Cracker Barrel – Core Health Plan

The American Worker Plan – Missed Premium FAQ

1. Who is The American Worker?

The American Worker is the administrator for The Core Health Plan.

Cracker Barrel and Maple Street employees enrolled in the **Core Health Plan only** can pay The American Worker directly for benefits premium not collected via their **weekly or biweekly** paycheck.

The American Worker provides a member portal that enables you to pay missed premiums and receive continuation of benefit coverage.

1. What is a missed premium?

Employees who have not had a deduction withheld through payroll are considered to have a missed premium. The American Worker's missed premium process enables employees to pay benefits premiums outside of payroll for accumulated balances generated from previous pay periods, ensuring continued access to all benefit coverages.

2. How can I contact The American Worker to make a missed premium payment?
- **Phone Number:** 855-495-1190; Monday- Friday 7 a.m. – 7 p.m. CST
- **Website:** www.TheAmericanWorker.com

3. Who can pay The American Worker directly for missed premiums?

Employees enrolled in **The Core Health Plan Only** who:

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

4. What is the difference between a Missed Premium Notification from The American Worker and a Direct Bill Invoice from One Source Virtual (OSV)?

OSV bills employees <u>monthly</u> for the missed premium for medical insurance through Blue Cross Blue Shield, Dental, Vision, Life, and voluntary benefits.

The American Worker notifies employees <u>weekly or biweekly</u> of payments missed from their prior paycheck period for ***The Core Health Plan Only***. They do not send notifications for any other benefits coverage.

For more information, visit **totalrewards.crackerbarrel.com**

5. What is The American Worker Missed Premium Process?
   a. The American Worker will send a notification via text message and/or email to any employee who does not have a deduction for benefits withheld from their paycheck.
   b. The American Worker allows 30 days for payment to be made after a missed deduction.
   c. Payments can be made **online through The American Worker**. Employees can set up automatic weekly payment within the online portal.
   d. Employees are not required to make payment. However, any claims incurred during an unpaid period will be denied.
   e. If an employee misses 5 weekly or 3 biweekly payments in a row, they will lose coverage retroactively *back to the last paid benefit period* and will not be offered coverage again until the next annual open enrollment if deemed eligible.

6. Why am I getting a Missed Premium Notification from The American Worker?

You owe benefits premium for the previous pay period for your Core Health Plan medical insurance through The American Worker because you either didn't make enough money on your paycheck to cover or you are enrolled in benefits and on leave of absence.

7. When are my premiums due?

You have 30 days from the date of your paycheck without a deduction to make a premium payment. If you do not pay for the missed deduction within 30 days, you will not be able to pay for that coverage period later.

8. How do I pay for a benefit period for which I did not receive a payroll deduction?

Your benefit periods will begin each Saturday following your Friday paycheck. If you do not receive a deduction from your paycheck, you can make a payment directly to The American Worker. You will receive a text message and/or email from The American Worker notifying you of your missed deduction.

To make a payment for a missed deduction, visit www.TheAmericanWorker.com and login to your employee portal. If you do not have a login, login as a new user by entering your Social Security Number and date of birth. Payment options include credit or debit card, personal check, and money order. You can also set up automatic payment from your credit card or bank account.

Alternatively, you can call The American Worker at **(855) 495-1190** for assistance with making a payment.

9. What happens if I don't make a payment?

Any claims incurred during an unpaid period will be denied. *If you miss 5 or more consecutive weekly deductions or 3 or more consecutive biweekly deductions and do not make a direct payment, your coverage will be terminated back to the last paid benefit period.*

10. What happens if my coverage became effective before my deductions started?

If your benefits became effective prior to the date you enrolled, you may owe premium for one or more benefit periods for which you did not receive a payroll deduction. To pay for this coverage, you can make a missed premium payment with the American Worker. You are not required to make payment. However, any claims incurred during an unpaid period will be denied.

11. Can I change my elections if I experience a qualifying life event?

Yes, other than open enrollment, a qualifying life event is the only other time you can make changes to your benefits. Changes in your enrollment due to a qualifying life event become effective the next available coverage period after The American Worker is notified of the change. If you need your coverage date to be adjusted based on the date of your qualifying life event, please contact Member Services at **(800) 495-1190** for assistance.

Please note: *The effective date of coverage for a newborn being added as a dependent will be the child's date of birth.*