

SUMMARY PLAN DESCRIPTION

A summary of the health and welfare benefits available to eligible Cracker Barrel and Maple Street Biscuit employees.



Store Hourly



Team Members

Introduction

Effective January 1, 2025

This booklet is the summary plan description (SPD) for The Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store, Inc., and Maple Street Biscuit Company Team Members (the “Plan”). Additionally, for purposes of convenience, this SPD also describes benefits provided under the Cracker Barrel Old Country Store, Inc. Section 125 Cafeteria Plan (the “Section 125 Cafeteria Plan”).

This SPD applies to eligible employees designated by the Company as PAR and Team Member employees. The Company may further designate employees by specific title or position for purposes of describing the terms of coverage under certain benefits in this SPD. If you have any questions regarding whether you are an eligible employee under the Plan, please contact the Benefits Department by submitting an HR Service Desk ticket at myhr.crackerbarrel.com.

Take time to review the enclosed information and save it in a safe place for future reference.

If you have any questions about your benefits, please contact the appropriate administrator or insurer listed on the “*Who to Contact*” page.

What is a summary plan description (SPD)?

This SPD provides basic information about the Plan, including an explanation of eligibility, benefits coverage, your rights as a participant of the Plan and claim procedures. The information is not intended to be all-inclusive but rather summarize the main features of the Plan.

This booklet and the information contained herein are not intended to and do not constitute either an employment agreement or contractual relationship. They also do not guarantee employment for a specified period of time.

Other documents that govern

The Plan is self-insured in part and in part financed through group insurance contracts. The Plan document, which incorporates insurance contracts, governs the Plan, and includes more detail on how it operates.

This Plan, other than the Section 125 Cafeteria Plan and the dependent care flexible spending account (FSA) benefits thereunder, is an employee welfare benefit plan within the meaning of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). This SPD includes welfare benefit programs that are subject to ERISA and programs that are not subject to ERISA. Descriptions of the program(s) that are not subject to ERISA may be included in this SPD for your convenience. Their inclusion in this SPD is not intended to subject those benefits to the requirements of ERISA.

If there are any discrepancies or inconsistencies between this SPD and the governing Plan documents, the official Plan documents shall govern. However, for purposes of eligibility for benefits, this SPD shall

govern. Participants and beneficiaries should not rely on any oral description of the Plan because the written terms of the Plan shall always govern.

Modifications to this SPD

This SPD and the Plan documents may be amended, modified, suspended, or terminated from time to time and for any reason by a summary of material modifications (SMM) or revised SPD describing the change. Any SMM related to the Plan is considered to be part of this SPD.

Throughout this document, "Company" means Cracker Barrel Old Country Store, Inc. and Participating Employers. "You" or "your" refers to the employee eligible for coverage under the Plan and Section 125 Cafeteria Plan.

Table of Contents

Introduction	2
Introduction 2	4
Benefits Overview	8
Eligibility	9
Eligible Employees	9
Eligible Dependents	12
When Coverage Begins.....	14
When Coverage Ends.....	14
Coverage Levels.....	17
Contributions.....	17
Enrolling in Benefits	19
Life Events.....	20
Who To Contact With Questions.....	23
Medical & Prescription Drug	24
Highlights	24
Eligible Expenses	25
Determining the Eligible Expenses.....	25
How to Find Network Physicians, Behavioral Health Providers, Hospitals and Pharmacies.....	27
Coverage – Value Health Plan	29
How the Plan Works	29
Summary of Benefits – Value Health Plan	29
Coverage – Traditional Health Care Plan	31
How the Plan Works	31
Summary of Benefits – Traditional Health Care Plan.....	32
Prescription Drug	58
Covered Drugs.....	60
Exclusions and Limitations.....	61
Terms to Know	64
Medicare Part D Eligibility	66
Coverage – Health Basics Plan.....	67
Dental.....	74

Highlights	74
Coverage – Basic & Basic with Orthodontia PPO and Premier Plans & Value Plan	74
How the Plans Work	74
Summary of Benefits.....	75
Covered Services.....	76
Expenses Not Covered	78
Filing a Claim.....	79
Terms to Know	80
Vision.....	81
Highlights	81
Coverage.....	81
How the Plan Works	81
How to Find Network Eye Doctors.....	82
Summary of Benefits.....	82
Covered Services.....	83
Expenses Not Covered	83
Filing a Claim	84
Flexible Spending Account – Commuter Benefits.....	85
Highlights	85
Coverage	85
How the FSAs Work.....	85
Commuter Benefits	85
Eligible Expenses	85
Filing a Claim	86
Use It or Lose It	86
Life Insurance & Accidental Death and Dismemberment (AD&D)	87
Highlights.....	87
Beneficiary	87
Accelerated Death Benefit.....	87
Coverage Reductions Starting at Age 65	88
Coverage – Basic Life.....	88
How the Plan Works	88
Coverage Levels	88

Repatriation Benefit.....	88
Suicide Exclusion	88
Coverage – Basic AD&D	88
How the Plan Works	88
Coverage Levels	89
AD&D Table of Losses	89
Additional Accident Benefits.....	89
Coverage – Optional Employee Life.....	89
How the Plan Works	89
Coverage – Optional Dependent Life	90
How the Plan Works	90
Coverage Levels	90
Filing a Claim	90
Critical Illness – Voluntary Plan insured by The Hartford.....	91
Accident Insurance – Voluntary Plan insured by The Hartford	91
Legal Plan – Voluntary Plan insured by MetLife.....	91
Financial Wellness & Identity Theft – Voluntary Plan offered by Experian	92
Employee Assistance Program (EAP)	92
Highlights	92
How the Program Works.....	92
Counseling Sessions	92
Work/Life Resources.....	93
Program Costs.....	93
FILING A CLAIM	93
Tobacco Cessation Program	93
How the Program Works.....	93
FILING A CLAIM	94
Plan Information	94
Administrative	98
Your ERISA Rights	98
Claims Appeal Procedures	99
Eligibility Appeals	110
Qualified Medical Child Support Order (QMCSO).....	111

Continuation of Coverage during a Leave of Absence 111
Continuing Life Insurance after Termination 112
Continuation of Coverage under COBRA 113
Uniformed Services Employment and Reemployment Rights Act of 1994, as amended
(USERRA)..... 116
Coordination of Benefits (C.O.B.)..... 117
General Provisions 118
Notice of Privacy Practices..... 125

Benefits Overview

Medical and Prescription Drug

The Company offers three benefit options for medical and prescription drug coverage that provide preventive care and health care when you're sick. The Plan also provides minimum essential coverage under the Patient Protection and Affordable Care Act and Health Care and Education Reconciliation Act of 2010 (the "Affordable Care Act").

The three medical and prescription drug benefit options are:

- Health Basics Plan which includes additional benefits and services such as group accident and critical illness.
- The Value Health Plan which includes additional benefits and services such as BlueAccess discounts through Blue Cross Blue Shield of Tennessee (BCBST).
- The Traditional Health Care Plan which includes additional benefits and services such as BlueAccess discounts through Blue Cross Blue Shield of Tennessee (BCBST).

Dental

The Company offers three benefit options for dental coverage that provide preventive, basic and major dental services. There's an option with orthodontia coverage, as well.

Vision

The vision plan provides coverage for vision exams, lenses, frames and contact lenses. You can also receive a discount for other vision services.

Flexible Spending Account - Commuter Benefit

Commuter benefits allow you to pay for eligible mass transit and parking expenses on a pre-tax basis. There are two types of accounts: commuter mass transit and commuter-qualified parking.

Life Insurance and Accidental Death & Dismemberment

The life insurance benefit options pay a benefit in the event of your death or an accident. You need to be enrolled in medical coverage to receive life insurance coverage. If enrolled, the Company provides basic life and basic accidental death and dismemberment (AD&D) at no cost to you.

You may purchase optional life coverage for yourself, your spouse, and dependent children (up to age 26) on a post-tax basis.

Financial Wellness & Identity Theft Protection (Voluntary Plan)

The financial wellness benefit provides access to an online platform where you can gain insight into your finances, receive credit monitoring, and receive recommendations on improving your credit score. The

plan includes identity theft protection up to \$1 million in the event you are a victim of identity theft. Coverage is available for yourself or you and your family.

Critical Illness (Voluntary Plan)

The critical illness coverage provides a lump sum payment if you are diagnosed with a critical illness. You may purchase coverage amounts of \$10,000, \$15,000, or \$20,000.

Accident Insurance (Voluntary Plan)

The accident insurance provides a fixed amount payment for common injuries, hospital care, surgery, physical therapy, medical equipment and more. You may purchase accident insurance for yourself, your spouse, and dependent children (up to age 26) on a post-tax basis.

Legal Plan (Voluntary Plan)

The legal plan provides access to a large network of attorneys for help with legal advice on a wide range of common issues. When you enroll for the legal plan on a post-tax basis it provides coverage for you and your eligible family members.

Employee Assistance Program (EAP)

A confidential EAP is available to all employees and their household family members through ComPsych. Cracker Barrel's EAP assists with emotional, financial and other personal problems. Short-term counseling is available for up to three in person visits. Additional online support services are available at guidanceresources.com.

Tobacco Cessation Program

The Company offers a free tobacco cessation program through Quit for Life to all benefit eligible employees and spouses. The program provides one-on-one telephone counseling as well as ideas and resources to help you break your tobacco habit.

Eligibility

This SPD describes whether you and your dependents are eligible for all benefits under the Plan. The eligibility requirements listed below apply regardless of any conflicting provisions or terms in any other documents.

Notwithstanding anything in this section to the contrary, all active employees are eligible for and are automatically enrolled in the EAP. Refer to the EAP section later in this SPD for more information.

