2025 BENEFITS ENROLLMENT GUIDE

También disponible en Español

You Have New Options

Sit, sip and take time to learn about
NEW programs, features and changes.

PAR Employees

Team Members

This document constitutes a summary of material modifications (SMM) within the meaning of ERISA, and describes changes to the information in the most recent Summary Plan Description (SPD) for the Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store Inc.

CARING FOR THE WHOLE YOU

“Cracker Barrel has a bold new vision to re-energize our brand and invest in our future. We want you to be part of that future, so we are improving our benefit programs and making them more accessible.

Focusing on Your Total Rewards

We’ve put in place a total rewards program to support your financial security, provide access to top-tier healthcare, encourage work-life balance, offer a career journey and recognize a job well done.

Your role is vital in the exceptional service and experience that our customers expect. We want you to feel that same commitment from us. The programs in the inventory of our total rewards program demonstrate that commitment.

Why Enroll in Benefits?

- **Choice:** Our benefit programs offer a wide range of coverage options to meet your needs — medical, dental, mental health, accident, legal, pet insurance and so much more.
- **Cost:** National health care costs continue to rise. So, we have improved our plan options to make them more affordable.
- **Wellbeing:** We offer affordable access to wellness options like telemedicine, mental health support, diabetes programs, financial wellness and discounts on a variety of fitness programs.

Please take time to review the many benefits and programs in this guide and choose the options and combinations that best meet your needs. When we’re happy and engaged, we do better. And we’re a stronger company.”

— Donna Roberts, Senior VP and Chief Human Resources Officer

Benefits described are part of the Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store Inc., which apply to Maple Street Biscuit Team Members as well.

WHAT'S INSIDE?

Need Help?

We're here for you!
Enrollment and benefits questions: 1-833-589-0714

NEW!

NEW Benefits Center

Find information about all your benefits on **totalrewards.crackerbarrel.com**.

STEPS TO ENROLL

ENROLL ONLINE THROUGH WORKDAY

Three easy steps to get you started:

1. Log in to your personal Workday account.
2. Click your My Tasks inbox in the upper right-hand corner of the screen.
3. Find the Change Benefits for Life Event task in your Inbox and click Let's Get Started

Adding Dependents?

You'll need to have their birth date, Social Security number and certain verification documents on hand during enrollment. Without this supporting information, you will not be able to complete your enrollment.

Verification documents include:

For a spouse:

- Marriage certificate
- If married more than one year, marriage certificate *and* prior year's income tax return or a shared bill

For children:

- Birth certificate
- Adoption papers or other court documents

IMPORTANT REMINDER

Please remember to designate your beneficiaries for life insurance.

NEW ID CARDS WILL BE SENT TO:

BlueCross BlueShield of Tennessee (BCBST)
Newly enrolled only

QuestSelect Labs
BCBST newly enrolled members only

Lantern
BCBST members only

Express Scripts
View online or in app

Delta Dental
Newly enrolled only

Davis Vision
Newly enrolled only

WHO IS ELIGIBLE

EMPLOYEES AND TEAM MEMBERS

Employees and team members need to meet an average hours worked criteria to be eligible for benefits.

- Hours are measured during your "initial measurement" period (beginning with your date of hire through the next 12 months).
- If you work an average of at least 30 hours per week during the "initial measurement" period, you will be eligible and have four weeks to enroll during your administrative period.
- Your coverage will be effective the first day of the month following the administrative period.
- Once enrolled, you can remain enrolled for 52 weeks.
- After that, your hours from October to September will be reviewed to determine your eligibility for the next calendar year.
- You can review hours worked toward eligibility on **totalrewards.crackerbarrel.com**.

Eligibility and Leaves of Absence

If you are not actively at work the day your coverage becomes effective, life, disability, critical illness and accident coverages will be effective when you return to work.

All health and welfare benefits will end six months from the date your leave of absence began, unless state or federal laws dictate otherwise. You may have the right to continue coverage under COBRA or USERRA, and you will receive notification as applicable.

For details on eligibility, see the Summary Plan Description on **totalrewards.crackerbarrel.com**.

FAMILY MEMBERS

- Your legally married spouse*
  (a common law spouse is not eligible)
- Your dependent children
  - Up to age 26 for medical, prescription, dental, vision, life, critical illness and accident
  - No age limit for a child who cannot support themselves due to a physical or mental handicap

**For California: Domestic partners are eligible for coverage in the vision plan.*

BIG LIFE CHANGE? YOU CAN CHANGE YOUR BENEFITS, TOO

Other than Open Enrollment, a qualifying life event is the only other time you can make changes to your benefits (per IRS regulations). These events include marriage, divorce, birth, adoption, death, loss of dependent status, loss or gain of other coverage or termination of employment.

The Summary Plan Description on **totalrewards.crackerbarrel.com** has a complete list of life events. That's also where you can change your benefit elections and provide proof of your life event — this must be done within 30 days of the life event. You can also call the Benefits Center at 1-833-589-0714.

COST OF COVERAGE

Rates shown do not include possible surcharges — see box below.

2025 COSTS PER PAY PERIOD/PER MONTH

Weekly Cost	Employee Only	Employee + Child(ren)	Employee + Spouse	Family
Medical	Weekly Cost			
Value Health Plan	$24.23	$82.71	$91.59	$102.44
Traditional Health Care Plan	$45.60	$148.15	$162.05	$181.11
Health Basics Plan*	$13.52	$25.43	$33.83	$54.12
Dental				
Basic Dental	$4.72	$12.49	$10.35	$17.68
Basic Dental with Orthodontia	$6.39	$14.06	$12.14	$20.58
Value Dental	$3.46	$7.86	$7.68	$13.76
Vision				
Davis Vision Plan	$0.93	$1.76	$2.04	$2.99

**Administered by Symetra Life Insurance Company.*

River Health Monthly Cost*	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
Essentials Plan	$28.00	$44.00	$84.00	$44.00	$104.00
Enhanced Plan	$30.00	$46.00	$86.00	$46.00	$106.00

**Paid directly to River Health, not deducted from your pay.*

NEW FOR 2025!

COSTS YOU COULD AVOID

Spousal Surcharge*

If your spouse is eligible for medical coverage through their own employer, but enrolls in your Cracker Barrel medical plan, you will pay a spousal surcharge of $225 per month.

Tobacco Surcharge*

If you or your spouse use tobacco or any vaping products, you will pay a surcharge of 25% of the total medical plan cost. Critical illness and optional life insurance also have higher tobacco user rates.

Ready to Quit Tobacco/Vaping?

The BCBST and Symetra prescription plans cover nicotine replacement therapy (NRT, such as gums or patches) at 100% — for you and your enrolled spouse. Plus, all full-time employees can access the free Quit for Life program that includes NRT and a quit coach.

See page 16 for more information.

* Exact rates shown during enrollment, if surcharges apply to you.

COMPARE MEDICAL PLANS

For basic coverage options, see page 10.

Medical In-Network Coverage	BlueCross BlueShield of Tennessee (BCBST) (comprehensive coverage) Value Health Plan	BlueCross BlueShield of Tennessee (BCBST) (comprehensive coverage) Traditional Health Care Plan	Symetra (limited coverage) Health Basics Plan
Annual Deductible*	$4,000 individual $8,000 family	$2,800 individual $5,750 family	N/A
Annual Out-of-Pocket Maximum Includes the deductible	$7,500 individual $15,000 family	$6,000 individual $12,000 family	N/A
Preventive Care	You pay $0	You pay $0	You pay $0
Office Visits	$25 copay primary care $50 copay specialist $25 copay behavioral health	$45 copay primary care $55 copay specialist $45 copay behavioral health	Plan pays $80/day ($640/year maximum)
Virtual Visit (phone or online)	You pay $0 through Teladoc	You pay $0 through Teladoc	You pay $0 through MeMD
Urgent Care	You pay $75	You pay $60	Plan pays $80/day ($640/year maximum)
Emergency Room For emergencies only	You pay 50% after deductible	$400 per visit copay, then you pay 25%	Plan pays $200/day ($600/year maximum)
Hospitalization Inpatient	You pay 50% after deductible	You pay 25% after deductible and $200 per confinement deductible	$800/day 10 days per person/per calendar year Lifetime limit 500 days
Type 2 Diabetes Management Livongo	You pay $0	You pay $0	N/A

**Once an individual family member reaches the individual deductible, the plan pays a portion of that individual's medical expenses. If that individual reaches the individual out-of-pocket max, the plan pays 100% of in-network care.*

*This is a summary of benefits. It does not include all services and all coverage. For details (including out-of-network coverage), refer to the Summary Plan Description document located on **totalrewards.crackerbarrel.com**.*

The Value Health Plan and Health Basics Plan do not meet the health plan requirements of Massachusetts. The Traditional Health Care Plan does meet the health plan requirements of Massachusetts.

