

We've got your back! As a teammate,
you'll enjoy these benefits.

BENEFITS FOR RESTAURANT HOURLY FRONT-OF- HOUSE STAFF MEMBERS

HEALTH & WELLNESS

MEDICAL INSURANCE (3 PLAN OPTIONS) AS LOW AS \$12 PER PAY PERIOD

- Prescription drug coverage*
- Healthcare concierge through Anthem Family Advocates*
- Virtual care available through Anthem Sydney app or website*
- Lantern Surgery Care program*
- Dental insurance (3 plan options)
- No-cost online mental health services, emotional well-being and work/life balance resources
- Vision insurance (2 plan options)
- Health Savings Account*
- Wellness program for discounted medical premiums*
- Virtual support program for alcohol and opioid addiction (services vary by state)*
- Maternity program rewards*
- Tobacco-free discount off medical premiums*

TIME AWAY & FLEXIBILITY

- Paid vacation and sick time
- Adoption assistance program**
- Full and part-time hours available
- Flexible scheduling to fit your life
- Career growth opportunities

FINANCIAL SECURITY

- Eligible for up to 50% next day pay (exclusions apply)
- Life and AD&D insurance
- Short-term disability insurance
- Accident insurance*
- Critical illness insurance*
- Hospital indemnity insurance*
- Identity theft protection
- Pre-paid legal services
- Pet insurance
- Great earning potential

PERKS & EXTRAS

- No-cost GED and Associate Degree programs
- HELP (Hardship and Emergency Lifeline Program) Fund for emergencies
- Perks at Work discount mall
- 25% dining discount (The Cheesecake Factory and Grand Lux Cafe)
- 35% dining discount (North Italia and Fox Restaurant Concepts)

* Must be enrolled in a Cheesecake Factory medical plan to receive this benefit

** Available after six months of service. | *** Available after two years of service

Benefits listed reflect options as of Jan. 1, 2026. They may be subject to change without notice.

YOUR BENEFITS OPTIONS

MEDICAL INSURANCE*: We offer three medical plan options through Anthem: two Exclusive Provider Organization (EPO) plans and one high-deductible plan. All of these plans use an Anthem provider network.

PRESCRIPTION COVERAGE*: Each medical insurance plan includes prescription coverage through Navitus.

HEALTHCARE CONCIERGE*: Anthem Family Advocates are available to assist you with getting the most of your medical insurance by helping with medical claims, finding network providers and more.

VIRTUAL CARE AVAILABLE THROUGH ANTHEM SYDNEY APP OR WEBSITE*: Use the Anthem site or Sydney app on your computer or mobile device to treat non-urgent medical conditions. Consultation fees vary.

LANTERN SURGERY CARE PROGRAM*: High-quality elective surgery care and support at low or no cost.

NO-COST ONLINE MENTAL HEALTH SERVICES, EMOTIONAL WELL-BEING AND WORK/LIFE BALANCE RESOURCES: Free support is available through the SupportLinc website, mobile app and phone.

DENTAL INSURANCE*: We offer three dental plan options through the Cigna network.

VISION INSURANCE*: We offer two vision plan options through Vision Service Plan (VSP). The vision plan includes a national network made up of both independent and national retail optical locations.

HEALTH SAVINGS ACCOUNT WITH COMPANY CONTRIBUTION: If you enroll in The Cheesecake Factory's medical plan with a \$2,000 deductible and open a Health Savings Account (HSA), the company will contribute to your HSA each month, even if you don't make any personal contributions.

WELLNESS PROGRAM*: Each year, you can participate in our wellness program to reduce your medical plan premiums and improve your overall health and wellness.

VIRTUAL SUPPORT FOR ALCOHOL AND OPIOID ADDICTION*: Staff and eligible dependents ages 18+ enrolled in a Cheesecake Factory medical plan through Anthem can get help treating substance abuse from the comfort of home. Virtual coaching and optional access to medication to reduce cravings are available (services vary by state).

TOBACCO-FREE DISCOUNT: If your household is tobacco-free, you may qualify for discounts on your medical plan premiums.

MATERNITY PROGRAM REWARDS*: Covered employees and spouses who participate in the Building Healthy Families/Maternity program may be eligible to earn an incentive. Participation and eligibility requirements apply.

PAID VACATION AND SICK TIME: You will accrue one hour of sick time for every 30 hours you work starting at hire. After six months of service, you will earn vacation time when you work 60 or more hours per pay period.

ADOPTION ASSISTANCE: After two years of service, you can receive up to \$2,500 to cover qualified expenses when you grow your family through adoption.