Eligible Employees

You are eligible for benefits under the Plan if you are employed by the Company or a participating employer and you are a new or an ongoing variable hour employee or part-time employee who has

averaged at least 30 hours of service per week during your initial measurement period or a subsequent standard measurement period, as further described below.

A variable hour employee is an individual who either:

- At the time of hire, the Company cannot determine is reasonably expected to complete an average of at least 30 hours of service per week during an initial measurement period, because the employee's hours of service will be variable or otherwise uncertain, or
- Is hired into a position for which the customary annual employment is six months or less and begins around the same time each calendar year.

A part-time employee is an individual who is in a part-time position, which is one for which the Company reasonably expects an employee to complete an average of less than 30 hours of service per week during an initial measurement period or standard measurement period.

If you are hired by the Company as a leased employee or independent contractor, you are not eligible to participate in the Plan.

Initial Measurement Period

For new variable hour or part-time employees, the Company will measure your hours of service for a 12-month period, known as the initial measurement period, to determine if you meet the 30-hour average work week requirement for benefits.

- The initial measurement period will begin on your date of hire.
- You must average at least 30 hours of service per week during the initial measurement period (first 12 months of employment) to be eligible for benefits during the initial stability period (described below).
- During the administrative period (your 13th month of employment) your hours will be assessed.
 - If you are determined to be eligible for benefits, you will have an open task in Workday allowing you to make elections.
 - Your coverage will be effective the first day of your 14th month of employment if you enroll in coverage.
- If you are not eligible for benefits based on your initial measurement period, you are not eligible for benefits during the initial stability period.

Initial Stability Period

The initial stability period is the 52-week (12-month) coverage period beginning the day following the end of your enrollment period.

- As described above, if you are eligible for benefits based on your initial measurement period, you are eligible for benefits for the initial stability period. You must enroll in coverage during the initial enrollment period to have coverage for the initial stability period.
- As described above, if you are not eligible for benefits based on your initial measurement period, you will not be eligible for benefits during the initial stability period. However, if you become eligible for benefits based on your hours of service during a standard measurement period (see explanation that follows), you may enroll for coverage for the next standard stability period, even if the next standard stability period overlaps with the initial stability period during which you were determined to not be eligible.

For example: You were hired on April 27, 2025. Your initial measurement period begins April 27, 2025, and ends 12 months later on April 27, 2026. If you worked an average of 30 hours of service per week during the initial measurement period and timely enrolled in coverage, your coverage would be effective June 1, 2026. Your initial stability period for benefits runs through May 31, 2027. Your continued eligibility for coverage throughout the remainder of the 2027 plan year will be re-evaluated in the standard measurement period that runs from October 2025 to October 2026. If you work an average of at least 30 hours per week during that standard measurement period, your current eligibility will remain in place for the remainder of the 2027 plan year. If you do not average at least 30 hours per week during the standard measurement period, your stability period will end May 31, 2027, and your coverage, if enrolled, will be cancelled.

For up-to-date eligibility information and to enroll in benefit coverage, please visit the Benefit Administration website (totalrewards.crackerbarrel.com).

Standard Measurement Period

Beginning in the October following your date of hire and each October thereafter, the Company will measure your average hours of service for a 52-week period, known as the standard measurement period, to determine whether you average at least 30 hours of service per week and thus become eligible for coverage for the next-following standard stability period (described below). The exact beginning and end dates for the standard measurement period will vary slightly from year to year based on applicable pay periods but will generally begin in October of one year and end in October of the following year. The measurement period to determine eligibility for coverage for calendar year 2026 will run from October 4th, 2024, to October 3rd, 2025. This standard measurement period may overlap with your initial measurement period or initial stability period, as described in the example above.

- If you are eligible for benefits, you'll have an opportunity to enroll for coverage during Open Enrollment held prior to the standard stability period (see explanation below). If you enroll for coverage, your coverage will be effective the first day of the next Plan year.

Note: If you are not actively at work when your coverage is set to begin, your coverage under the life, accident, and critical illness plans will begin when you return for one full day.

- If you are not eligible for benefits based on the standard measurement period because you did not average at least 30 hours of service per week, you are not eligible for benefits during the standard stability period.

Standard Stability Period

The standard stability period is the Plan year (January 1 – December 31) immediately following the standard measurement period plus a 3-month standard administrative period.

If you average at least 30 hours of service or more per week during the standard measurement period, you'll be eligible for benefits during the next standard stability period (i.e., the subsequent Plan year). You must enroll for benefits during Open Enrollment prior to the beginning of the next standard stability period to be covered for the standard stability period.

Note: If you become ineligible for benefits for a standard stability period due to not working the required 30-hour average during the immediately preceding standard measurement period, you may again become eligible for coverage for a subsequent stability period if you average at least 30 hours of service or more per week in a subsequent standard measurement period.

Changes in Employment Status

If you have a change in employment status from a variable hour or part-time employee position to a full-time position and were not already eligible for benefits as described in this Eligibility section, you will become eligible for benefits under the Plan in accordance with the Company's procedures as soon as practicable after the change in status.

If you're eligible for benefits, the Company automatically provides you coverage in the basic life and basic accidental death and dismemberment (AD&D) benefits. You will also have the option to enroll in the medical/prescription drug, dental, vision, commuter benefit (FSA), optional life plans, critical illness, accident, legal and financial wellness & identity theft protection plans.

Eligible Dependents

Benefits under this Plan shall not be provided unless your spouse and dependent children meet the eligibility requirements specified below.

You may enroll your eligible dependents (where applicable) on the same date you enroll, as long as they meet the following criteria:

- Your legally married spouse (a common law husband or wife is ineligible).
 - For California, Oregon, and Washington only: Domestic partners are eligible for coverage in the fully insured critical illness, accident, and optional spousal life insurance. For California only: Domestic partners are eligible for coverage in the fully insured vision coverage. Vision coverage for domestic partners is deducted post-tax.
- Your dependent children who include your:
 - Natural children
 - Adopted children and children placed with you for adoption
 - Foster children
 - Stepchildren
 - Children for whom you are required by a court order to provide coverage
 - Grandchildren for whom you have legal custody (parents of the grandchildren cannot live in the same household as the grandchildren)

Please note:

- You may not enroll an eligible dependent in the Plan unless you (the employee) are also enrolled in the Plan.
- Your dependent children must qualify as your dependent under the Internal Revenue Code for purposes of making tax-exempt contributions.

Dependent Children Age Limits

- **For medical (including behavioral health), critical illness, accident, legal, ID theft, EAP, prescription drug, dental, vision and dependent life insurance:** You may cover your eligible children through the end of the month in which they turn age 26.

The 26-year age limit does not apply if the dependent child is mentally handicapped or physically disabled and wholly dependent on you for care and support. At reasonable intervals, but no more than annually, the Company may require a doctor's certificate as proof of the child's disability.

Tobacco Cessation Program Eligibility

All benefit eligible employees and their spouses are eligible for the Tobacco Cessation Program through Quit for Life.

Notification to Plan When Dependents Become Ineligible

You must submit a benefit change in Workday (Benefits and Pay/Change Benefits) immediately if an eligible dependent becomes ineligible for coverage. Coverage will end for that dependent on the date he or she becomes ineligible. If applicable, your employee contributions will be adjusted as soon as administratively possible after the change in coverage. Any claims paid for an ineligible person may be adjusted and may become your responsibility subject to applicable rules regarding rescission of coverage.

If Both You and Your Spouse Work for Cracker Barrel or Maple Street Biscuit Company

You and your spouse may not be covered as both an employee and a dependent at the same time under the benefit plans. You may each make a coverage election for yourself, or one of you may elect coverage for the other person in which case the other spouse should choose "no coverage."

Additionally, if your spouse works for Cracker Barrel or Maple Street Biscuit Company and is enrolled in basic life insurance as an employee, he or she cannot be enrolled as a spouse under the optional life benefit.

Coverage for a Dependent Child of Two Employees (Cracker Barrel and/or Maple Street Biscuit)

Only one parent may cover the dependent child(ren), and must be enrolled in the Plan in order to do so. Both parents cannot elect coverage under any plans for the same dependent.

Verification of Dependent Eligibility

When enrolling a dependent, you will be asked to provide documentation that verifies your dependents' eligibility. This includes, but is not limited to, correct social security numbers, birthdates, copies of birth certificates, marriage certificates or any other documents required by the Plan to confirm eligibility. Periodically the Company will review enrolled dependents to ensure they continue to meet eligibility guidelines. You may be asked again at that time to provide documentation that verifies eligibility. The Plan is relying on your representation of eligibility in accepting the enrollment of your dependents. **Your failure to provide required evidence of eligibility, including correct Social Security numbers, may result in disenrollment of the individual which may be retroactive to the date on which the individual became ineligible for coverage as described in the section "Notification to Plan When Dependents Become Ineligible."**

Qualified Medical Child Support Orders (QMCSO)

The Company may be required to enroll your dependent children in medical and prescription drug, dental and vision coverage if a valid court ordered QMCSO is received. This coverage applies even if you do not have legal custody of the child, the child is not dependent on you for support, and regardless of any enrollment restrictions that might otherwise exist for dependent coverage. The Company may withhold from your paycheck any contributions required for such coverage. *For specifics, see "Qualified Medical Child Support Orders" in the Administrative section.*

When Coverage Begins

Coverage in the EAP, including three free counseling sessions, begins on your date of hire.

Coverage for all other benefits begins on the first day of the initial or standard stability period for which you qualified for benefits during the preceding measurement period and enrolled in coverage during your initial enrollment period or during Open Enrollment.

Note: If you are not actively at work when your coverage is set to begin, your coverage under the life, accident, and critical illness plans will begin when you return for one full day. If you increase your life insurance coverage during Open Enrollment and are not actively at work, the increase will begin when you return to work for one full day.

