

New Direct Billing Process for Benefit Premiums

We're excited to announce a new partnership with **One Source Virtual (OSV)** to manage our **direct billing process**. This process allows employees to pay benefit premiums **outside of payroll deductions** when necessary.

Who Needs to Use Direct Billing?

Employees enrolled in benefits who:

1. Don't earn enough in their paycheck to cover benefit premiums
2. Are on a leave of absence and need to pay for coverage
3. Experience a qualifying life event that results in owed premiums

The Direct Billing Process:

1. OSV will mail invoices during the **first week of each month**.
2. Each invoice reflects **missed premiums from the prior month**.
3. Payments are due by the **last day of the month** in which the invoice is received.
4. Payments can be made **online through OSV** or by **mailing a check**.
5. If payment is received by the due date, **benefit coverage continues**.
6. If payment is not received, **benefit coverage will end**.

What's Next?

Employees who owe premiums for **October** will receive an invoice from OSV during the **first week of November**.

OSV Contact Information:

For questions about your invoice or payment options, contact OSV directly:

- **Email:** crackerbarrelarrears@onesourcevirtual.com
- **Phone:** 833-323-5465

Need More Info?

- Check out the **Direct Billing FAQ** for additional details.
- Reference the **How to Register with OSV** document for step-by-step instructions to set up your online account where you submit payment.
- Reference the **How to Submit Payment to OSV** document for step-by-step instructions of how to pay your benefits premium.