



2026 Benefits Snapshot

Our employees are our most valuable asset. That’s why at McDonald’s, we are committed to a comprehensive benefit program that helps our employees stay healthy, feel secure and maintain a positive work-life balance. Employees working 30 hours or more per week are eligible for health insurance, employees working 5 hours or more per week are eligible for all other benefits.

Plan Provisions	Health Plan 1	Health Plan 2	Health Plan 3	Health Plan 4
Deductible	\$7,000	\$5,000	\$3,000	\$1,000
Employee Only	\$14,000	\$9,000	\$5,000	\$2,000
Employee + Spouse/ Child(ren) or Family				
Out-of-pocket Maximum				
- Individual	\$8,300		\$7,000	
- Family	\$16,600		\$14,000	
Coinsurance Percentage	70%		80%	
Wellness Care	Plan covers 100%, no deductible			
Office Visit	70% after deductible	100% after \$30 Copay		
Inpatient Admission	70% after deductible	\$500 copay plus 80% after deductible		
Outpatient Surgery	70% after deductible	80% after deductible		
Emergency Room – Emergent Visit	70% after deductible	80% after deductible		
Emergency Room – Non-emergent Visit	60% after deductible	70% after deductible		
MDLIVE Telehealth	70% after deductible	\$10 Copay		

Health Plan 1 is the only HSA eligible health plan

Visit mchallmanagement.com for rates

Type of Benefit	Coverage								
Vision Insurance	<p>One exam per calendar year</p> <p>Single uncoated plastic lenses once per calendar year:</p> <ul style="list-style-type: none"> Single vision – Covered in full Bifocal vision – Covered in full Trifocal vision – Covered in full Standard Progressive – \$55 copayment Standard Progressive – see in-network provider <p>Frames \$175 allowance</p> <p>Elective Contacts up to \$40 copay for lens exam – once every 12 months</p> <p>\$175 allowance for elective contacts – contacts are instead of frames</p> <p>40% discount off additional pairs of eyeglasses/contact lenses</p>								
	Monthly Vision Rates								
	<table border="1"> <tr> <td>Employee</td> <td>\$5.51</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$11.01</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$11.01</td> </tr> <tr> <td>Family</td> <td>\$15.93</td> </tr> </table>	Employee	\$5.51	Employee + Spouse	\$11.01	Employee + Child(ren)	\$11.01	Family	\$15.93
Employee	\$5.51								
Employee + Spouse	\$11.01								
Employee + Child(ren)	\$11.01								
Family	\$15.93								

Type of Benefit	Coverage	
Dental Insurance – Comprehensive	\$50 per person per calendar year deductible (includes both Primary & Major services) Calendar year maximum benefit per individual \$2,000 Covered Services: Preventative Services 100% Primary Services 90% Major Services 50% Orthodontics 50% (\$2,000 lifetime per person maximum)	
	Monthly Dental Rates	
	Employee	\$36.33
	Employee + Spouse	\$76.08
	Employee + Child(ren)	\$83.54
	Family	\$163.48
Dental Insurance – Preventative	\$100 per person per calendar year deductible (includes both Primary & Major services) Calendar year maximum benefit per individual \$1,000 Covered Services: Preventative Services 100% Primary Services 80% Major Services 40% Orthodontics Not covered	
	Monthly Dental Rates	
	Employee	\$26.95
	Employee + Spouse	\$56.58
	Employee + Child(ren)	\$61.98
	Family	\$121.26
Type of Benefit	Coverage Details	Rates
Short-term Disability	STD 500: 50% of your pre-disability earnings up to \$500/week (maximum covered salary \$52,000)	Check mchallmanagement.com for rates
	STD 1000: 66 2/3% of basic earnings up to \$1,000 per week (maximum covered salary \$78,000)	
	15-day elimination for accident and sickness	
Long-Term Disability	60% of your pre-disability earnings up to \$5,000/month 90-day elimination period	Check mchallmanagement.com for rates
Basic Term Life Insurance	\$15,000	\$1.88
Dependent/Spouse Basic Term Life	Spouse - \$1,000 Child less than 6 months - \$100 Child more than 6 months - \$200 Child more than 2 years but less than 3 years - \$400 Child more than 3 years but less than 26 years - \$500	\$0.24
Supplemental Term Life Insurance	Employee – eligible in increments of \$10,000 to \$300,000, with guarantee issue up to \$100,000. Spouse – eligible in increments of \$5,000 up to \$100,000, with guarantee issue up to \$25,000. Child – eligible for \$10,000. One premium covers all children in the household to age 26 for the amount selected.	Check mchallmanagement.com for rates *Spouse and child benefits cannot exceed employee’s coverage.
Accident Insurance Critical Illness Hospital Indemnity Insurance	Guaranteed issue indemnity reimbursement plans that pay you directly, to be used however you like, to offset costs of medical treatment.	Check mchallmanagement.com for rates & plan options