If one of your covered dependents is in the hospital when your benefits begin and he or she was admitted prior to benefits beginning, that dependent's medical, life, accident, and critical illness coverage will begin once he or she is released from the hospital. Coverage for all other dependents will begin on the effective date.

If your enrollment is delayed, contributions must be paid in full back to your original effective date. **Please note:** you may have to pay for your contributions on a post-tax basis. *For more information about paying contributions when not in active employment, see the Contributions section.*

Failure to Enroll On Time

If you do not enroll during your enrollment period following your initial measurement period, or during a subsequent Open Enrollment following any standard measurement period during which you were determined to be eligible for benefits, you won't be covered under any benefits in the Plan, except for the EAP. Your dependents will also receive no coverage under the Plan, except for the EAP.

Your next opportunity to enroll, provided you are eligible for such coverage based on the applicable measurement period, will be during the next Open Enrollment prior to the start of the next standard stability period. The only exception is if you experience a special enrollment event or other qualifying life event (such as marriage or birth of a child). *See the "Life Events" section.*

When Coverage Ends

Employees

For all benefits offered under the Plan, coverage ends on the earliest of the following dates:

- The date you are no longer eligible (the last day of the initial or standard stability period if you do not average at least 30 hours per week in the current measurement period).
- The end of the calendar year in which you fail to re-enroll during Open Enrollment.
- The date on which you have been on a leave status for six months, unless state or federal law dictates otherwise.
- The date your employment ends, unless you meet the requirements for extending coverage (*see the provisions below on "Continuing Coverage After Termination"*).
- The last date coverage is paid for if you fail to make the required contributions by the due date (*see the "Contributions" section*). *or*

- The date the Plan is terminated or discontinued.

Special note about the Commuter Benefit FSA: Participation in the commuter benefit FSA ends each Plan year unless you make an election during Open Enrollment to participate in the next Plan year.

Dependents

Coverage in the Plan for your dependents ends on the earliest of the following dates:

- The date your coverage ends.
- The date your dependent is no longer eligible for benefits as described in this SPD.
- The end of the calendar year in which you fail to re-enroll during Open Enrollment.
- The last date coverage is paid for if you fail to make the required contributions by the due date (*see the Contributions section*).
- The date the dependent becomes covered by the Plan as a Company employee. or
- The date the Plan eliminates dependent coverage.

Make Note! If you or any of your covered dependents no longer meet the eligibility requirements, you are responsible for submitting a benefit change in Workday (Benefits and Pay/Change Benefits) to remove the dependent.

Family and Medical Leave Act of 1993 (FMLA)

If you take FMLA leave, you may continue benefit coverage under the same conditions as other active employees covered by the Plan for the duration of the FMLA leave. To continue coverage, you must continue paying your share of employee contributions. If you choose to terminate coverage during the leave, or if coverage terminates as a result of nonpayment of contributions, coverage in effect prior to your leave shall be reinstated automatically on the date you return from FMLA to active status.

For more about continuing benefits while on a leave, see “Continuation of Coverage during a Leave of Absence” in the Administrative section.

Continuing Coverage after Termination

For information regarding continuing coverage under COBRA or USERRA, *see the Administrative section of this book.*

Additionally, you may be able to continue your coverage under the life insurance plans’ conversion or portability provisions. *See the Administrative section for important deadlines and more on “Continuing Life Insurance after Termination.”*

If You’re Rehired within 30 Days

If your coverage ends because you ended your full-time employment with the Company and you are rehired as a full-time employee within 30 days, your coverage will be reinstated retroactive to your rehire date. You must keep your current elections in place for the remainder of the Plan year unless you incur a special enrollment event or certain life event after you are rehired.

On the date you return to work, coverage for you and your eligible dependents will be on the same basis as that provided for any other active employee and dependents on that date for the benefit and coverage elections you made prior to your break in service, subject to special enrollment event or certain life events.

If you did not have coverage at the time of your termination, you will not be able to enroll in coverage when you return. You will not have an opportunity to enroll until the next enrollment period or during Open Enrollment, or until you incur a special enrollment event or certain life event (provided that you are eligible for benefits based on the applicable measurement period).

If You're Rehired After More Than 30 Days

Your eligibility following a break in service depends on your status as an eligible employee, whether you had coverage when you terminated employment and the length of your break in service.

You will be treated as a new employee if you have a break-in-service of (either):

- At least 13 consecutive weeks without an hour of service
- Less than 13 consecutive weeks but at least four consecutive weeks without an hour of service and your break-in-service exceeds the number of weeks you were employed immediately preceding your break-in-service

If you are treated as a new employee and you return to work as a full-time employee, you will be eligible for benefits. If you are treated as a new employee and you return to work as a variable hour or part-time employee, you will be subject to a new initial measurement period to determine if you meet the 30-hour average work week requirement for benefits eligibility.

If you are treated as a continuing employee (not a new employee) and you return to work as a variable hour or part-time employee during your initial or standard measurement period, your hours of service prior to and following the break-in-service in such measurement period will be considered to determine your eligibility for benefits in the next stability period. However, your period with no hours of service will be taken into account as a period of zero hours of service during the measurement period.

If you are treated as a continuing employee and you return to work during your initial or standard stability period, you retain your benefits eligibility status (as determined before the break-in-service) for the remainder of the initial or standard stability period. If you were previously enrolled in coverage before the break-in-service, you will be offered coverage as soon as administratively possible after your return, but not later than the first day of the calendar month following your resumption of employment. If you declined coverage before your break-in-service, you will not be offered coverage until the subsequent stability period (provided that you are eligible for benefits based on the applicable measurement period), unless you have a subsequent special enrollment event or certain life event that would enable you to enroll in coverage after you return to work.

When You Can Re-Enroll if You Become Ineligible for Coverage

If you become ineligible for coverage due to non-payment of premium/contributions, you may re-enroll for coverage:

- During Open Enrollment of each year.
- **Within 30 days** of a special enrollment event or life event, such as marriage, divorce, birth, etc.

You must meet the eligibility requirements at the time you re-enroll for coverage.

If you become ineligible for coverage due to being on leave status for six months, you may re-enroll within 30 days of the date you return from leave status for coverage effective on your return-to-work date.

Other Events Ending Your Coverage

The Plan will provide prior written notice to you that your coverage will end on the date identified in the notice if you commit fraud, intentionally provide false information, or make a material misrepresentation including, but not limited to, submitting enrollment or eligibility information, filing claims or appeals, or responding to a request from the Plan Administrator or a claims administrator.

Coverage Levels

You may choose from four levels of coverage for medical (including behavioral health)/prescription drug, dental, vision, accident and critical illness benefits:

- Employee only
- Employee + Child(ren)
- Employee + Spouse
- Family

You may choose employee-only coverage for identity theft protection or family coverage. You may choose the legal plan for one level of coverage which provides coverage for you and your eligible family members.

Contributions

Medical and Prescription Drug, Dental and Vision

If elected, you and the Company share in the cost of medical (including behavioral health) and prescription drug coverage for the Value Health Plan, the Traditional Health Care Plan and the Health Basics Plan. The Health Basics Plan also includes critical illness and group accident benefits.

You pay the full cost of dental and vision. Your contributions or premium payments will be deducted from your paycheck on a tax-exempt basis based on the coverage level that you choose.

The Company has established a Section 125 Cafeteria Plan which offers you a way to pay for medical (including behavioral health), prescription drug, dental and vision premiums with pre-tax dollars. Although the portion of the Section 125 Cafeteria Plan permitting pre-tax premiums is not part of the Plan, it affects how you pay for these benefits and how you can change your elections for benefits. See the *“Enrolling in Benefits”* and *“Life Events”* sections.

Remember: Your dependents must qualify as your dependent under the Internal Revenue Code for purposes of making tax-exempt contributions.

Spousal Surcharge

If you choose to cover your spouse under the Company medical plan and he or she works for an employer who offers medical coverage, you will pay an additional spousal surcharge for medical coverage. If your spouse does not have access to medical coverage through their employer, or they

work for Cracker Barrel Old Country Store, Inc. or Maple Street Biscuit Company, the surcharge does not apply.

Please note: If your spouse loses eligibility under their employer or becomes covered under another plan, it is your responsibility to submit a benefit change in Workday (Benefits and Pay/Change Benefits) within 30 days of the event. Otherwise, you will not be able to make the change until the next Open Enrollment period and will continue to be responsible for this spousal surcharge.

Tobacco Surcharge

All members who enroll in the Company medical plan will have to identify whether or not they are a tobacco user (this includes vape and e-cigarettes). If you and/or your spouse (if enrolled) identify as a tobacco user, you will pay an additional percentage of the total plan cost for medical coverage, as well as additional amounts for optional life and critical illness coverage.

Commuter FSA

If elected, you contribute to the commuter benefit FSA through pre-tax payroll deductions. *See the FSA section for specifics.*

Life Insurance and AD&D

If enrolled in medical, you do not pay an additional contribution for basic life and basic AD&D insurance coverage. If elected, you pay the full cost of optional life coverage for you, your spouse, and your children. Your contributions will be withheld from your paycheck on an after-tax basis.

Note: Due to IRS rules, the cost of coverage in excess of \$50,000 of group life insurance is taxable income to you.

Accident, Legal, Critical Illness and Financial Wellness & ID Theft Protection (Voluntary Plans)

You pay the full cost of any Accident, Legal, Critical Illness and/or Financial Wellness & ID Theft Protection plans in which you enroll. Your contributions will be withheld from your paycheck on an after-tax basis.

EAP

The Company pays the full cost for the EAP for **ALL** employees and their dependents. Services include telephonic counseling, three free EAP sessions, and work life services.