UP TO 50% NEXT DAY PAY: You can get next-day access of up to 50% of your earned pay at no cost (exclusions apply).

LIFE AND AD&D INSURANCE*: You can elect company-paid basic life insurance in the amount of \$15,000. You can also buy up with voluntary coverage and/or coverage for your spouse or child(ren).

SHORT-TERM DISABILITY INSURANCE: You have the opportunity to elect basic short-term disability coverage.

CRITICAL ILLNESS INSURANCE*: Critical illness insurance complements your medical coverage and can provide a lump-sum cash benefit if you're diagnosed with a covered illness like cancer or vascular disease.

ACCIDENT INSURANCE*: Accident insurance works to complement your medical coverage—and pays in addition to what your medical plan may or may not cover. It can provide a financial cushion for life's unexpected events.

HOSPITAL INDEMNITY INSURANCE*: Hospital indemnity insurance complements your medical coverage and can provide a cash benefit for each day you're hospitalized for a covered illness or injury.

IDENTITY THEFT PROTECTION*: Allstate Identity Protection Plan helps protect your digital identity, credit and overall financial wellness.

PRE-PAID LEGAL SERVICES*: Get access to attorneys through MetLife Legal plan for matters like preparing wills or buying a home.

PET INSURANCE: Get discounted insurance rates from Nationwide to cover vet bills for your pet's injuries or illnesses.

NO-COST EDUCATION PROGRAM: Staff members can earn a GED or Associate Degree at no cost to them.

HELP FUND: The HELP Fund provides grants for short-term, temporary assistance in the case of emergencies.

PERKS AT WORK DISCOUNT MALL: Get exclusive discounts on Apple products, cell service, slip-resistant shoes and LA Fitness gym memberships, as well as many more discounts on travel, entertainment and retail.

DINING DISCOUNTS: During off-duty times, you receive a 35% discount (excluding alcohol) when dining at North Italia or any FRC restaurant concept. You will also receive a 25% discount at The Cheesecake Factory and Grand Lux Cafe restaurants while off-duty.

2026 BENEFIT COSTS

YOU COULD BE ELIGIBLE FOR MEDICAL RATE CREDITS IF YOU PARTICIPATE AND QUALIFY:

\$20 discount
per pay period for households
that are tobacco-free

\$20 discount
per pay period if you complete the
required Wellness Program activities

For example, if you enroll in the TCF 4000 EPO plan (employee only coverage), you could pay as little as \$12 per pay period if you earn the Wellness and Tobacco credits (\$52 base rate minus the \$40 credits = \$12)

The Cheesecake Factory offers competitive medical, dental and vision plan rates. Costs for other coverage may vary based on the coverage you select and your age.

PER PAYCHECK CONTRIBUTIONS (PRE-TAX)

	Employee Only	Employee + Spouse	Employee + 1 or more children	Family (Employee + Spouse + 1 or more children)
MEDICAL PLANS <small>If you earn the Wellness and Tobacco credits, you can lower these costs by \$40 per paycheck</small>				
TCF 4000 EPO	\$52.00	\$141.35	\$96.82	\$185.49
TCF Select 2000D	\$94.69	\$191.39	\$127.54	\$255.31
TCF EPO	\$168.56	\$395.66	\$244.70	\$559.21
DENTAL PLANS				
Dental DMO	\$3.57	\$6.51	\$8.38	\$12.18
Dental Basic PPO	\$6.78	\$13.85	\$12.19	\$27.12
Dental Options PPO	\$12.69	\$25.90	\$22.83	\$50.72
VISION PLANS				
VSP Vision	\$2.33	\$4.76	\$4.19	\$9.30
VSP Premium	\$5.11	\$10.44	\$9.20	\$20.44

ELIGIBILITY

You become eligible for benefits on the first day of the month following 7 months from your hire date. You must work an average of 25+ hours per week during the measurement period to maintain your benefits eligibility. Eligible dependents include your spouse and children up to age 26. You must provide proof of relationship within 7 days of enrolling in benefits. Documentation requirements include a marriage certificate for a spouse and a birth certificate or legal adoption/guardianship documentation for a child.

In general, benefit coverage changes may only be made during the annual Open Enrollment period held around October/November and will be effective on January 1. However, you may be able to elect a change in benefits during the Plan Year if you experience an IRS Qualifying Event. A qualifying event is a change in family status such as marriage, divorce, annulment, death, the birth or adoption of a child, or gaining/losing health care coverage under another group plan.

We'll provide additional detailed information regarding benefits after you join the team.