The Health Basics Plan is limited coverage. It satisfies the "minimal essential coverage" requirements of the Affordable Care Act (see page 9).

How the Plans Differ

The Health Basics Plan is limited coverage and does not meet some states' requirements for comprehensive insurance. The Value Health Plan and Traditional Health Care Plan are comprehensive plans that meets most federal and state insurance requirements.

TERMS TO KNOW

Copay
A fixed amount (for example, $45) that you pay for certain expenses (doctor's office visit, prescriptions, etc.).

Deductible
The amount you pay each year before the plan begins paying toward covered expenses (does not apply to preventive care).

Coinsurance
The percentage you pay for certain expenses after meeting the deductible.

Annual out-of-pocket maximum
The max amount you could pay each year in coinsurance and deductible.

Explanation of benefits (EOB)
A statement showing the services you received, how much insurance paid, and what you owe. This is not a bill.

COMPARE PRESCRIPTION PLANS

	Express Scripts		Symetra
Prescription Drugs In-Network Coverage	**Value Health Plan**	**Traditional Health Care Plan**	**Health Basics Plan**
Annual Deductible	$150 individual $300 family	$25 per covered person	N/A
Retail 30-Day Supply Generic Preferred Brand* Non-Preferred Brand*	You pay 50% after deductible ($25 max for generic after deductible)	After the prescription deductible: You pay $25 You pay 35% ($45 min/$125 max) You pay 65% ($100 min/$375 max)	Generic: $5/day Brand: $35/day 24-days per person/per calendar year max
Mail Order 90-Day Supply Generic Preferred Brand* Non-Preferred Brand*	You pay 50% after deductible ($25 max for generic after deductible)	After the prescription deductible: You pay $50 You pay 35% ($90 min/$250 max) You pay 65% ($200 min/$750 max)	N/A
Specialty Pharmacy Accredo Pharmacy only 1-800-803-2523	You pay 50% after deductible	Tier 1 — you pay 25% ($800 max) Tier 2 — you pay 35% ($1,050 max) Tier 3 — you pay 45% ($1,300 max)	N/A

**For BCBST/Express Scripts plans, you are required to pay the difference between a brand and generic drug if you request a brand when a generic is available (even if your doctor writes the prescription "dispense as written" or DAW).*

*This is a summary of benefits. It does not include all services and all coverage. For details (including out-of-network coverage), refer to the Summary Plan Description document or Symetra Certificate of Coverage located on **totalrewards.crackerbarrel.com**.*

IS YOUR MEDICATION COVERED?

Each BCBST/Express Scripts plan uses the Express Scripts "National Preferred" formulary for prescription coverage.

Before you enroll, see a list of covered medications and costs for each plan at **express-scripts.com/crackerbarrel**.

After you enroll, register and log in to **express-scripts.com** to see coverage and costs specific to your prescription plan.

What is a generic medication? By law, generics must have the same active ingredient as their brand name equivalent — and they often cost far less.

SAVE WITH PRESCRIPTION HOME DELIVERY

For Express Scripts coverage, you have three options to get started (after you've registered on **express-scripts.com**):

- Ask your doctor to request a 90-day supply directly to Express Scripts home delivery.
- From your account on **express-scripts.com**, go to Refill Prescriptions > Request an Rx.
- Call Express Scripts at 1-800-978-6227.

If you take maintenance medications, you can save on a 90-day supply when you choose home delivery.

FOR EXPRESS SCRIPTS COVERAGE

Safety and Affordability Program

If you take multiple medications, a pharmacist may reach out to you about a medication management program. This program ensures the combination of your medications is safe, and helps you find ways to save money on prescriptions.

Download the App

Once you're enrolled and registered on **express-scripts.com**, download their app for quick access.

- Check orders
- Refill prescriptions
- Check the price of a medication
- See ID card (ID card will not be mailed to your home. View and print it at **express-scripts.com** or on the app.)

HEALTH BASICS PLAN

Administered by Symetra Life Insurance Company and OptumRx

This is a limited health plan. It does not provide comprehensive medical coverage.

If you're not choosing one of the BCBST medical plans on page 7 or River Health plans on page 10, the Health Basics Plan is another option to consider.

PREVENTIVE COVERAGE, LIMITED SERVICES

The Health Basics Plan is for those who expect few medical expenses and want to minimize their payroll deduction. The information below is a summary of the coverage. See details in the Summary of Benefits and Coverage document on **totalrewards.crackerbarrel.com**.

Preventive Care. In-network preventive care is covered at 100% if you go to a PHCS network provider. To see a full list of covered preventive care services, go to **healthcare.gov/preventive-care-benefits**.

Sick Care. The plan pays a fixed amount up to the daily, annual or frequency maximums. You are responsible for any remaining balance. You can see any provider, but your cost is lower with network providers.

Accident Coverage. The plan provides benefits for up to three accidents per covered person, per year. All eligible expenses for the accident are covered at 100% up to the benefit limit.

Critical Illness Coverage. Once the plan is in effect, if you are diagnosed with a covered condition, you will receive a lump-sum payment based on your diagnosis. (Note: No need to enroll in the optional Hartford coverage.)

Sick Care, Accident and Critical Illness coverage insured by Symetra.

The plan does not meet the health plan requirements of Massachusetts or California and is not available in New Hampshire. Critical Illness coverage differs in Montana and Washington. Benefits for residents in Idaho and Maryland differ slightly. For more information, see the Certificate of Coverage on ***totalrewards.crackerbarrel.com****.*

VIRTUAL VISITS*

No copays!

For the Health Basics Plan, MeMD provides quick access to a national network of **board-certified doctors** via phone or app.

Try the App

Use the MeMD code HFRJM2AE

Once your medical coverage begins, activate your MeMD account at **memd.me/group/cb-msb** or call 1-844-800-7110.

**Not available to residents of Utah, Vermont or Washington.*

Summary of Fixed-Payment Benefits

Service	What the Plan Pays
Doctor's Office Visit, Urgent Care & Outpatient Hospital Benefit	$80 per day — $640 per person/per calendar year maximum
Outpatient Diagnostic X-ray & Lab Benefit	$125 per day — $625 per person/per calendar year maximum
Outpatient Major Diagnostic Testing	$375 per day — 2 days per person/per calendar year maximum
Emergency Room Benefit	$200 per day — $600 per person/per calendar year maximum
Hospital Stay (limit 500 days per lifetime)	$800 per day — 10 days per person/per calendar year
Surgical Benefit	
Outpatient Doctor's Office	$90 per day
Outpatient Surgical Facility	$600 per day
Inpatient Hospital	$2,000 per day
Maximum of 1 Surgical Benefit per Day	$5,000 combined per person/per calendar year

This is a summary of benefits. For details, refer to the Summary Plan Description document on ***totalrewards.crackerbarrel.com****.*

RIVER HEALTH PLANS

Administered by River Health

These are limited health plans.
They do not provide comprehensive medical coverage.

If you're not choosing one of the BCBST medical plans on page 7 or Symetra Plan on page 9, the River Health plans are alternative options you might consider. **These are not qualified medical plans under the Affordable Care Act. All enrollment, eligibility and payment aspects of these plans are handled directly through River Health.**

ESSENTIALS PLAN

When you see providers in the River Health network, you get access to medical care and services through a network with thousands of providers and facilities. Many of the services are $0.