Tobacco Cessation Program

The Company sponsors a Tobacco Cessation Program at no cost to benefit eligible employees and their spouses (if the spouse is enrolled in a Company medical plan).

The Company offers lower contribution rates for non-tobacco users for employees and their spouses who are enrolled in a Company medical plan, critical illness coverage, or in optional life insurance.

Below are the guidelines for receiving the non-tobacco user rates.

- Employees and enrolled spouses who are tobacco users and complete the Tobacco Cessation Program will be eligible for non-tobacco user rates. This change will be effective the first day of the next pay period following the date the administrative vendor is notified of the completion of the program.
- Newly eligible employees and enrolled spouses who complete the Tobacco Cessation Program prior to their coverage effective date will be eligible for the non-tobacco user rates on their coverage effective date.
- To enroll in the tobacco cessation program, chat, text or call 1-866-QUIT-4-LIFE or go online to quitnow.net.
- If your physician deems you unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by submitting a ticket at myhr.crackerbarrel.com.

Authorizing Paycheck Deductions and Paying for Arrears

When you enroll in benefits, you authorize deductions from your paycheck and acknowledge that deductions may change during the year due to certain special enrollment event or life event changes.

You are responsible for paying any arrears balance if contributions are not deducted by payroll. Arrears occur if:

- Your paycheck does not cover your contributions for benefits.
- You do not receive a paycheck while on vacation or on a leave.
- Your contribution amount increases for any reason.
- You enroll during your enrollment period and your coverage is retroactive.

If you are on an approved leave of absence and are not receiving a paycheck, direct bill notices are mailed monthly and your balance must be paid by the due date, or your coverage will be cancelled, retroactive to your paid-through date. Fees may be applied for payments made by credit/debit card.

The administration of direct bill is a payroll practice and is subject to change at any time. Arrears payments are made on a post-tax basis.

Note: You are responsible for keeping all benefit payments current. Failure to receive a notice does not excuse this responsibility.

- Prior to 8/1/2025, for questions or to make a payment, call 1-833-589-0714 or mail to WEX, Inc., Account 179, P.O. Box 2798, Omaha, NE 68103.
- Effective 8/1/2025, for questions or to make a payment, call OneSource Virtual (OSV) at 1-833-323-5465 or mail to: OneSource Virtual, Dept 19, PO Box 981044, Boston, MA 02298. OSV can be reached by email at crackerbarrelarrears@onesourcevirtual.com.

Enrolling in Benefits

If you're enrolled in a Company medical plan, the Company automatically provides you coverage in basic life and accidental death and dismemberment (AD&D).

New Hire

If you meet the criteria of an eligible employee, you have **30 days prior to your benefits effective date** to enroll yourself and any dependents in the optional benefit plans (medical (including behavioral health), prescription drug, dental, vision, optional employee and dependent life, critical illness, accident, legal and financial wellness & identity theft protection plans). *See the Eligibility section for more about determining your eligibility.*

If you do not enroll within the 30-day window, you and your dependents will receive no coverage in the benefit plans. Your next opportunity to enroll yourself or your dependents will be during the next Open Enrollment, unless you have a special enrollment event or other qualified life event.

Open Enrollment

If eligible, you'll have the opportunity to enroll or re-enroll yourself and your eligible dependents, add or remove your eligible dependents, or change benefit options each year during Open Enrollment (typically held in the fall). Your new coverage becomes effective January 1 of the next year, provided you are actively at work on that date.

Please note: The Company will calculate your average hours at the end of each 52-week ongoing standard measurement period to determine your continued eligibility for Open Enrollment.

The only other time you may enroll or make changes outside of Open Enrollment (provided that you are eligible for benefits based on the applicable measurement period) is if you experience a special enrollment event or other qualified life event (as outlined in the "Life Events" section) or if you have a Qualified Medical Child Support Order (QMCSO). *For more about QMCSOs, see the Administrative section of this book.*

Please note: You can cancel Financial Wellness & ID Theft Protection (post-tax benefit) any month in the year. You can enroll in the Commuter Benefits for mass transit and parking expenses in any month for the benefit to be effective the first of the next month.

Life Events

If your family status changes or you experience a qualifying change in status "life event," you may be able to drop or add dependents or change your coverage during the Plan year. The change you make to your coverage must be consistent with your life event.

For example, if you adopt a child, you would be able to add the child to your coverage, but you would not be permitted to remove your spouse from coverage.

Please note: You must have met the 30-hour average during the most recent measurement period to be eligible for a life event change.

A life event includes:

- Birth or adoption of a child (or placement of a child in your home for adoption)
- Marriage, divorce, annulment, or legal separation

- Changes in residence of you, your spouse or dependent (provided the change impacts the benefits offered to you)
- Death of a dependent
- Court order, judgment or decree requiring coverage.
- Other coverage ends (including exhaustion of continuation coverage) or becomes available (including through new employment of your spouse)
- Change in status of a dependent (becomes eligible or ceases to be eligible)
- Significant change in cost of benefits or coverage offerings (including the addition or improvement of a benefit)
 - **Please note:** If the cost of a benefit increases (or decreases) during the Plan year in an insignificant amount (as determined by the Company), the Plan may automatically make a prospective increase (or decrease) in your contributions. You will be notified if the cost of a benefit changes and this occurs.
- Change in employment status of you, your spouse or your dependent or work schedule or significant sustained reduction in hours worked.
- Major changes in your spouse or dependent’s insurance coverage
- FMLA or military leave of absence (cancel only)
 - **Please note:** If you do not cancel but continue your coverage during an FMLA or military leave of absence, you may change your election because of a life event so long as your change is consistent with the life event. For example, if you have a baby, you may change your coverage option to employee + children or family coverage, as applicable.
- Entitlement to Medicare or Medicaid
- Reduction in hours of service if you are reasonably expected to average less than 30 hours per week after a change in employment status (e.g., full-time to part-time) and you intend to enroll in another group health plan that provides minimum essential coverage in accordance with the Affordable Care Act (cancel only).
 - **Please note:** You must intend to enroll in another group health plan with an effective date no later than the first day of the second month following the month that coverage under the Plan is canceled, and you may be asked to make a representation that you have enrolled or intend to enroll in such coverage.
- Change in Marketplace eligibility if you are eligible for a special enrollment period to enroll in a qualified health plan through the Marketplace or you seek to enroll in a qualified health plan during the Marketplace’s open enrollment period.
 - **Please note: You must intend to enroll in the Marketplace for new coverage that is effective beginning no later than the day immediately following the last day that coverage under the Plan is canceled, and you may be asked to make a representation that you have enrolled or intend to enroll in such coverage.**

If you experience any of these events, submit a benefit change in Workday (Benefits and Pay/Change Benefits) **within 30 days of your life event**. You will be required to provide documentation of the life event **within 30 days of your status change**.

If you’re adding a dependent because of a birth, an adoption, or placement for adoption, coverage will be effective the date of the birth, adoption, or placement for adoption. If adding a dependent per a court order, the dependent will become effective the first day of the month following the date of the court order request. If adding a spouse, the coverage will be effective the date of the life event. If you do not enroll within 30 days, you’ll have to wait until the next Open Enrollment period to make changes.

Note: In no instance will coverage become effective prior to the date of the life event. You will be required to provide documentation that verifies a dependent's eligibility.

HIPAA Special Enrollment Rights:

The Special Enrollment Rights under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) apply due to a loss of other coverage, a need to enroll because of a new dependent's eligibility, or a gain of eligibility for certain subsidies.

- **After declining coverage:** If you are declining enrollment for yourself, your spouse or your dependents because of other health coverage, you may be able to enroll yourself or your dependents in the Plan in the future if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage).

You must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing towards the other coverage).

- **New dependents:** If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that **you request enrollment within 30 days** after the marriage, birth, adoption, or placement for adoption. If you're adding a dependent because of the birth, adoption or placement for adoption, coverage will be effective the date of the birth, adoption or placement for adoption. If adding a spouse, the coverage will be effective the date of the qualifying event.
- **Loss of Medicaid or CHIP eligibility:** If you or your dependent's coverage under Medicaid or CHIP plan is terminated as a result of loss of eligibility, you may be able to enroll yourself or your dependents, provided that **you request enrollment within 60 days** after the coverage ends. If you enroll within the 60-day period, coverage takes effect on the date after your qualifying event occurred.
- **Premium assistance subsidy:** If you or your dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP with respect to this Plan, you may be able to enroll yourself or your dependent, provided that **you request enrollment within 60 days** after eligibility is determined. If you enroll within the 60-day period, coverage takes effect on the date after your qualifying event occurred.

Please note: Loss of eligibility does not include a loss of coverage due to failure to timely pay required contributions or premiums, or loss of coverage for cause (i.e., fraud or intentional misrepresentation). You will have to provide verification documentation for any dependents that you enroll.

