

How Can Insurance Help Me?

The McDonald's Insurance Program is designed to help pay for common, everyday medical expenses associated with sickness and accidents. The program also provides coverage for wellness visits – like a physical or a cholesterol check. The rates for the McDonald's Insurance Program are based on what you need and can afford. **Our plan is available to you at about one to two hours pay per week, making it affordable for you to have health care coverage for yourself and your family.**

What types of things does the McDonald's Insurance Program cover?

- Your two-year old daughter is complaining that her ear hurts. She also has a fever. You think that she might have an ear infection. You want to take her to the doctor and may need to get a prescription. With the McDonald's Insurance Program this could cost you as little as \$30 (\$20 office visit co-pay and \$10 generic drug co-pay).
- During a sporting activity, you fall and hurt your arm. You are in extreme pain and the bone appears broken. You need to go to the emergency room to get it checked out.
- While chewing an apple, you feel a sudden pain in your mouth and realize that you have chipped one of your teeth. You want to go to the dentist and get the tooth repaired and the pain taken care of.
- You find out you are pregnant and need medical coverage for your doctor's visits and hospital bills.



How Do I Enroll in the Program?

You are eligible to enroll in the program within 45 days of your eligibility date or during one of the open enrollment periods.

Process:

1. Ask your manager for a Benefit Enrollment Guide. If there are none available, contact the McDonald's Insurance Program Support Center at the number listed below.
2. Read the guide thoroughly and follow the directions to enroll in your benefit selections.
3. Your coverage begins the first day of the pay period for which there is a payroll deduction.
4. Approximately 10-14 days after you see a payroll deduction in your paycheck, a coverage packet will be mailed to your home address. The packet will include your Confirmation of Coverage, ID Cards and a Summary Plan Description that includes a claim form.

Got Questions??

Call our McDonald's Insurance Program Support Center to get answers to all of your questions

1-888-645-6410
(toll-free)

Underwritten by BCS Insurance Company and
BCS Life Insurance Company, Oakbrook Terrace, IL
*Costs will vary per procedure



McDonald's Insurance Program

Helping to Provide...



...medical and dental care for yourself and your loved ones

...financial assistance to a loved one in the event of your unexpected death.



...the most out of your healthcare dollars through access to our medical and vision network providers.