- **$0 unlimited virtual care.** A dedicated virtual primary care provider will see you when you're sick, manage chronic conditions, refill prescriptions and more.
- **$0 doctor visits.** See a doctor in person for $0 up to three times a year at any of the 25,000 partner clinics across the country. Visits are $99 each after the first three.
- **$0 lab tests.** Select a time for your blood draw, go to an in-network lab, and view your results in the River app.
- **$0 generic prescriptions.** Available from a formulary of over 700 medications. This includes birth control. Free home delivery or pick up at your local pharmacy.
- **Wellness perks.** Enjoy free wellness programs like a premium subscription to the Calm app and periodic yoga passes from partner studios.

River Health members have a **premium subscription** to the popular Calm app. Get personalized content to manage stress and anxiety, sleep better and feel more present in your life.

- **Daily practices** to help with mindfulness
- **Guided meditations** covering many topics
- **Sleep stories** to help you and your kids relax
- **Music tracks** for focus, relaxation and sleep

ENHANCED PLAN

This plan includes everything in the Essentials Plan, plus these additional services:

- **$0 therapy sessions.** Attend up to 24 virtual counseling sessions per year (ages 16+).
- **$0 behavioral health medications.** Get access to behavioral health medication in the River Health formulary.
- **Community resources.** Get help with pharmacy assistance programs, finding access to community clinics, medical bill forgiveness programs and more.

LEARN MORE

river.health/group/biscuit
1-888-814-6062

DOWNLOAD THE APP

The Hello River app is how you find care, talk to doctors, get prescriptions, etc.

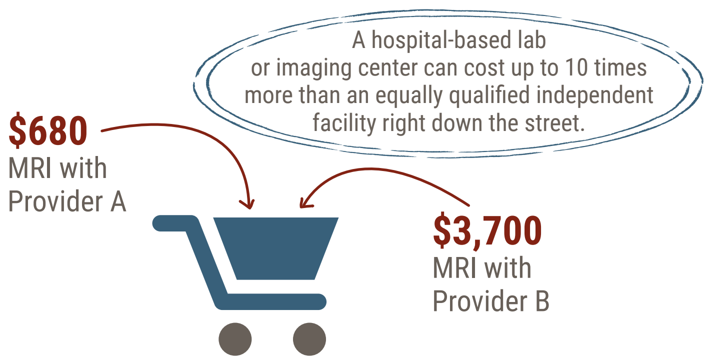
WAYS TO SAVE

Tips on this page provide good advice for employees. However, some online tools only apply to those in a BlueCross BlueShield of Tennessee (BCBST) medical plan.

BCBST PLANS

Register with Blue Access for information at your fingertips and access to savings tools. Start at **bcbst.com**.

Shop Online for Quality and Value



Which one would *you* choose?

Until you meet your plan's deductible, you'll pay 100% of the charges out of your pocket.

How to See Cost Comparisons and Ratings

- Log on to **bcbst.com**.
- Click Find Care and Estimate Costs.
- Click the applicable tile or use the search bar.

Download the MYBLUETN app
24/7 benefits information

Use Quest Diagnostics for Lab Work

Although not required, you'll get the best value by using Quest Diagnostics for lab work (blood/urine testing, cultures, biopsies, Pap smears, etc.).

- Ask your doctor to send lab work to QuestSelect — show them your card.
- Visit a Quest location in person.
- Access your results online anytime.

ALL PLANS

Get Your Free Checkups

- Preventive care is covered 100%, even before you meet your deductible (limited in River Health plans).
- Catch health concerns early, before they become costly.

Use Independent Labs and Imaging Centers
(not applicable to River Health Plans)

- Hospital-based care is always more expensive.
- An urgent care is a better value than an ER for non-emergencies.

Go Generic and Try Apps

- Ask for a generic prescription alternative.
- Try apps like GoodRx to find lower prices, especially on generic medications.

Quit Tobacco/Vaping for Lower Rates

- You pay higher rates if you smoke, vape or use any tobacco product.
- We can help you quit for free. See Quit for Life in the Appendix on page 20.

VISIT YOUR DOCTOR VIRTUALLY

Online or on the phone, a doctor can diagnose your symptoms and send a local prescription in most states.

BlueCross BlueShield of Tennessee Plans
Go to **bcbst.com** > Talk to doctor now or call 1-888-283-6691.

Symetra Health Basics Plan
Activate your account:
memd.me/group/cb-msb
or call 1-844-800-7110. Page 9 has details.

River Health Plans
Download the Hello River app or call 1-888-814-6062.

DENTAL AND VISION PLANS

For the Best Discounts
Choose PPO providers when available.
Go to **deltadentaltn.com** or
call 1-800-223-3104.

DENTAL PLANS

Administered through Delta Dental of Tennessee

In-Network Coverage (Available Network)	Basic Dental Plan (PPO & Premier Networks)	Basic Dental with Orthodontia Plan (PPO & Premier Networks)	Value Dental Plan (PPO Network Only)
Annual Deductible Applies to basic and major	$50 per person $150 family maximum	$50 per person $150 family maximum	$50 per person $150 family maximum
Annual Maximum Benefit Excluding orthodontia	$1,500 per person	$1,500 per person	$1,000 per person
Preventive & Diagnostic	You pay $0 (no deductible)	You pay $0 (no deductible)	You pay $0 (no deductible)
Basic Services	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible
Major Services	You pay 50% after deductible	You pay 50% after deductible	You pay 60% after deductible
Orthodontia Benefits			
Lifetime Deductible	Not covered	$50 per person	Not covered
Maximum Lifetime Limit		$1,500 per person	
Orthodontia Services		You pay 50% after deductible	

Is your dentist a network dentist? Call Delta Dental at 1-800-223-3104 to check before you go. If not, you may pay more out of pocket as these dentists have not agreed to discounted fees. ***Many people think their dentist is in network when they are not.*** *Don't overpay. Call Delta Dental to verify if your dentist is in the Delta Dental PPO network.*

VISION PLAN

Administered through Davis Vision by MetLife

Benefit	In-Network Coverage
Exam (one per calendar year)	$15 copay
Lenses (one pair per calendar year)	$15 copay
Frames (one per calendar year) **NEW!**	Davis Vision Fashion and Designer Collection: You pay $0 (no copay) Davis Vision Premier Collection: You pay $25 copay Other than Davis Vision: $125 allowance plus 20% discount on balance Visionworks locations: $175 allowance plus 20% discount on balance
Contact Lenses (per calendar year in lieu of eyeglasses) Try mail order service for replacements (after initial lenses) — **davisvisioncontacts.com**	Davis Vision Collection: You pay $0 (no copay) for exam and fitting, and $15 copay for lenses Other than Davis Vision: $120 allowance plus 15% discount on balance for exam, fitting and lenses
Laser Vision Correction	Special discounts at in-network providers

Note: Additional discounts not applicable in California, or at any Walmart, Sam's Club or Costco location nationwide.

Hearing aid benefit: Up to 40% off national average selling prices for brand name hearing aids, with a satisfaction guarantee and four-year manufacturer warranty. See the **Appendix on page 20.**

LIFE INSURANCE

Administered through The Hartford

Life insurance is automatically provided by the company if you enroll in the Health Basics Plan, Value Health Plan or Traditional Health Care Plan. It pays a benefit if you die or have a covered bodily injury.

Eligible employees/team members have the opportunity to purchase optional life insurance, whether you are in a company medical plan or not. To see the cost of Employee, Spouse and Child Optional Life coverage, go to **totalrewards.crackerbarrel.com**.

PROVIDED BY THE COMPANY

Coverage	Policy	Paid To
Employee Life* (automatic, company-paid)	$15,000	Your beneficiary, upon your death
Employee AD&D* (automatic, company-paid)	$15,000	Your beneficiary, upon your death You, if you are dismembered

**Available to employees/team members enrolled in the BCBST or Symetra medical plans.*

AVAILABLE FOR PURCHASE

Coverage	Policy	Paid To
Employee Optional Life (available for purchase)	$10,000 or $20,000 (during Open Enrollment, you may increase coverage in increments of $10,000 or $20,000, up to a maximum of $100,000)	Your beneficiary, upon your death
Spouse Optional Life (available for purchase)	$10,000	You, upon the death of your spouse
Child Optional Life (available for purchase, up to age 26)	$10,000	You, upon the death of your child

IMPORTANT — PROTECT YOUR LOVED ONES!