Who To Contact With Questions

Coverage	Service Provider	Contact
Enrollment Arrears Life Event Court Orders Dependent Verification Eligibility	Workday	myhr.crackerbarrel.com Arrears Payments: Prior to 8/1/2025: WEX, Inc., Acct 179; P.O. Box 2798, Omaha, NE 68103 Effective 8/1/2025: OneSource Virtual Dept 19, PO Box 981044, Boston, MA 02298
Life Insurance Claims	Benefits Department	1-888-563-1124
Medical (Health Basics Plan including Critical Illness Group Accident)	Symetra Select Benefit, a division of Symetra Life Insurance Company (SBA) for preventive care benefits Symetra Insurance Company for fixed-payment indemnity benefits	Email: symsba@symetra.com 1-866-357-1778 multiplan.com/symetra/cb-msb (medical network providers) 1-888-371-7427
Telehealth	MeMD	Memd.me/group/cb-msb 1-844-800-7110
Medical (Value Health Plan)	Blue Cross Blue Shield of Tennessee (BCBST)	bcbst.com/biscuit 1-844-383-2275 (CBRL) Lantern Surgical Advocate 1-855-676-3918
Telehealth	Teladoc	1-888-283-6691
Prescription Drug	Express Scripts (BCBST Value Plan) Optum Rx (Symetra Health Basics Plan)	express-scripts.com 1-800-978-6227 OptumRx.com 1-800-248-1062 (Symetra Plan)
Behavioral Health	Blue Cross Blue Shield of Tennessee (BCBST)	1-844-383-2275
EAP	ComPsych	Guidanceresources.com (use organization code: HLF902 and company name: ABILI) 1-800-964-3577
Tobacco Cessation Program	Quit For Life	quitnow.net 1-866-QUIT-4-LIFE
Dental	Delta Dental of Tennessee	deltadentaltn.com 1-800-223-3104 Client Code: 4210
Commuter Flexible Spending Account (FSA)	Chard Snyder	Chard-snyder.com 1-800-982-7715

		1-888-245-8452 (fax) Mailing address: P.O. Box 249, Fort Washington, PA 19034-9998
Vision	Davis Vision by MetLife	metlife.com/mybenefits
Mail Order Contact Lens	Davis Vision	1-877-393-8885
Basic & Optional Life Insurance/AD&D & Dependent Life	The Hartford	1-888-563-1124
Critical Illness	The Hartford	1-866-547-4205
Legal Support Plan	MetLife	1-800-821-6400 Members.legalplans.com
Financial Wellness & ID Theft	Experian	1-855-797-0052 Enrollexperianmyfecrackerbarrel.com

Medical & Prescription Drug

See the end of this section for definitions of important terms used throughout.

Highlights

- The Company offers three medical options:
 - Health Basics Plan
 - Value Health Plan
 - Traditional Health Care Plan
- All of these above cover in-network preventive care 100 percent in compliance with national guidelines and meet the minimum essential coverage requirements of the Affordable Care Act. However, the Value Health Plan does not meet the health plan requirements of Massachusetts.
- The difference between these options is the provider network and how services are covered.
- The Health Basics Plan administrator is Symetra Select Benefit, a division of Symetra Life Insurance Company (SBA) for preventive care medical benefits. Fixed-payment indemnity and outpatient prescription drug indemnity benefits are insured by Symetra Life Insurance Company. The outpatient prescription drug indemnity benefits are administered by OptumRx. **It is important to note that this plan is not a major medical health plan.** The pharmacy vendor for the Health Basics Plan is Optum Rx.
- The Value Health Plan and the Traditional Health Care Plan administrator is Blue Cross Blue Shield of Tennessee for both medical and behavioral health. Prescription benefits are provided by Express Scripts Inc. Both of these plans include a surgical care benefit through Lantern.

Eligible Expenses

The Company has delegated to its claims administrator, the initial discretion to decide whether a treatment or supply is a covered health service (as defined in the “*Terms to Know*” section of this *Medical & Prescription Drug* section) and how the eligible expenses will be determined and otherwise covered under the Plan.

Eligible expenses are the amount that the Plan will pay for medical benefits.

In Network Benefits:

- For in-network medical benefits, you are not responsible for any difference between eligible expenses and the amount the doctor, hospital, or health care facility bills.
- If in-network medical benefits for covered health services are provided by a non-network doctor, hospital or health care facility (other than emergency health services or services otherwise arranged by the medical plan administrator), you will be responsible to the non-network physician or provider for any amount billed that is greater than the amount the medical plan administrator, on behalf of the Plan, determines to be an eligible expense (as described in the Determining the Eligible Expenses section below).

Non-Network Benefits:

- For non-network medical benefits, you are responsible for paying, directly to the non-network doctor, hospital or health care facility, any difference between the amount the physician or provider bills you and the amount the medical plan administrator, on behalf of the Plan, will pay for eligible expenses. Eligible expenses are determined solely in accordance with reimbursement policy guidelines, as described in this SPD.

Determining the Eligible Expenses

For Network Benefits

When covered health services are received from a network physician or provider, eligible expenses will be at the contracted fee rates negotiated with the medical plan administrator, BCBST, and that physician or provider.

When covered health services are received from a non-network physician or provider, eligible expenses are at the non-network physician rate or provider’s billed charges unless a lower amount is negotiated or authorized by law.

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan’s in-network cost-sharing amount (such as copayments and coinsurance). You can’t be balance billed for these emergency services. This includes services you may get after you’re in stable condition unless you give written consent and give up your protections not to be balanced billed for these post-stabilization services.

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is Cracker Barrel's health plan in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed. If you get other services at these in-network facilities, out-of-network providers can't balance bill you, unless you give written consent and give up your protections.

For Out-of-Area Services

BCBST has a variety of relationships with other Blue Cross and/or Blue Shield Licenses. Generally, these relationships are called "Inter-Plan Arrangements." These Inter-Plan Arrangements work based on rules and procedures issued by the Blue Cross Blue Shield Association ("Association"). Whenever you access healthcare services outside the geographic area they serve, the claim for those services may be processed through one of these Inter-Arrangement. The Inter-Plan Arrangements are described below.

When you receive care outside of the BCBST service area, you will receive it from two kinds of providers. Most providers ("participating providers") contract with the local Blue Cross and/or Blue Shield Plan in that geographic area ("Host Blue"). Some providers ("nonparticipating providers") don't contract with the Host Blue.

A. BlueCard Program

- When you receive covered services outside of the BCBST service area the claim is processed through the BlueCard Program, the amount you pay for covered services is calculated based on the lower of:
 - The billed charges for Covered Services; or
 - The negotiated price that the Host Blue makes available to BCBST.

B. Nonparticipating Providers Outside the BCBST service area

When covered services are provided outside of the BCBST service area by nonparticipating providers, the amount you pay for such services will normally be based on either the Host Blue's nonparticipating provider local payment or the pricing arrangements required by applicable law. In these situations, you may be responsible for the difference between the amount that the nonparticipating provider bills and the payment BCBST will make for the covered services as set forth in this paragraph. Federal or state law, as applicable, will govern payments for out-of-network emergency services.

C. Blue Cross Blue Shield Global Core

If you are outside the United States, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands (hereinafter "BlueCard service area"), you may be able to take advantage of Blue Cross Blue Shield Global Core when accessing covered services. Blue Cross Blue Shield Global Core is unlike the BlueCard Program available in the BlueCard service area in certain ways. For instance, although Blue Cross Blue Shield Global Core assists you with accessing a network of inpatient, outpatient and professional providers, the network is not served by a Host Blue. As such, when you received care from providers outside the BlueCard service area, you will typically have to pay the providers and

submit the claims yourself to obtain reimbursement for these services. You must contact BCBST to obtain precertification for non-emergency inpatient services.

If you need medical assistance services (including locating a doctor or hospital) outside the BlueCard service area, you should call the service center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177, 24 hours a day, seven days a week. An assistance coordinator, working with a medical professional, can arrange a physician appointment or hospitalization, if necessary.

Don't Forget Your ID Card

Remember to show your ID card every time you receive health care services from a physician or provider. If you do not show your ID card, a physician or provider has no way of knowing that you are enrolled under the Plan.

How to Find Network Physicians, Behavioral Health Providers, Hospitals and Pharmacies

- Online at bcbst.com/biscuit (search the P Network)
- Call 1-844-383-2275

It is always best to call your doctor's office or the hospital/facility prior to services being performed to verify network status.

Blue Distinction Specialty Care

Some doctors and hospitals may have more expertise in certain areas of specialty care than others, which can impact the quality and results of the care you receive. Blue Cross Blue Shield created a national recognition program called Blue Distinction Specialty Care, to make it easier for you to find quality care that is right for you.

There are two levels of designation that Providers can fall under in this program: Blue Distinction Centers or Blue Distinction Centers+.

Blue Distinction Centers

Blue Distinction Centers (BDCs) demonstrate quality care, treatment expertise and better overall patient results.

Blue Distinction Centers+

Blue Distinction Centers+ (BDCs+) demonstrate more affordable care in addition to quality care and treatment expertise.

To verify a Provider's status as a BDC or BDC+, call 1-844-383-2275 or use the Provider directory on bcbst.com or visit bcbs.com/blue-distinction-center/facility to use the Blue Distinction Center FinderSM.

Cracker Barrel, Blue Cross and Blue Shield Association, Blue Cross and other Blue Cross and/or Blue Shield licensees are not responsible for damages or non-covered charges resulting from Blue Distinction or other Provider directory information or care received from Blue Distinction or other Providers.

Using Out-of-Network Services

If you visit an out-of-network physician, hospital, or facility, you may have to pay the full price at the time of service and then file a claim form for reimbursement. If you've met your deductible, you will be responsible for coinsurance, as well as the difference between what the medical option pays for services (usual and customary charges) and what the provider actually charges you for the service. We encourage you to always use a network provider when possible.

Care Management through Blue Cross Blue Shield of Tennessee

A number of Care Management programs are available to you across the care spectrum, including those with low-risk health conditions to those with complicated medical needs.

Care Management personnel will work with you, your family, your doctors, and other health care providers to coordinate care, provide education, support and to identify the most appropriate care setting. Depending on the level of Care Management needed, the BCBST Care Management will maintain regular contact with you throughout treatment, coordinate clinical and health plan coverage matters, and help you and your family utilize available community resources.

After evaluation of your condition, BCBST may at its discretion, determine that alternative treatment is medically necessary and medically appropriate.

