

BENEFITS — A WHOLE PLATEFUL

For employees who work more than 30 hours per week

On average during your annual measurement period. Check your personal Workday account.

OPTIONS FOR MEDICAL CARE

Affordable Limited Health Coverage (River Health and Core Health)

River Health plans are not qualified plans under the Affordable Care Act

- Three plans to consider, all with \$0 preventive care
- Affordable coverage for basic medical care and pharmacy expenses
- Two options also cover mental health and related prescriptions
- Core Health includes accident insurance

Comprehensive Medical and Pharmacy Coverage

Through BlueCross BlueShield of Tennessee

- Two plans to consider, both with \$0 preventive care
- Nationwide network of providers
- Varying premium rates, coverage levels, deductibles, etc.
- Includes basic life insurance

OPTIONS FOR DENTAL CARE

Delta Dental Coverage

- Three plans to consider
- Two vast nationwide networks of dentists
- Orthodontia included in one plan

VISION CARE

Davis Vision Coverage

- \$15 copays for one eye exam and one pair of lenses per year
- Various discounts and generous coverage for frames and contacts
- Discounts on laser vision correction
- Includes a hearing benefit, up to 40% off hearing aids

Opportunities for financial growth

401(k) Employee Savings Plan

If you're 21 or older, you can contribute to one of the best savings tools available. After three months of service, we'll match 50 cents on the dollar, up to 5% of pay you contribute.

benefits.ml.com or
1-855-444-6305

Employee Stock Purchase Plan

If you're at least 21, you can buy shares of company stock through payroll deductions (without paying brokerage commissions).

shareworks.com or
1-877-380-7793

Early access to pay

Get early access to some of your wages before payday. Download the **Daily Pay mobile app**, text START to 66867 or call 1-866-432-0472.

In-store savings

Discounts available after 30 days of service.



See all your benefit options at
totalrewards.crackerbarrel.com



AN EXTRA HELPING...

because we care

➤ Learn more about these benefits at **totalrewards.crackerbarrel.com**.

Provided at no cost to you

Mental Health Support

A licensed counselor is available for three free sessions annually to help you with any concern at anytime, and can provide a referral through the Employee Assistance Program.

Call Ability Assist at 1-800-964-3577.
See **guidanceresources.com** for other work-life resources.

Help Quitting Nicotine

Free coaching and tobacco cessation program through the Quit for Life program. Go to **quitnow.net** > Get Started > Search employer.

Employee Discount Marketplace

Save big every day with employee deals and discounts on brands you love — from travel and entertainment to apparel, wellness and home/auto insurance. Plus, lots of local deals.

Learn more at **biscuitperks.benefithub.com** or call 1-866-664-4621.

Discounted voluntary options

Life Insurance

You can purchase up to \$100,000 in term life insurance for yourself and \$10,000 for your spouse and/or child. Costs vary by age and tobacco use.

Legal Support Plan

Access to a nationwide network of attorneys for legal advice on nearly all of life's challenges.

Accident insurance

Fixed-amount reimbursements for common accidental injuries. Payouts range from \$50 to \$2,000. (Note: similar coverage already included if you enroll in the Core Health medical coverage).

Critical illness insurance

A lump-sum payment if you are diagnosed with a covered illness. Affordable costs vary by age and tobacco use. Choose the coverage level (up to \$20,000) and cost that best supports you.

Whole life insurance

Life-long coverage and a long-term care benefit for you and your dependents, even if you leave the company. Costs vary by age and tobacco use. Learn more at **<https://allstate.benselect.com/crackerbarrel>** or 1-866-780-8470.

Benefits above available at discounted rates.

Pet Insurance

ASPCA coverage up to 70%, 80% or 90% for eligible expenses. Choose the plan that fits your budget.

ID Theft Protection and Financial Wellness

Up to \$1 million in protection, plus help creating a budget, improving your credit score and more.