It's very important that you update your beneficiary information by going to the Benefits and Pay section in Workday.

OTHER PROGRAMS

The programs featured on this page are available to full-time employees. Enrollment times vary, so please see program details.

(For employees and dependents in a BCBST medical plan)

TYPE 2 DIABETES MANAGEMENT

Through Livongo, you and your enrolled dependents can get personalized help to understand, monitor and control your blood sugar.

- Free test strips
- Free smart glucose monitor
- Free health coaching

If you have Type 2 diabetes, Livongo will send information about how to enroll through the BCBST website.

SURGICAL CARE ADVOCATES

A Lantern Care Advocate can match you with an excellent, highly rated surgeon when you need a planned, non-emergency procedure. At no cost to you, get help with more than 1,500 surgical procedures — from cardiac and gynecology to gastrointestinal and injections…and more.

Whenever possible, your Care Advocate will find a surgeon near your home. Often, patients save money and have better outcomes when engaging with Lantern. Speak to an advocate at 1-855-676-3918.

CRITICAL ILLNESS COVERAGE

This coverage provides a lump-sum payment if you are diagnosed with a critical illness. To see the list of covered illnesses, see the Plan Highlights on **totalrewards.crackerbarrel.com**.

You can purchase coverage amounts of $10,000, $15,000 or $20,000. Costs vary depending on your age. For example, $10,000 in coverage costs between $1.90 per month if you are under 25, and $10.90 per month if you are age 50 – 54. Costs for tobacco users are higher. You will see coverage and cost details during your enrollment.

Enrolling in the Health Basics Plan? You don't need to elect this coverage. That plan already includes a critical illness benefit.

NEW! ACCIDENT INSURANCE

If you have a non-work-related accident, this coverage provides fixed-amount payments for common injuries, hospital care, surgery, physical therapy, medical equipment and more. Payments range from $50 to $2,000, depending on the level and type of care.

Costs are based on age, ranging from $5.66 – $14.91 per month. You will see coverage and cost details during your enrollment.

NEW! COMMUTER BENEFIT

You can have pre-tax earnings deducted from your pay each month to help reduce your monthly commuting costs, up to $315 for transport and transit and $315 for parking (per IRS limits).

You'll get a preloaded debit card, and you can stop or change your deductions from month to month. See the **Appendix on page 20** for more information from Chard Snyder.

EMPATHY SUPPORT

If you have life insurance through Cracker Barrel, you also have access to Empathy. Get help with will preparation and funeral planning. Plus, your loved ones have grief support after you're gone — probate management, estate planning, immediate arrangements and more. See the **Appendix on page 20** for details from The Hartford.

OTHER PROGRAMS
(Continued)

The programs featured on this page are available to all employees. Enrollment times vary, so please see program details.

NEW! ID THEFT & FINANCIAL WELLNESS

Through Experian's online platform, you can gain more control and insight into your finances. Get personalized recommendations on creating a budget, learn to improve your credit score, stay ahead of bills and more. Plus, you can access and manage your checking accounts, credit cards, investments and more in a single dashboard.

This program also includes up to $1 million in identity protection, plus monitoring of your online presence for potential threats on the dark web and social media.

Enroll at any time. See the **Appendix on page 20** for more Information from Experian.

TRAVEL ASSISTANCE

If you are enrolled in any plan through The Hartford, travel assistance is included at no cost to you. You'll have peace of mind when traveling — access to medical professionals, lost luggage assistance, translation services and more.

Contact The Hartford at 1-800-243-6108 (US and Canada) or 1-202-828-5885 (international).

NEW! LEGAL SUPPORT PLAN

With the MetLife legal plan, you get access to a large nationwide network of attorneys for help with legal advice on nearly all of life's challenges.

- Situations you've anticipated — mortgages, estate planning, immigration assistance, elder care and so much more.
- Matters that come without warning — traffic tickets, foreclosure, eviction, domestic violence and more.

You pay a small monthly fee, and there are no deductibles, copays, claim forms or waiting periods. Monthly cost for a standard plan is $9.75. Enroll at any time. See the **Appendix on page 20** for more information from MetLife.

NEW! PET INSURANCE

With ASPCA coverage, take your pet to any licensed vet, submit a claim on the app and get reimbursed 70%, 80% or 90% for eligible expenses.

Choose the plan that fits your budget, with varying deductibles, maximums and reimbursement percentages. Enroll at any time and pay directly to ASPCA, not through pay deduction.

See the **Appendix on page 20** for more information from ASPCA.

OTHER PROGRAMS

(Continued)

MENTAL HEALTH SUPPORT

(all employees)

Through the Employee Assistance Program, you and your household members can call *anytime* to talk with a licensed counselor about *anything,* including:

- Family conflicts
- Depression
- Stress and anxiety
- Alcohol or drug use

Up to three free face-to-face sessions. If further sessions are needed, you will be referred to a counselor in your local area.

You also have unlimited phone-in support for questions about financial or legal concerns, plus help with health care issues and other topics.

Call Ability Assist at 1-800-964-3577. See the **Appendix on page 20** for more.

DISCOUNTS ON ALMOST EVERYTHING

(all employees)

Your employee discount market can save you money on everything from movie tickets and travel to oil changes and cell phones. All the brands you love!

- Electronics
- Auto
- Health & Wellness
- Entertainment
- Clothing
- Beauty & Spa

+ much, much more!

CHECK OUT YOUR LOCAL DEALS!

Enter your ZIP code to see nearby deals on dining, family activities and more.

See the **Appendix on page 20** for more information.

Sign up at
biscuitperks.benefithub.com

DISCOUNTED TUITION

(all employees)

You can get discounts on tuition through University of Arizona Global Campus, Strayer University and other institutions. See the full list of education services and locations at **biscuitperks.benefithub.com**.

QUIT TOBACCO/VAPES FOR GOOD

Enrolled in a BCBST or Symetra medical plan? Your medical plan will cover 100% of the cost for nicotine replacement therapy (NRT) such as gums and patches. Ask your doctor to write a prescription and take it to an in-network pharmacy.

Not enrolled in one of those plans? All full-time employees have access to the no-cost Quit for Life program, personalized guidance that includes an app, a quit coach and NRT if you qualify. Call 1-866-QUIT-4-LIFE to get started. Find more information in the **Appendix on page 20**.

Note: To have the tobacco surcharge removed from your medical plan, critical illness coverage or optional life insurance, you need to complete the Quit for Life program.

401(K) EMPLOYEE SAVINGS PLAN

Administered through Merrill Lynch

The 401(k) Employee Savings Plan is available to all employees. You are eligible to contribute on your date of hire if you are 21, and we will match your contributions after three months of service — up to 50% of the first 5% you contribute.

CONVENIENT, PROVEN — AND WE CONTRIBUTE

You can start contributing on your date of hire. Contributions are deducted from your pay, either pre-tax or in an after-tax Roth option. There is no deadline to enroll.

The company starts matching your contributions after three months of service. The matching dollars are yours (fully vested) after five years of service (20% per year).

You choose how to invest. And you can make changes at any time.

- You choose the funds to invest in. For advice: **captrustadvice.com** or 1-800-967-9948.
- Consider a LifePath target date fund, designed to offer an investment strategy specific to your age and retirement date.