Prior Authorization

BCBST must authorize some covered services in advance in order for those covered services to be paid at the maximum allowable charge without penalty. Obtaining prior authorization is not a guarantee of coverage. Services that require prior authorization include but are not limited to:

- Inpatient hospital (except initial maternity admission) and inpatient hospice stays
- Skilled nursing facility and rehabilitation facility admissions
- Certain outpatient surgeries and/or procedures
- Certain air ambulance services
- Certain specialty drugs
- Certain advanced radiological imaging
- Certain durable medical equipment
- Certain prosthetics
- Certain orthotics
- Certain genetic testing
- Out of the country non-emergency inpatient services

Authorization is required for all inpatient and higher levels of care, including Partial Hospitalization Program (PHP) and Intensive Outpatient Program. Other services requiring authorization include ECT, TMS, ABA and psychological testing.

If you are receiving services from a network provider in Tennessee, and those services require prior authorization, the network provider is responsible for obtaining prior authorization. If the network provider fails to obtain prior authorization, you are not responsible for any penalty or reduction in benefits, unless you have signed a document agreeing to pay for the services regardless of coverage.

If you are receiving inpatient facility services from a network provider outside of Tennessee, and those services require prior authorization, the network provider is responsible for obtaining prior authorization. If the network provider fails to obtain prior authorization, you are not responsible for any penalty or reduction in benefits, unless you have signed a document agreeing to pay for the service regardless of coverage.

If you are receiving any services, other than inpatient facility services, from a network provider outside of Tennessee, and those services require prior authorization, you are responsible for obtaining prior authorization. If you fail to obtain prior authorization, your benefits may be reduced. *See the Covered Services section for the timeframes required for prior authorization.*

Coverage – Value Health Plan

HOW THE PLAN WORKS

Office visits are covered in full by the Plan after a copay for primary care and/or specialist care. In-network preventive care services are covered in full by the Plan in accordance with the Affordable Health Care Act. For most other covered services, you pay up to the annual deductible before the Plan pays. After you meet the deductible, services are covered at 50 percent.

To help you save money, BCBST has negotiated lower costs with network doctors, hospitals, and pharmacies. You receive those discounts when you use network providers. Unlike typical medical plans where there are two levels of coinsurance (one for in-network and one for out-of-network), the Value Health Plan has one level of coinsurance. You pay the same percentage for services regardless of which health care provider you see. Please note, however, the annual deductible and annual out-of-pocket maximums are calculated separately for in-network and out-of-network services. Also, since network providers have agreed to special fees for services, your expenses will usually be lower if you use doctors, hospitals, and pharmacies in the network. You will also never pay for charges in excess of the discounted price.

Out-of-network providers have no contract with BCBST. They may bill you the difference between what the Plan pays for services (the eligible expense) and what the provider actually charges for the service. We encourage you to always use a network provider when possible.

The Out-of-Pocket Maximum

The Value Health Plan limits the amount you will have to pay out-of-pocket each year. If you reach the out-of-pocket maximum, the Plan will cover the eligible charges in full for the remainder of the year. Both medical and prescription costs apply to your annual deductible and annual out-of-pocket maximum. The out-of-pocket maximums are calculated separately when you use an in-network or out-of-network provider.

SUMMARY OF BENEFITS – VALUE HEALTH PLAN

For specifics of the types of services covered, refer to the “Covered Services” section. For a detailed description of eligibility for these benefits, see the “Eligibility” section of this SPD. Call BCBST at 1-844-383-2275 for more information. The Value Health Plan does not meet the health plan requirements of Massachusetts.

2025 Benefit Amounts	In-Network	Out-of-Network¹
Annual Deductible	\$4,000 individual \$8,000 family	\$10,000 individual \$20,000 family
Annual Out-of-pocket Maximum (deductible included)	\$7,500 individual \$15,000 family	\$20,000 individual \$40,000 family
Preventive Care ² (based on national guidelines)	Plan pays 100% (no deductible)	No coverage
Hospitalization – inpatient, semi-private room and other hospital charges	Authorization is required for inpatient hospitalization. Call 1-844-383-2275	
	Plan pays 50% after deductible	Plan pays 50% after deductible
Emergency Room Services	Plan pays 50% after deductible	Plan pays 50% after deductible
Emergency Room Services –nonemergency	No coverage	No coverage
Ambulance Services Emergency Non-Emergency, Medically Necessary Non-Emergency, Non-Medically Necessary	Plan pays 50% after deductible Plan pays 50% after deductible No Coverage	Plan pays 50% after deductible Plan pays 50% after deductible No coverage
Urgent Care	\$75 copay	Plan pays 50% after deductible
Office Visit – primary care, specialist, lab services in an office, independent lab services, lab services outpatient facility	PCP - \$25 copay Specialist - \$50 copay Behavioral Health - \$25	Plan pays 50% after deductible
Teladoc	Plan pays 100% after \$50 copay	Plan pays 50% after deductible
Outpatient Services – surgery, X-ray, diagnostic including CT, PET scan, MRI, MRA and nuclear medicine, therapeutic treatments, scopic procedures	Plan pays 50% after deductible	Plan pays 50% after deductible
Chiropractic Spinal Adjustment – (20 visit limit per calendar year)	Plan pays 50% after deductible	Plan pays 50% after deductible
Acupuncture (20 visit limit per calendar year)	Plan pays 50% after deductible	Plan pays 50% after deductible
Behavioral Health/Substance Abuse – inpatient or outpatient ³	Authorization is required for inpatient services. Call 1-844-383-2275	
	Plan pays 50% after deductible	Plan pays 50% after deductible
Transplant Services – Blue Distinction Centers for Transplants Only	Authorization is required for transplant services. Call 1-844-383-2275	
	Plan pays 50% after deductible	No coverage
Other Covered Services Limits apply for some services: Speech therapy – 30 visits Physical therapy – 30 visits Skilled Nursing – 60 days per calendar year	Plan pays 50% after deductible	Plan pays 50% after deductible
Prescription Drugs⁴		
Annual Deductible	\$150 Individual/\$300 Family	
Retail 30-Day Supply – Generic Preferred Brand Non-Preferred Brand	Plan pays 50% after deductible (\$25 max for generic after deductible)	Plan pays 50% after deductible
Mail Order 90-Day Supply – maintenance medications Generic	Plan pays 50% after deductible	Plan pays 50% after deductible

Preferred Brand		
Non-Preferred Brand		
Specialty Pharmacy	Plan pays 50% after deductible	Plan pays 50% after deductible

¹ Out-of-network benefits are based on usual and customary charges. You are responsible for any charges in excess. Deductible and coinsurance for out-of-network services apply to the out-of-network maximum, not to the in-network maximum.

² Preventive care charges do not apply toward your out-of-pocket maximum. Preventive care is subject to guidelines described in regulations issued by the Department of Health and Human Services. Services that fall outside the preventive care benefit and other services performed during a preventive visit will be considered for coverage under the Plan.

³ Although you are not required to first contact the EAP before receiving Behavioral Health benefits, three counseling sessions per condition may be available for coverage in full if coordinated by the EAP. EAP visits are short-term counseling not medication management (no psychiatrist or nurse practitioner visits). To find a provider for behavioral health, call 1-844-383-2275.

⁴ You are required to pay the difference between a brand and generic drug if you request a brand when a generic is available.

Coverage – Traditional Health Care Plan

HOW THE PLAN WORKS

This is a traditional preferred provider organization (PPO) type plan with copays for office visits. Office visits are covered in full by the Plan after you pay a copay of \$45 for primary care or \$55 for specialist care. Preventive care services are covered in full by the Plan in accordance with the Affordable Care Act.

For most other covered services, you pay up to the annual deductible before the Plan pays. After you meet the deductible, services are generally covered at 75 percent in-network and 55 percent out-of-network.

The Plan limits the amount you have to pay out-of-pocket each year. **Please note: There are separate deductible and out-of-pocket maximums for in-network and out-of-network services.** If you reach the out-of-pocket maximum, the Plan will cover the allowed in-network charges in full for the remainder of the year. If you're using out-of-network services, the Plan will cover the usual and customary charges in full for the remainder of the Plan year. You are responsible for any charges over the usual and customary charge, if applicable.

Both medical (including behavioral health) and prescription costs apply to your annual out-of-pocket maximum.

A Note about Prescription Benefits

There is a separate deductible per person for your prescription costs. Once you meet the prescription deductible, you will pay either a copay amount or a percentage of the cost, depending on the type of drug you purchase. Keep in mind that prescription drug costs apply to the medical out-of-pocket maximum. Once you reach the maximum, the Plan covers in full your eligible expenses — medical or prescription.

For more on prescription drugs, see the Prescription Drug section.

SUMMARY OF BENEFITS – TRADITIONAL HEALTH CARE PLAN

For specifics of the types of services covered, refer to the “Covered Services” section. Call BCBST at 1-844-383-2275 for more information. For a detailed description of eligibility for these benefits, see the “Eligibility” section of this SPD.

