



Welcome to Online Enrollment for Your 2025 Benefits!

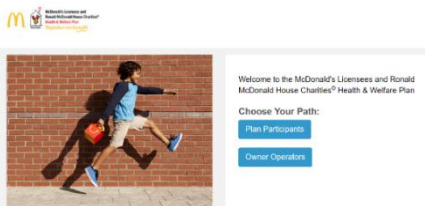
You can now enroll online for your benefits for 2025 through the McDonald's Licensees and Ronald McDonald House Charities® Health & Welfare Plan.

2025 Annual Enrollment is available from November 6 through December 13.

IMPORTANT! If you **do not** enroll in your 2025 benefits by December 13, 2024, and you were enrolled in coverage through the Plan this year (for 2024), you will automatically keep any benefits you are already participating in this year as long as that coverage is still available in 2025 and you remain eligible. You may be eligible for benefits like dental and vision, even if you aren't eligible for medical. If you're eligible, visit McDRMHCBenefits.com, select "Plan Participants," and link to the Online Enrollment site to complete your enrollment on time!

Have questions or need help? Call the Participant Support Line at (866) 962-2303. Representatives are available Monday – Friday, 6 am to 8 pm Central Time (other languages available).

Get Started: Accessing Online Enrollment



Go to McDRMHCBenefits.com — the site is your one-stop shop for all benefits information! When you're ready to enroll in 2025 benefits, simply click "Plan Participants" then click the link to the Participant Enrollment Site, where you will need to log in.

If it's your first time enrolling in benefits, follow these instructions to create your account:

- Under "New Users," click "Get Started."
- You will be prompted to enter the last 4 digits of your Social Security number, Last Name, Date of Birth, Country, Zip Code, and complete a reCAPTCHA security check.
- You will then select the email on file or phone number on file to receive your verification code and set up Multi-Factor Authentication.
- You will then select your username and create your password.

If you do not have an email on file, you will be prompted to enter the last 4 of your SSN, Last Name, Date of Birth, Country, Zip Code, and complete a reCAPTCHA security check. You will then enter your email and be sent a verification code before selecting your username and creating your password.

If your email address on file is incorrect, you will be prompted to enter the last 4 of your SSN, Last Name, Date of Birth, Country, Zip Code, and complete a reCAPTCHA security check. When prompted to send a code to the email or phone number on file, click "I don't have access to these anymore. Help me!" link. You will then be prompted to answer 3 to 4 security questions to verify your identity. You will then enter your email and be sent a verification code before selecting your username and creating your password.

Enroll For 2025 Benefits

After logging into the site, you will have the opportunity to review all your benefits information for the 2025 plan year. If you're enrolling a new dependent in medical coverage, you'll need to provide verification that the dependent is eligible. You should review the Plan's definition of an eligible dependent and submit [Acceptable Supporting Documentation](#) to Aptia, the enrollment administrator, for review. **If you don't submit documentation, medical coverage for your newly added spouse or dependent will be terminated.**

After reviewing your available 2025 options, log in and click "Go" to enroll. You will be guided through several screens where you will elect the benefits you wish to be enrolled in for the 2025 plan year.

IMPORTANT: Your elections will not be recorded and saved until you complete all the screen prompts and reach the Confirmation page. **Don't forget to write down your confirmation number and keep it for your records.**

You can return and make additional changes to your elections at any time before December 13, 2024. Each time you make a change, you will receive a new confirmation number. **Remember to write down your confirmation number each time. Only the last confirmation in the Annual Enrollment period will be processed.**

Don't Forget! After You've Enrolled...

You can access and print a copy of your 2025 confirmation statement online. You will also receive a confirmation statement in the mail at home. When you receive your statement, check it carefully to make sure everything looks accurate. If there are any issues, contact your employer or the Participant Support Line at **(866) 962-2303** right away. If you are enrolling a spouse or dependent in medical coverage, don't forget to submit acceptable supporting documentation to finalize your enrollment request.

And remember, you can visit McDRMHCBenefits.com at any time during the year to get information about your McDonald's Licensees and Ronald McDonald House Charities Health & Welfare Plan benefits. The site is mobile-friendly and no password is needed!

Important Things to Know

- ✓ Make sure you understand how much your benefit options will cost you out of your paycheck in 2025. If your costs are not displayed on the website, they will be provided by your employer.
- ✓ You must enroll by December 13, 2024. If you don't enroll, you will automatically keep any benefits you are already participating in this year as long as that coverage is still available in 2025. The coverage level will remain the same, but your premium costs may change.
- ✓ Remember: After Annual Enrollment, you can only change your benefits if you experience a qualified life event, like a marriage, divorce, birth, a change in your job classification, or a change in your or your spouse's employment status that affects your benefits eligibility.
- ✓ If you need to cancel any of your benefits during the year, you should talk to your employer. Any terminations would be effective the first of the month following or concurrent with the date processed.

Owner/Operators are independent employers and make their own policies regarding employment-related matters. Owner/Operators may choose to use information from these materials that will be helpful to them in operating their own McDonald's restaurant(s). If you work for an Owner/Operator organization, please check with your Owner/Operator, or the person designated by your Owner/Operator, to determine whether and which of these materials apply to your organization. Because Owner/Operators are independent employers who make their own employment policies and decisions, Owner/Operators may choose to use part, all or none of the contents contained in these materials. To the extent these materials contain certain references to Owner/Operators; these references are for demonstrative purposes only and are incorporated in an effort to assist Owners/Operators in case they choose to implement any portion of these materials within their individual organizations.