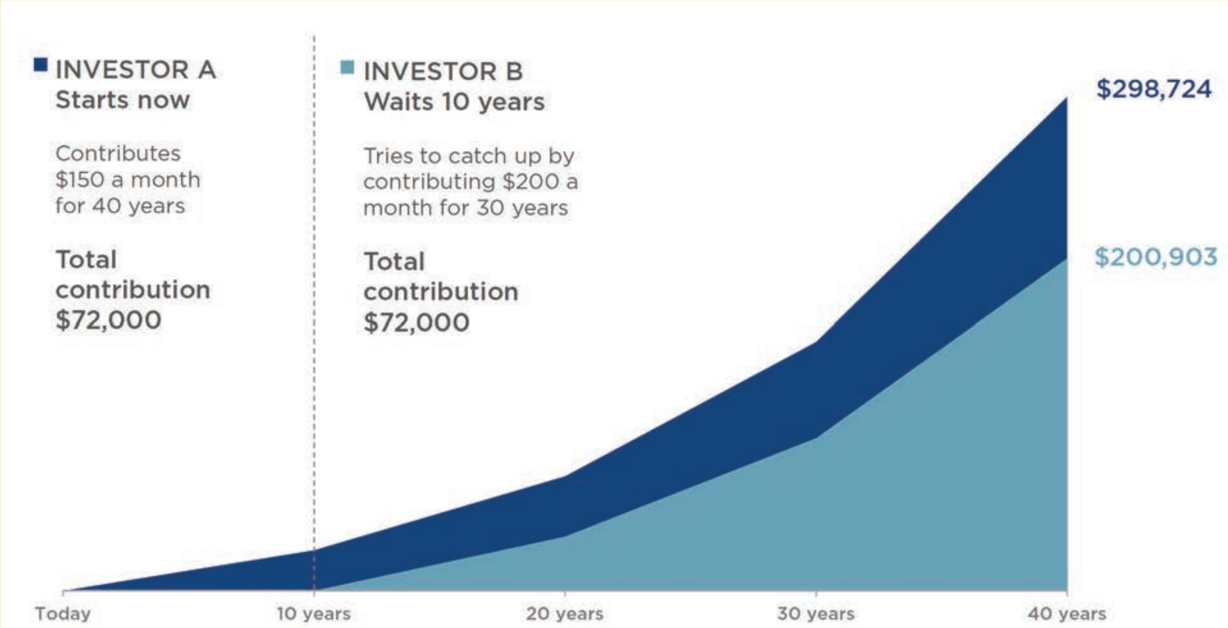
Try online tools like the retirement calculator, investment risk assessment and goals review. Go to **benefits.ml.com** > Education Center > Tools.

To enroll through Merrill Lynch, go to **benefits.ml.com** or text "Enroll" to 91765.

Things to Remember

- Total contributions, per IRS, are limited to $23,000 (updated 2025 limits not announced at time of publication).
- 50 or older? You can do a catch-up contribution up to $7,500 in 2025.
- Designate your beneficiaries!

STARTING EARLY MAKES A BIG DIFFERENCE



THE COMPANY MATCHES 50 CENTS ON THE DOLLAR

for the first 5% of pay you contribute.* If you're contributing less than 5%, you are leaving money on the table.

**Highly compensated employees (as defined by IRS) are limited to contributing 2%.* *Source: CAPTRUST*

This graph is an example. Investment returns are subject to risk (including loss of principal).

YOU ARE FAMILY

Cracker Barrel CARES

Caring for our Cracker Barrel Family

The Cracker Barrel Cares program (Cracker Barrel employees only) can help employees and their families experiencing financial hardships:

- Critical health conditions
- Funeral and related travel expenses
- Natural disasters
- Intimate partner violence

The program operates as a 501(c)(3) nonprofit organization, and it's funded entirely by Cracker Barrel Old Country Store and employees.

"This literally saved me and helped me recover, so I could get back to work without worrying myself sick about how I was going to pay rent."

— Valerie, NV employee

CARE BY THE NUMBERS

Cracker Barrel employees have been helping each other since 2005.

- **$8,680,000+** — amount granted to employees
- **6,600+** — number of employees helped

See our full impact on **crackerbarrelcares.com**.

HOW TO Donate

Whether it's $1 per pay period, or $100 one time, you can make a big difference. Your contribution will be deducted from your pay.

Log in to Workday and go to your Pay app.

HOW TO APPLY FOR A GRANT

Go to **crackerbarrel.com/crackerbarrelcares** to apply through GrantsConnect (you will need to register and create an account).

There are specific qualifying events that meet the criteria for a Cracker Barrel Cares grant. Documentation is required and limits apply. See the Cracker Barrel Cares section on The Barrel for details.

Contact:
cbcares@crackerbarrel.com
1-615-443-9807

WHO TO CONTACT

Many of our partners have helpful mobile apps. Download them in your app store.

Coverage	Contact	
Enrollment **Eligibility** **Life Events** **Arrears** **Dependent Verification** **Court Orders**	**myhr.crackerbarrel.com** 1-833-589-0714	
Medical (BCBST) **Value Health Plan** **Traditional Health Care Plan** **Behavioral Health**	**bcbst.com/biscuit** 1-844-383-2275	**Teladoc virtual visits** **bcbst.com** > Talk to a doctor now 1-888-283-6691 **Lantern Surgical Advocacy** 1-855-676-3918
Medical (Symetra) **Health Basics Plan**	Email: symsba@symetra.com 1-866-357-1778 **multiplan.com/symetra/cb-msb** (medical network providers) 1-888-371-7427	**Virtual visits** **memd.me/group/cb-msb** 1-844-800-7110
Medical (River Health Plans)	**river.health/group/biscuit**	1-888-814-6062
Prescription **BCBST Plans** **Symetra Health Basics Plan** **River Health Plans**	 **express-scripts.com** **optumrx.com** **river.health/group/biscuit**	 1-800-978-6227 1-800-248-1062 1-888-814-6062
Dental	**deltadentaltn.com** (Client code: 4210)	1-800-223-3104
Vision	**metlife.com/mybenefits**	1-877-393-8885
Life and AD&D Insurance	1-888-563-1124	
401(k) Employee Savings Plan	**benefits.ml.com**	1-855-444-6305
Employee Stock Purchase Plan	**shareworks.com**	1-877-380-7793
Other Programs **Tobacco Cessation — Quit for Life**	 **quitnow.net**	
Critical Illness	1-866-547-4205/Fax: 1-469-417-1952 (The Hartford)	
Employee Discount Market	**biscuitperks.benefithub.com**	1-866-664-4621
Accident Insurance	1-866-547-4205/Fax: 1-469-417-1952 (The Hartford)	
Commuter Benefit	**chard-snyder.com** askpenny@chard-snyder.com 1-800-982-7715 1-888-245-8452 (fax)	Mailing address: P.O. Box 2924 Fargo, ND 58108-2924
Pet Insurance	**aspcapetinsurance.com/crackerbarrel**	Priority code: EB24CrackerBarrel
ID Theft & Financial Wellness	**enrollexperianmyfecrackerbarrel.com**	1-855-797-0052
Legal Support Plan	**members.legalplans.com**	1-800-821-6400
Mental Health Support (EAP)	**guidanceresources.com**	1-800-964-3577
Leaves of Absence	leaveprocessing@crackerbarrel.com	

For additional assistance, contact the Benefits Department at 1-888-596-7878 or **benefits@crackerbarrel.com**.

APPENDIX

The following pages provide details on our partner programs and benefits.

ACCIDENT INSURANCE

The Hartford

ACCIDENT INSURANCE

GET COVERED TODAY. REST EASY TOMORROW.

ACCIDENTAL INJURY BENEFITS

Accident insurance, which we call Accidental Injury Benefits, provides a cash benefit for an accident.

How Could These Benefits Help Me?

When an accidental injury like a fracture, dislocation or concussion interrupts your daily life, medical insurance protects you from doctor's office and medical costs, but **Accidental Injury Benefits** provide an additional cash benefit after an accident.

It can be used any way you choose, like:

- Deductibles or X-ray copays
- Food
- Housing
- Utilities

Accidents happen. Accidental Injury Benefits help give you peace of mind when you need it most. Get covered today so you can enjoy tomorrow.

BENEFITS IN ACTION

IS THIS COVERAGE FOR ME? >

Watch a short video to help you decide.
TheHartford.com/bla/accident

Visit **TheHartford.com/employeebenefits** for more information.

THE HARTFORD INSURANCE

Commuter Benefits
Transportation & Parking

CHARDSNYDER™ a WEX™ company

What are Commuter Benefits?