2025 Benefit Amounts	In-Network	Out-of-Network ¹
Annual Deductible	\$2,800 individual \$5,750 family	\$3,250 individual \$9,250 family
Annual Out-of-pocket Maximum (deductible included)	\$6,000 individual \$12,000 family	\$10,400 individual \$16,000 family
Preventive Care ² (based on national guidelines)	Plan pays 100%	
Hospitalization – inpatient, semi-private room and other hospital charges	Authorization is required for inpatient hospitalization. Call 1-844-383-2275	
	Plan pays 75% after deductible and the \$200 per confinement copay	Plan pays 55% after deductible
Emergency Room Services – Emergency Emergency Room Services – non-emergency	Plan pays 75% after \$400 per visit copay (copay waived if admitted) No coverage	Plan pays 75% after \$400 per visit copay (copay waived if admitted) No coverage
Ambulance Services Emergency Non-Emergency, Medically Necessary Non-Emergency, Non-Medically Necessary	Plan pays 75% after deductible Plan pays 75% after deductible	Plan pays 55% after deductible Plan pays 55% after deductible
	No coverage	No coverage
Urgent Care	Plan pays 100% after \$60 copay	Plan pays 55% after deductible
Office Visit Primary Care Specialist Lab Services – office, Independent lab services or Outpatient facility	Plan pays 100% after \$45 copay Plan pays 100% after \$55 copay Plan pays 75% after deductible	Plan pays 55% after deductible Plan pays 55% after deductible Plan pays 55% after deductible
	Plan pays 100%	No coverage
Outpatient Services – surgery, X-ray, diagnostics including CT, PET scan, MRI, MRA and nuclear medicine, therapeutic treatments, scopic procedures	Plan pays 75% after the deductible Office visit copay may apply for services provided in an office setting	Plan pays 55% after the deductible
Chiropractic Spinal Adjustment (20 visit limit per calendar year)	Plan pays 75% after deductible	Plan pays 55% after deductible
Behavioral Health/Substance Abuse Inpatient	Notification is required for inpatient services. Call 1-844-383-2275	
	Plan pays 75% after deductible and \$200 per confinement copay	Plan pays 55% after deductible
Outpatient ³	Plan pays 100% after \$45 copay	Plan pays 55% after deductible
Transplant Services – Blue Distinction Centers for Transplants	Authorization is required for transplant services. Call 1-844-383-2275	
	Plan pays 75% after deductible	No coverage

Other Covered Services Limits apply for some services: Speech therapy – 30 visits per year Physical therapy – 30 visits per year Skilled Nursing – 60 visits per year	Plan pays 75% after deductible	Plan pays 55% after deductible
Prescription Drugs⁴		
Annual Deductible	\$25	
Retail 30-Day Supply – Generic Preferred Brand Non-Preferred Brand	After the prescription deductible you pay: \$25 copay 35% (\$45 min/\$75 max) 65% (\$100 min/\$225 max)	
Mail Order 90-Day Supply – maintenance medications Generic Preferred Brand Non-Preferred Brand	After the prescription deductible, you pay \$50 35% (\$90 min/\$250 max) 65% (\$200 min/\$750 max)	
Specialty Pharmacy (Accredo Pharmacy only)	After the prescription deductible you pay: Tier 1 – you pay 25% (\$800 max) Tier 2 – you pay 35% (\$1,050 max) Tier 3 – you pay 45% (\$1,300 max)	

¹ Out-of-network benefits are based on usual and customary charges. You are responsible for any charges in excess. Deductible and coinsurance for out-of-network services apply to the out-of-network maximum, not to the in-network maximum.

² Preventive care charges do not apply toward your out-of-pocket maximum. Preventive care is subject to guidelines described in regulations issued by the Department of Health and Human Services. Services that fall outside the preventive care benefit and other services performed during a preventive visit will be considered for coverage under the Plan.

³ Although you are not required to first contact the EAP before receiving Behavioral Health benefits, three counseling sessions per condition may be available for coverage in full if coordinated by the EAP. EAP visits are short-term counseling not medication management (no psychiatrist or nurse practitioner visits). To find a provider for behavioral health, call 1-844-383-2275.

⁴ You are required to pay the difference between a brand and generic drug if you request a brand when a generic is available.

Covered Services

(BlueCross BlueShield of TN Plans Only)

While the Summary of Benefits tables on the preceding pages provide coinsurance and annual deductible information for covered health services, this section includes descriptions of the benefits. These descriptions include any limitations that may apply as well as covered health services for which you must obtain prior authorization from BCBST as required. Services that are not covered are described in the “Exclusions” section.

In general, only services, supplies, and treatments that are preventive or for the treatment of an injury or disease, medically necessary as determined by BCBST and rendered by a licensed health care provider are covered, according to Plan provisions. If you have questions about a specific service or your service is not listed below, contact BCBST at 1-844-383-2275 to see if it’s a covered service.

Please note: A health care service, supply or pharmaceutical product is only a covered health service if it is medically necessary. The fact that a physician or other provider has performed or prescribed a procedure or treatment, or the fact that it may be the only available treatment for a sickness, injury, mental illness, disease or its symptoms does not mean that the procedure or treatment is a covered health service under the Plan.

Ambulance Services

The Plan covers emergency ambulance services and transportation provided by a licensed ambulance service to the nearest hospital that offers emergency health services.

Ambulance service by air is covered in an emergency if ground transportation is impossible, or ground transportation would put your life or health in serious jeopardy. If special circumstances exist, the Plan may pay benefits for emergency air transportation to a hospital that is not the closest facility to provide emergency health services. The Plan also covers transportation provided by a licensed professional ambulance (either ground or air ambulance, as the Plan determines appropriate) between facilities when the transport is:

- From non-network hospital to a network hospital
- To a hospital that provides a higher level of care that was not available at the original hospital
- To a more cost-effective acute care facility
- From an acute facility to a sub-acute setting

Prior Authorization Requirement: In most cases, BCBST will initiate and direct non-emergency ambulance transportation. If you are requesting non-emergency ambulance services, please remember that you must obtain prior authorization as soon as possible prior to transport. If you fail to obtain prior authorization as required, benefits will be lowered.

Behavioral Health

BCBST administers the behavioral health and substance abuse benefits under the Plan.

The behavioral health and substance abuse benefit provides coverage for behavioral health services, including treatment for alcoholism, drug addiction and other substance abuse. This benefit includes coverage for both inpatient and outpatient treatment. To receive the maximum plan benefit, you must use network providers. Contact BCBST at 1-844-383-2275 for assistance.

Authorization is required for all inpatient and higher levels of care, including Partial Hospitalization Program (PHP) and Intensive Outpatient Program. Other services requiring authorization include electroconvulsive therapy (ECT), transcranial magnetic stimulation (TMS), applied behavior analysis (ABA) and psychological testing.

Limitations: In addition to the general exclusions, the behavioral/substance abuse benefit will not cover services for any of the following:

- Court order treatment unless it is medically necessary
- Wilderness programs, boot camps and equine therapy

Clinical Trials

The Plan pays for routine patient care costs incurred during participation in a qualifying clinical trial for the treatment of:

- Cancer
- Cardiovascular disease (cardiac/stroke)
- Surgical musculoskeletal disorders of the spine, hip and knees

Benefits include the reasonable and necessary items and services used to diagnose and treat complications arising from participation in a qualifying clinical trial.

Benefits are available only when the employee or dependent is clinically eligible for participation in the clinical trial as defined by the researcher. Benefits are not available for preventive clinical trials.

Routine patient care costs for clinical trials include:

- Covered health services for which benefits are typically provided absent a clinical trial
- Covered health services required solely for the provision of the investigational item or service, the clinically appropriate monitoring of the effects of the item or service, or the prevention of complications
- Covered health services needed for reasonable and necessary care arising from the provision of an investigational item or service

Routine costs for clinical trials do not include:

- The experimental or investigational service or item, except for:
 - Certain Category B devices
 - Certain interventions for patients with terminal illnesses
 - Other items and services that meet specified criteria in accordance with BCBST's medical and drug policies
- Items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient
- Items and services provided by the research sponsors free of charge for any person enrolled in the trial

To be a qualifying clinical trial, a clinical trial must meet all of the following criteria:

- Be sponsored and provided by a cancer center that has been designated by the National Cancer Institute (NCI) as a Clinical Cancer Center or Comprehensive Cancer Center or be sponsored by any of the following:
 - National Institutes of Health (NIH), including the National Cancer Institute (NCI)
 - Centers for Disease Control and Prevention (CDC)
 - Agency for Healthcare Research and Quality (AHRQ)
 - Centers for Medicare and Medicaid Services (CMS)
 - Department of Defense (DOD)
 - Veterans Administration (VA)
 - U.S. Food and Drug Administration (FDA) in the form of an investigational new drug application.
- The clinical trial must have a written protocol that describes a scientifically sound study and have been approved by all relevant Institutional Review Boards (IRBs) before participants are enrolled in the trial. BCBST may, at any time, request documentation about the trial.
- The subject or purpose of the trial must be the evaluation of an item or service that meets the definition of a covered health service and is not otherwise excluded under the Plan

Prior Authorization Requirement: You must notify BCBST as soon as the possibility of participation in a clinical trial arises. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Note: Benefits are available when the covered services are provided by either network or non-network providers. For non-network providers, out-of-network benefits will be applied, and the member may be liable for anything over the maximum allowable charge.

Congenital Heart Disease Surgeries

The Plan pays Benefits for Congenital Heart Disease (CHD) services ordered by a physician and received at a CHD Resource Services program facility. Benefits include the facility charge and the charge for supplies and equipment.

Benefits are available for the following CHD services:

- Outpatient diagnostic testing
- Evaluation
- Surgical interventions
- Interventional cardiac catheterizations (insert of a tubular device in the heart)
- Fetal echocardiograms (examination, measurement and diagnosis of the heart using ultrasound technology)
- Approved fetal interventions

CHD services other than those listed above are excluded from coverage, unless determined by BCBST to be proven for the involved diagnoses. Contact BCBST at the toll-free number on your medical ID card for information about CHD services. If you received CHD services from a facility that is not a designated facility, the Plan pays benefits as described under:

- Physician's office services – sickness and injury
- Physician fees for surgical and medical services
- Scopic procedures – outpatient diagnostic and therapeutic
- Therapeutic treatments – outpatient
- Hospital – inpatient stay
- Surgery – outpatient

Prior Authorization Requirement: You must obtain prior authorization from Blue Cross Blue Shield of Tennessee as soon as the possibility of a CHD surgery arises. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Dental Services – Accident Only

Medically necessary and medically appropriate services performed by a doctor of dental surgery (DDS), a doctor of medical dentistry (DMD) or any practitioner licensed to perform dental-related oral surgery except as indicated below:

Covered Services

- Dental services and oral surgical care to treat intra oral cancer, or to treat accidental injury to the jaw, sound natural teeth, mouth, or face, due to external trauma.

