2,000

Accident Insurance

Also available through Lincoln Financial Group, Accident insurance pays you a lump-sum cash benefit if you have an accident that causes serious injury. It also covers related hospital admissions and stays. Find a more comprehensive list of covered services/conditions and learn more on whataburgerbenefits.com.

Covered service or condition	The plan pays
ER/urgent care/primary care physician	\$150
Hospitalization	\$1,000 per admission, \$200 each day
ICU	\$2,000 per admission, \$400 each day
Open fractures	Up to \$8,000
Ambulance (air/ground)	\$1,500 / \$400
Burns	Up to \$12,000
Coma	\$10,000
Outpatient surgery	Up to \$350
Ruptured disc	\$1,000





Savings That REFRESH

WHATABURGER



Sometimes it's the extras that make it. Working at Whataburger brings you a variety of discounts from wireless service to car rentals, even tuition. Visit Family Member Discounts on whataburgerbenefits.com and the **WhataLIFE app** for the full list of discounts.

Wireless Services

- **AT&T:** Family Members qualify for an 18% discount on AT&T wireless services. New and existing AT&T customers qualify. Visit att.com/wireless/whataburger or your nearest AT&T store to begin. Provide proof of employment (employee ID or paystub) and mention discount code: **2438647**.
- **T-Mobile:** \$200 with \$10/month on premium Unlimited Talk, Text, and Data. Visit <https://t-mo.co/3ie7psD> or your nearest T-Mobile store to get started. Verify your employment status within 30 days of activation.

Even More

You can find discounts on pet insurance, travel, hotel, car rentals and much more on the Family Member Discounts page on whataburgerbenefits.com and the **WhataLIFE app**.

The EAP also offers discounts. Check LifeMart at member.magellanhealthcare.com for more opportunities to save.

Discount purchases and transactions are between you and the merchant. Whataburger is not responsible for product or service problems, returns, etc. To handle problems and questions, you should contact the merchant directly. Some of these discounts may require a visit to a company's internet site. These sites may not be accessible in the restaurant unit or on a network device. Vendors and discounts are subject to change without advance notice.

Gym Discounts

- **Gold's Gym:** Texas and Oklahoma residents can visit goldsgymcorporatfitness.com/whataburger to set up a membership. Membership fees are deducted from your paycheck.
- **Well onTarget:** Whataburger medical plan participants can find fitness program discounts by visiting bcbstx.com. Sign up or log in to Blue Access for Members. Select "Wellness," then scroll to the Fitness Program section and click "Learn More." Complete the registration and verify your personal information and payment method.



Administrator	Topic	Phone	Website
BCBS Prime	Prescription	800.423.1973	myprime.com
BlueCross and BlueShield of Texas	Medical	800.521.2227	bcbstx.com
Businessolver	COBRA	855.222.1886	benefits.whataburger.com Company Key WB
Davis Vision by MetLife	Vision	833.393.5433	metlife.com/vision
Fidelity Investments	401(k) Savings Plan	800.835.5095	netbenefits.com
Health Insurance Marketplace	Affordable Care Act Health Insurance Marketplace	800.318.2596	healthcare.gov
Lincoln Financial Group	Critical illness, Hospital and Accident insurance	800.423.2765	lincolfinancial.com
Lincoln Financial Group	Disability	800.760.3947	lincolfinancial.com
Lincoln Financial Group	Supplemental life insurance	800.760.3947	lincolfinancial.com
Lincoln Financial Group	Travel assistance	866.525.1955	myoncallportal.com
Lincoln Financial Group	Will preparation	855.891.3684	guidanceresources.com
Magellan	EAP	800.327.9306	member.magellanhealthcare.com
MD Live	Virtual	888.680.8646	mdlive.com
MDVIP	Concierge medical practice	800.873.0097	mdvip.com
Newport, an Ascensus company	Supplemental Deferred Compensation Plan (SDCP)	800.230.3950	ascensus.com/newport
Optum Financial	Spending accounts	833.881.8157	myoptumfinancial.com/whataburger
Pelago	Tobacco cessation	877.349.7755	pelago.health/whataburger
Personify Health	Wellness	888.671.9395	To join: join.personifyhealth.com/whataburger Ongoing: login.personifyhealth.com
United Concordia	Dental	866.851.7568	unitedconcordia.com
Unum	Whole life insurance	866.752.7432 (Open Enrollment) 800.635.5597 (All year)	unum.com/employees
Whataburger Benefit Support Center	Benefits Enrollment, changes and questions	855.222.1886	whataburgerbenefits.com



WHATABURGER®