Two types of Commuter Benefits accounts allow you to put aside money to pay for eligible transit and parking expenses. Funds are deducted from your paycheck before taxes, so the money deposited into these accounts is tax free. This saves you money on services you already pay for when commuting to and from work.

You may save up to 40% on your commuting costs.

What are the Different Types of Commuter Benefits?

Funds in a Mass Transit account can be used for your eligible transit expenses such as bus fares, train fares, or subway fares you purchase to commute to and from work.

Funds in a Qualified Parking account can be used for your eligible parking expenses such as parking garages and parking lots where you park your car while you're at work.

What are Commuter Benefit Eligible Expenses?

The IRS determines what expenses are eligible for purchase with Commuter Benefits funds. The charts below show examples of eligible expenses:

Mass Transit

- Bus
- Trolley
- Ferry
- Commuter Train
- Subway
- Van Pools

Qualified Parking

Park your:

- Personal Car or Van
- Carpool or Van Pool Vehicle
- Motorcycle or Scooter

In these locations:

- Parking Lots
- Garages
- Metered Parking

Please Note: EZ Passes, tolls, taxis, and car services such as Uber and Lyft are not considered eligible expenses under the Commuter Benefits Mass Transit Plan.

How Do Commuter Benefits Work?

Decide the pre-tax amount you would like to contribute to your Chard Snyder Mass Transit and/or Qualified Parking account monthly, per IRS limits. Once deducted from your paycheck, the funds will be available to you to spend on eligible transit and parking expenses.

The Chard Snyder **Mobile App**

CHARDSNYDER™

Manage your Commuter Benefits on the go, anywhere, anytime

Features

- View account balances and transaction details
- Submit **Parking** claims with receipt images using your phone's camera
- Enter and track expenses

Download from the App Store or Google Play

Available on the App Store | GET IT ON Google Play

www.chard-snyder.com

COMMUTER BENEFIT
(Page 2)

Chard Snyder helps you get the most out of your Commuter benefit.

How Do I Access My Commuter Benefit Funds?

The Chard Snyder Benefits Card provides an easy, convenient way to pay for commuter services at the time of purchase. It works just like a debit card, but utilizes smart technology so it can only be used to pay for expenses that are eligible according to IRS guidelines under the Commuter Benefits plan.

You can also pay for parking only expenses out-of-pocket and file a claim on the Chard Snyder Mobile App or your online account to be reimbursed.

You may only use the amount of money in your Commuter Benefits account at the time you use your Benefits Card or submit a claim.

If your commuting needs change, your employer's Human Resources department can help you enroll, change, or stop your Commuter Benefits deduction according to your plan rules.

The Chard Snyder Benefits Card

- Convenient way to pay for eligible expenses directly from your Commuter Benefits account
- Works like a debit card
- Connect with your mobile wallet for contactless payments
- Save your receipts

You may use your card until the expiration date shown on the front. You will receive new cards just before your current card expires.

A Few Things to Keep in Mind About Commuter Benefits

- You can only spend the IRS maximum each month
- Parking claims must be submitted within 180 days of the service
- Mass Transit and Qualified Parking are separate Commuter Benefits plans
- Family members are not eligible to use Commuter Benefits plans

Chard Snyder Website

www.chard-snyder.com

Once you've enrolled, access your Chard Snyder Commuter Benefits online account from the website home page by clicking on the blue *Login* tab at the top right of the page.

Chard Snyder Participant Services

Our Participant Services team is here to help answer questions you may have about your Commuter Benefits. If you don't find what you need on the mobile app or your online account, give us a call.

CHARDSNYDER™
a WEX™ company

800.982.7715 www.chard-snyder.com

CBOCS_Commuter - MTV QPK Benefits Card v8.24

EMPATHY SUPPORT

The Hartford

CONTINUE CARING FOR YOUR LOVED ONES EVEN AFTER YOU'RE GONE.

COMPASSIONATE SERVICES BEYOND YOUR BENEFITS

It feels good, knowing that you're supporting those who depend on you. But sometimes that support needs to go beyond paying the bills. Your Life insurance coverage comes with access to a suite of services that go beyond the financial benefits – helping you and your loved ones through the moments that matter.

Some of the services available:

Will Preparation: Step-by-step guidance and support for preparing a will.

Funeral Planning: Detailed instructions and on-demand assistance available to help plan a funeral, burial and/or cremation.

GRIEF SUPPORT FOR YOUR BENEFICIARIES

Your loved ones don't have to deal with loss on their own. They'll have access to an online tool that offers personalized checklists of practical tasks. And they'll have compassionate people to talk to who are there to listen and offer support. They can help your beneficiaries better understand some of the challenges that come with loss like:

- Estate planning and probate management
- Immediate arrangements
- Account deactivation
- And more

DID YOU KNOW?

You designate your loved ones to receive your Life insurance benefits in the event of your passing. Those loved ones are called **beneficiaries.** Choosing a beneficiary allows them to access these benefits when that time comes. Talk to your HR representative to learn more.

HOW TO ACCESS THESE SERVICES?

Register online at join.empathy.com/hartfordcare
Once you register, access these services by calling **229-544-2332**.

Support, compassion and guidance are available for you and your loved ones.
REGISTER ONLINE TODAY.

THE HARTFORD INSURANCE

EMPLOYEE DISCOUNT MARKET

A World of
Discounts is Waiting...

Save Big.
Every Day.

Welcome to your discount marketplace!

Get incredible discounts, rewards, and perks on thousands of brands you love across categories like:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Tickets
- Auto & Home Insurance

Hertz · FTD · Universal Orlando Resort · Office Depot OfficeMax · Lenovo · Groupon · Budget · TrueCar · Great Wolf Lodge · Home Chef · AVIS · Hotels.com · Garmin · Legoland

To sign up, follow the steps below:

1. Go to: https://biscuitperks.benefithub.com
2. Click on: Don't have an account? Sign up
3. Complete Registration and Start Saving Today!

Or scan here now

Questions? Call 1-866-664-4621 or email customercare@benefithub.com

HEARING BENEFIT

Davis Vision

MetLife | Vision Insurance

Get back into the conversation with better hearing health.

Take advantage of simple, painless hearing tests.

Start your hearing health journey today

Get a hearing exam at no additional costs and discounts on hearing aids as part of your MetLife Vision Insurance plan featuring the Davis Vision® network.

How to recognize the signs of hearing loss

The signs of hearing loss can be vague and develop slowly, or they can be obvious and begin suddenly.[1] Ultimately, struggling to hear certain sounds or syllables is a telltale symptom of hearing loss.[1]

If you recognize any of these signs in yourself or a loved one, it's important to seek help.[1] Start by calling the designated number or checking the website to locate a licensed Your Hearing Network provider in your area. Then, schedule your hearing exam. Hearing tests are simple and pain free. As a participant in the MetLife Vision Insurance plan with the Davis Vision network, you and your eligible family members can begin your hearing health journey.

The benefits are clear[2]

Quality of life

Access discounts on services, hearing aids and accessories to help benefit your hearing health.

Significant potential savings

Get discounts, including up to 40% off premium hearing aids.

Convenience

Find in-network licensed hearing care providers near you.

Ready to schedule a hearing care consultation?

Visit davisvision.yourhearing.com or contact us at:
1-888-494-1272

Service	Discount
Hearing exam	No additional cost
Trial period	60-day money back guarantee
Follow-up care	1-year
Warranty	4-year service, including 1-year of loss an/or damage to hearing aids
Batteries	4-year supply included with each hearing aid purchase

ADF# V2692.21

ID THEFT PROTECTION
Experian

Elite Plan

MY FINANCIAL EXPERT™

ID protection & restoration for the whole family

As identity theft and fraud continue to increase, an evolving suite of products helps you monitor any potential threats to your identity and alerts you if there are any areas of concern. You will also have access to proactive digital privacy tools that can help you keep passwords and other personal information private and secure while surfing the web.

Dark Web Monitoring
We'll alert you if we detect any threats on the millions of data points we scan, so you can protect your information.

Digital Identity Manager™
Reclaim exposed info from people finder sites to help reduce your risk of ID theft and potential fraud.

Identity Restoration
Get back on track with help from a trained agent that can walk you through the process of reclaiming what's yours.

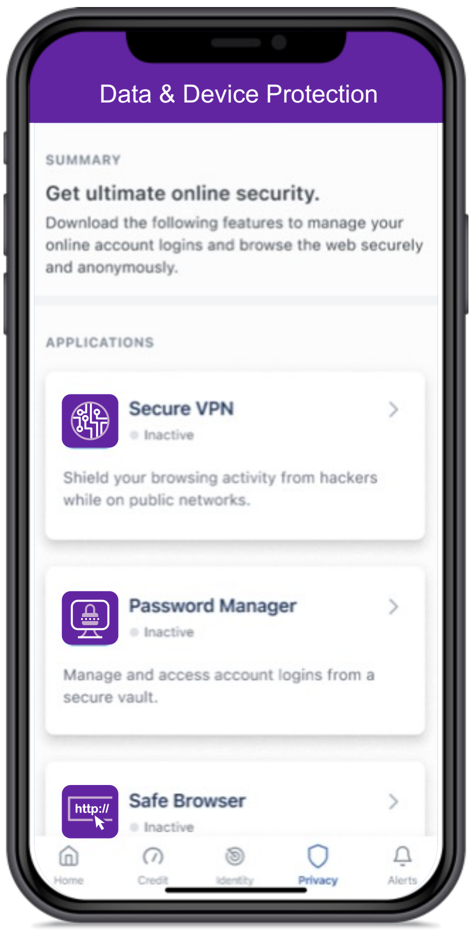
Secure VPN
Helps to prevent people and companies from collecting your personal information and data.

Experian CreditLock
Block fraudsters from getting new credit with your info to help prevent ID theft. Unlock when applying for credit.

Password Manager
Safely store and protect your logins and payment info in one place with airtight security features.

Identity Theft insurance[1]
With no-deductible ID Theft Insurance*, you get up to $1M reimbursed for out-of-pocket expenses.

Safe Browser
Get alerted when you visit unsafe websites, block ads and help prevent tracking of your personal data.



[1] The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Click here for Summary of Benefits.

FINANCIAL WELLNESS

Experian

Elite Plan

MY FINANCIAL EXPERT™

Credit monitoring & financial wellness

Take control and improve how lenders see you with a credit education experience from Experian®. Innovative features provide you direct access to the reports and scores lenders use to make credit approval decisions.

Digital Financial Manager™

- Unlimited Account Link (Checking, Credit, 401k etc.)
- Automated Budgets powered by Artificial Intelligence
- Digital Wallet (Venmo®, Apple Pay®, PayPal®, etc.)
- Transaction & Spending Categorization
- Spending Summaries & Payment Reminders
- Debt & Cashflow Management
- Financial Goal Planning & Tracking
- Net Worth & Investment Tracking
- Financial Health Analysis & Score
- Account Activity & Transaction Alerts

Credit & Financial Improvement Insights

50+ unique recommendations to help achieve financial goals sooner including activity, spending, budgeting, and VantageScore®* improvements.

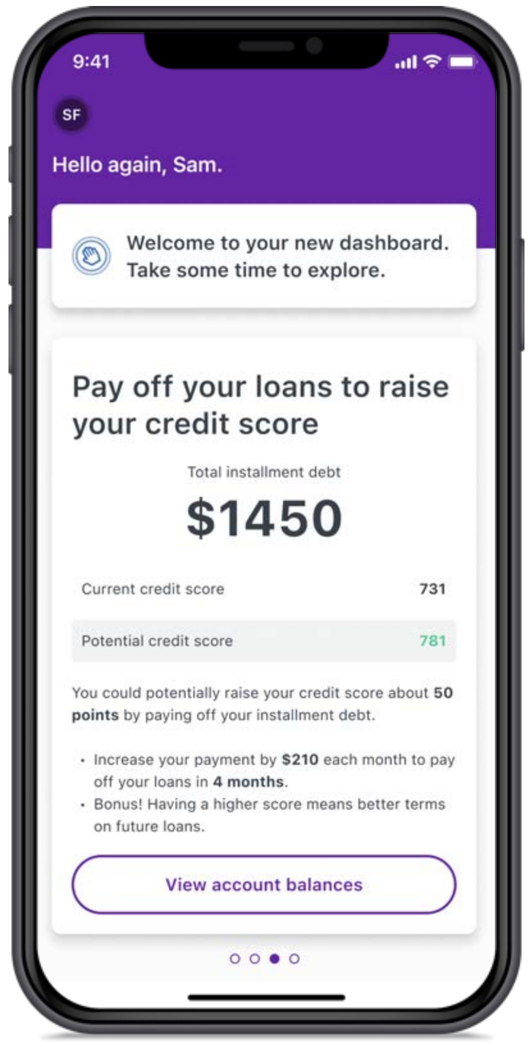
Innovative Money Management Features

Link all your accounts to stay on top of your daily spending with recommended budgets powered by AI and machine learning of past transactional behavior.

Automated Budgeting

Transaction Monitoring

Financial Calculators



[1] Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0. Click here to learn more.

LANTERN SURGICAL ADVOCACY

For BCBST member

Formerly Known As Surgery Plus Same Trusted Team

Meet Lantern: Lighting Your Path to the Best Surgical Care

With Lantern, you have access to a personal Care Advocate who can help match you with an excellent surgeon when you need a planned, non-emergency procedure. And you'll save money on the care you need, too.*

The best part is that Lantern is one of your medical benefits, so it is available whenever you need it.

The Care You Need: Lantern covers more than 1,500 planned, non-emergency surgeries. If you need a procedure, we can assist you with finding an excellent surgeon.

The Best Surgeons for You: Lantern surgeons are individually vetted and among the best in their field. Your Care Advocate will work to match you with an excellent surgeon in the Lantern network.

Care Close to Home: Whenever possible, your Care Advocate will match you with a surgeon that's close to your home.

Commonly Covered Procedure Categories

- Spine
- Orthopedic
- Joint
- Bariatrics
- Ear, Nose, & Throat
- Cardiac
- Gynecology
- General Surgery
- Gastrointestinal
- Spine & Ortho Injections
- Urology

Make Lantern Your First Call When You Need to Plan a Surgery

Your Care Advocate is ready to help you understand your benefits, find a surgeon in our network and more. **Call Lantern at 1-855-676-3918.**

*Actual savings can vary based on your employer’s coverage, your medical plan, and the procedure you need. Call us to learn about your specific plan.

In the event of a medical emergency, call 911 or visit your nearest emergency room.

LEGAL SUPPORT PLAN

MetLife (Page 1)

MetLife | Legal Plans

Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.[1]

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly fee of **$9.75** conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.[2]

How to use the plan

1. Find an attorney

Create an account at **members.legalplans.com** to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

LEGAL SUPPORT PLAN

MetLife (Page 2)

Helping you navigate life's planned and unplanned events.

For **$9.75 per month**, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides **8 hours** of network attorney time and services per year.[3]

Money Matters	• Debt Collection Defense • Identity Theft Defense • Identity Restoration[4]	• Negotiations with Creditors • Personal Bankruptcy • Promissory Notes	• Tax Audit Representation • Tax Collection Defense
Home & Real Estate	• Boundary or Title Disputes • Deeds • Eviction Defense • Foreclosure	• Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home	• Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies • Living Wills	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	• Simple Wills
Family & Personal	• Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense • Guardianship • Immigration Assistance	• Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection	• Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	• Defense of Traffic Tickets[5]	• Driving Privileges Restoration	• Habeas Corpus • Repossession

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

Create an account at **members.legalplans.com** or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400**
Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
2. Digital notary and signing is not available in all states.
3. No more than a combined maximum total of 8 hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
4. Aura is a product of Aura Sub, LLC. Aura Sub, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
5. Does not cover DUI.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.

MetLife Legal Plans | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114

MENTAL HEALTH SUPPORT (EAP)

Ability Assist

GETTING SUPPORT SHOULD BE EASY

EXTRAS THAT SUPPORT AND ASSIST

For access over the phone, simply call toll-free

800-96-HELPS
(800-964-3577)

Visit guidanceresources.com to access hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

If you're a first-time user, click on the Register tab.

1. In the Organization Web ID field, enter: HLF902
2. In the Company Name field at the bottom of personalization page enter: ABILI
3. After selecting "Ability Assist program", create your own confidential user name and password.

Snap a photo with a mobile device to capture information above.

For employees covered under a fully-insured group policy or Leave Management services with The Hartford.

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and life changes that may result. That's why The Hartford Ability Assist® Counseling Services, offered by ComPsych®,[1] can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

COMPASSIONATE SOLUTIONS FOR COMMON CHALLENGES

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or a disability, Ability Assist is your resource for professional support.

You and your family, including spouse and dependents can access Ability Assist at any time, as long as you are covered under a fully-insured group policy or Leave Management services with The Hartford.

SERVICE FEATURES

The service includes up to three face-to-face emotional counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get counseling help for your own unique needs. Work-life services and counseling for your legal, financial, medical and benefit-related concerns are also available by phone.

THE HARTFORD

PET INSURANCE

ASPCA (Page 1)

ASPCA® PET HEALTH INSURANCE

Visit https://www.aspcapetinsurance.com/CrackerBarrel **and save with your discount!***

worry less about cost

and focus on care

Vet bills can really add up.

ASPCA® Pet Health Insurance plans can help you follow your vet's recommendations and worry less about cost.

We don't limit you to a network, so you can visit any licensed vet, specialist, or emergency clinic you trust.

This program is offered on a **direct bill** basis. Complete your quote with the coverage you need. It's easy to set up **convenient, monthly payments!**

We keep it simple!

You can customize your annual limit, annual deductible and reimbursement for the right coverage and the right price for you and your pet.

$3,600 Covered Vet Bill

-$250 Annual Deductible

x90% Reimbursement Percentage

$3,015 cash back

Our Best Protection

Complete Coverage℠

accidents

illnesses

dental diseases

cancer

hereditary conditions

behavioral issues

- exam fees
- diagnostic imaging
- lab tests
- hospitalization
- surgery
- rehabilitation
- chemotherapy
- acupuncture
- stem cell therapy
- prescription food*
- supplements
- and more*

We also offer an **Accident-Only Coverage** plan. **Preventive Care Coverage** can be added to all plans for an additional cost.

Anytime from anywhere.

- Access Plan Details
- Submit & Track Claims
- Find A Nearby Vet
- 24/7 Vet Triage Line
- Add A Pet
- And More!

Click here to get started!

*Group discount not available in HI and TN. Group discount available for eligible members in all other states. Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit www.aspcapetinsurance.com/terms. Preventive Care coverage reimbursements are based on a schedule. Complete Coverage℠ reimbursements are based on the invoice. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. More information available at checkout. Products are underwritten by either Independence American Insurance Company (NAIC #26581. A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254), or United States Fire Insurance Company (NAIC #21113. Morristown, NJ). Please refer to your policy forms to determine the underwriter for your policy. Insurance is produced by PTZ Insurance Agency, Ltd. (NPN: 5328528. Domiciled in Illinois with offices at 1208 Massillon Road, Suite G200, Akron, Ohio 44306). (California residents only: PTZ Insurance Agency, Ltd., d.b.a PIA Insurance Agency, Ltd. CA license #0E36937). The ASPCA® is not an insurer and is not engaged in the business of insurance. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. U0923-QPIG-PDFP

the coverage they need
the way you want

Our best plan ever
Complete Coverage℠

With an accident & illness plan provided by the ASPCA® Pet Health Insurance program, you have help choosing the care you want when your pet is hurt or sick. You can take comfort in knowing they have coverage.

Simple to Use

Just pay your vet bill, submit claims, and get reimbursed for eligible expenses! You're free to visit any licensed vet, specialist or emergency clinic in the US or Canada, and you can choose to receive reimbursement by direct deposit or mail.

Exam Fees, Diagnostics, and Treatments for Covered Conditions

- Accidents
- Hereditary Conditions
- Dental Disease
- Illnesses
- Behavioral Issues
- Cancer

Customizable Options

Annual Limit - from $3,000 to unlimited.

Reimbursement Percentage - 90%, 80%, or 70% of your eligible vet bill.

Annual Deductible - select $100, $250, or $500.

You'll only need to satisfy it once per 12-month policy period.

Add Preventive Care Coverage - Get reimbursed scheduled amounts for things that protect your pet from getting sick, like vaccines, dental cleanings, and screenings for a little more per month.

Select Accident-Only Coverage - If you're just looking to have some cushion when your pet gets hurt, you can choose coverage that only includes coverage for accidents.

Get a customized quote and SAVE 10% with your group discount!*

ASPCA® PET HEALTH INSURANCE

https://www.aspcapetinsurance.com/CrackerBarrel | Priority Code: EB24CrackerBarrel | 1-877-343-5314

*Group discount is not available for HI and TN. Group discount available for eligible group members in all other states.
Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit www.aspcapetinsurance.com/terms. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. More information available at checkout. Preventive Care coverage reimbursements are based on a schedule. Complete Coverage℠ reimbursements are based on the invoice. Insurance products are underwritten by either Independence American Insurance Company (NAIC #26581. A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254), or United States Fire Insurance Company (NAIC #21113. Morristown, NJ). Please refer to your policy forms to determine the underwriter for your policy. Insurance is produced by PTZ Insurance Agency, Ltd. (NPN: 5328528. Domiciled in Illinois with offices at 1208 Massillon Road, Suite G200, Akron, Ohio 44306). (California residents only: PTZ Insurance Agency, Ltd., d.b.a PIA Insurance Agency, Ltd. CA license #0E36937). The ASPCA® is not an insurer and is not engaged in the business of insurance. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. U0923-COVERAGE

QUIT FOR LIFE
Tobacco Cessation

Quit For Life®

Quit on your own terms, but not *on your own*.

Whether this is your first time trying to quit nicotine, or you've tried before, you know how challenging it can be. Quit For Life® is here to offer the judgment-free support and personalized guidance that makes quitting achievable.

Mobile app:

Access to an integrated mobile app to keep you motivated on-the-go.

Chat, text, or call 1-866-QUIT-4-LIFE:

Old-school or online, you choose how you wish to connect 1:1 with your coach

Easier access to NRT:

Complete a simple self-screening to see if you qualify for patches or gum as Nicotine Replacement Therapy (NRT).

All these incredible resources are available at no additional cost* as part of your benefits. Sign up today and take the first step towards a tobacco-free lifestyle!

Quit For Life is available to eligible members at no additional cost as part of your health benefits. The Quit For Life program is educational in nature and is not a substitute for medical advice.

With Quit For Life, you'll benefit from:

- Proven strategies tailored to your unique needs
- 24/7 access to a dedicated Quit Team
- Interactive online mobile program with milestones tracking and engaging content
- Group coaching sessions for peer support and deep-dive conversations

Learn more at quitnow.net or scan the QR code.

The preventive care portion of the Health Basics Plan is insured by Cracker Barrel. It satisfies the minimum essential coverage (MEC) requirements of the Affordable Care Act. Symetra provides administrative services only for MEC plans. The fixed-payment insurance, critical illness and accident portions of the Health Basics Plan are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Fixed-payment insurance policies are designed to provide benefits at a preselected, fixed dollar amount. Accident coverage pays benefits up to a preselected, per occurrence amount and does not cover losses due to sickness, nor does it cover the cost of all hospital and medical services. They are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the MEC requirements of the Affordable Care Act. Base certificate form numbers are SBC-01505-CERT 8/13, SBC-00535-CERT 04/14 and LGC-10011C 10/11. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Not available in all states or any U.S. territory. Please contact the Benefits Department at 1-888-596-7878 if you have questions about this plan.

Please note this guide represents only a brief description of benefits under the Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store, Inc. and Team Members of Maple Street Biscuit Company. Please refer to the Summary Plan Description (SPD) for complete coverage information. If there is a discrepancy between this guide and the legal documents, which define the benefits of the Plan, the legal documents will rule. Plan benefits and eligibility are subject to change at any time. If the Plan is amended, you will be provided with a notice within the time allowed by federal and state law.