- The surgery and services to treat accidental injury must be started within 3 months and completed within 12 months of the accident.
- For dental services not listed in the subsection above, general anesthesia, nursing and related hospital expenses in connection with an inpatient or outpatient dental procedure are covered only when one of the conditions listed below is met.

Prior Authorization for inpatient services is required.

- Complex oral surgical procedures that have a high probability of complications due to the nature of the surgery.
- Concomitant systemic disease for which the patient is under current medical management and that significantly increases the probability of complications.
- Mental health disorder or intellectual and developmental disability that precludes dental surgery in the office.
- Use of general anesthesia and the member's medical condition requires that such procedure be performed in a hospital; or
- Dental treatment or surgery performed on a member 8 years of age or younger, where such procedure cannot be provided safely in a dental office setting.
- Oral appliances to treat obstructive sleep apnea, if medically necessary
- Extraction of impacted teeth, including wisdom teeth

Exclusions

- Routine dental care and related services
- Treatment for correction of underbite, overbite, and misalignment of the teeth including braces for dental indications

Temporomandibular Joint (TMJ) Services

Covered services include diagnosis and treatment of TMJ or TMD, including, but not limited to, diagnostic study casts and oral application to stabilize the jaw point. Non-surgical treatment includes clinical examinations, oral appliances (orthotic splints), arthrocentesis and trigger-point injections.

Benefits are provided for surgical treatment if:

- There is clearly demonstrated radiographic evidence of significant joint abnormality
- Non-surgical treatment has failed to adequately resolve the symptoms
- Pain or dysfunction is moderate or severe
- Benefits for surgical services include arthrocentesis, arthroscopy, arthroplasty, arthrotomy and open or closed reduction of dislocations.

Diabetes Services

The Plan pays benefits for the following covered services:

- Diabetes self-management and training or diabetic eye examinations and foot care, which includes:
 - Outpatient self-management training for the treatment of diabetes, education and medical nutrition therapy services, as long as the services are ordered by a physician and provided by appropriately licensed or registered health care professionals
 - Medical eye examinations (dilated retinal examinations) and preventive foot care for employees or dependents with diabetes

- Diabetic self-management equipment including insulin pumps and related supplies for the management and treatment of diabetes, subject to the conditions of coverage stated under “Durable Medical Equipment”

Note: Blood glucose monitors, syringes and test strips are provided under prescription drug coverage.

Prior Authorization Requirement: You must obtain prior authorization from BCBST before obtaining any durable medical equipment for the management and treatment of diabetes that exceeds \$1,000 in cost (either retail purchase cost or cumulative retail rental cost of a single item). If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Diabetes Program

Under the Plan employees and eligible dependents who have type 2 diabetes have access to the Teladoc Diabetics Management Program at no cost. The Company pays the full cost for eligible members who are enrolled in one of the BCBST plans offered by the Company.

Teladoc is designed to help members manage their diabetes. Through the program members can get personalized help to understand, monitor and control their blood sugar. Members have access to supplies, a glucose monitor and health coaching. Visit [TeladocHealth.com/Register/BISCUIT](https://www.teladoc.com/register/BISCUIT), text “GO BISCUIT” to 85240 or call 800-945-4355 and use registration code: BISCUIT to receive more information.

Durable Medical Equipment (DME)

Note: DME is different from prosthetic devices. See “Prosthetic Devices” in the following for more on those covered services.

The Plan pays for rented or purchased durable medical equipment (DME) that is:

- Ordered or provided by a physician for outpatient use
- Used for medical purposes
- Approved by the FDA for the illness or injury for which it is prescribed
- Not consumable or disposable
- Not of use to a person in the absence of a sickness, injury or disability
- Not solely for your convenience
- Durable enough to withstand repeated use
- Appropriate for use in the home
- Necessary for the effective functioning of the covered equipment

If more than one piece of durable medical equipment can meet your functional needs, you will receive benefits only for the most cost-effective piece of equipment. Benefits are provided for a single unit of DME (example: one insulin pump) and for repairs of that unit.

Examples of durable medical equipment include but are not limited to:

- Equipment to administer oxygen
- Equipment to assist mobility, such as a standard wheelchair
- Hospital beds
- Delivery pumps for tube feedings

- Negative pressure wound therapy pumps (wound vacuums)
- Burn garments
- Insulin pumps and all related necessary supplies as described under “Diabetes Services”
- External cochlear devices and systems, including surgery to place a cochlear implant, which can either be an inpatient or outpatient procedure, see also “Hospital – Inpatient Stay, Rehabilitation Services – Outpatient Therapy and Surgery – Outpatient”
- Orthotic devices when prescribed by a physician and includes shoe inserts, arch supports, shoes (standard or custom), lifts and wedges and shoe orthotics
- Braces that stabilize an injured body part, including necessary adjustments to shoes to accommodate braces (cranial orthotics, dental braces and braces to treat curvature of the spine are excluded from coverage)
- Equipment for the treatment of chronic or acute respiratory failure or conditions

The Plan also covers tubings, nasal cannulas, connectors and masks used in connection with DME.

Benefits also include speech aid devices and trachea-esophageal voice devices required for treatment of severe speech impediment or lack of speech directly attributed to sickness or injury. Benefits for the purchase of speech aid devices and trachea-esophageal voice devices are available only after completing a required three-month rental period. Benefits are limited as stated below.

Limits:

- Benefits for speech aid devices and tracheo-esophageal voice devices are limited to the purchase of one device during the entire period of time an employee or dependent is enrolled under the Plan
- Diabetic Shoes are limited to two pairs per calendar year
- Benefits are provided for the repair/replacement of a type of DME once every three calendar years.
- At the Plan’s discretion, replacements are covered for damage beyond repair with normal wear and tear, when repair costs exceed new purchase price, or when a change in the employee or dependent’s medical condition occurs sooner than the three-year timeframe. Repairs, including the replacement of essential accessories, such as hoses, tubes, mouth pieces, etc., for necessary DME are only covered when required to make the item/device serviceable and the estimated repair expense does not exceed the cost of purchasing or renting another item/device. Requests for repairs may be made at any time and are not subject to the three-year timeline for replacement.
- The maximum allowable purchase or rental charge will not exceed the total maximum allowable charge for purchase. If you rent the same type of equipment from multiple DME providers, and the total rental charges from multiple providers exceed the purchase price of a single piece of equipment, you will be responsible for amounts in excess of the maximum allowable charge for purchase.
- Any other exclusions as outlined in the Evidence of Coverage (EOC) provided by BlueCross BlueShield of Tennessee.

Prior Authorization Requirement: You must obtain prior authorization from BCBST before obtaining any durable medical equipment that exceeds \$1,000 in cost (either retail purchase cost or cumulative retail rental cost of a single item). If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Emergency Health Services – Outpatient

The Plan's emergency services benefit pays for outpatient treatment at a hospital or alternate facility when required to stabilize a patient or initiate treatment.

Note: Network benefits will be paid for an emergency admission to a non-network hospital as long as BCBST is notified within one business day after the emergency admission or on the same day of emergency admission if reasonably possible. If you continue your stay in a non-network hospital after the date your physician determines that it is medically appropriate to transfer you to a network hospital, non-network benefits will apply.

Family Planning and Infertility

The Plan pays benefits for voluntary family planning services and supplies. Coverage includes elective sterilization procedures, contraceptive drugs administered by a provider (e.g., Depo-Provera, Norplant) and contraceptive devices, including fitting and removal.

The Plan also pays benefits for the diagnosis and treatment of an underlying medical condition that causes infertility, when under the direction of a physician.

Hearing Aids

The Plan pays benefits for hearing aids required for the correction of a hearing impairment (a reduction in the ability to perceive sound which may range from slight to complete deafness). Hearing aids are electronic amplifying devices designed to bring sound more effectively into the ear. A hearing aid consists of a microphone, amplifier and receiver.

Benefits are available for a hearing aid that is purchased as a result of a written recommendation by a physician. Benefits are provided for the hearing aid and for charges for associated fitting and testing.

Benefits do not include bone anchored hearing aids. Bone anchored hearing aids are a covered service for which benefits are available under the applicable medical/surgical covered services categories in this section, only for employees or dependents who have either of the following:

- Craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid
- Hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid

Limits: For adults, the hearing aid benefit is limited to \$1,500 (including repair or replacement) per hearing impaired ear every three years. The \$1,500 limit does not apply to children.

Home Health Care

Covered services include those that a home health agency provides if you need medical care in your home due to the nature of your condition. Services must be:

- Ordered by a physician
- Provided by or supervised by a registered nurse in your home, or provided by either a home health aide or licensed practical nurse and supervised by a registered nurse

- Not considered custodial care
- Provided on a part-time, intermittent care schedule when skilled care is required

Covered services include:

- Supplies and medications, by or under the supervision of a registered nurse
- Home infusion therapy
- Rehabilitative therapies such as physical therapy, occupational therapy, etc. (subject to the limitations of the Therapeutic/Rehabilitative Services benefit).
- Medical social services
- Dietary guidance
- Limited to 60 visits per calendar year

Home health visits may require Prior Authorization. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced by 45%. Physical, speech or occupational therapy provided in the home does not require Prior Authorization but does apply to the Therapy Services visit limits shown in “Benefits Summary.”

Hospice Care

Hospice care is an integrated program recommended by a physician. It provides comfort and support services for the terminally ill. Hospice care can be provided on an inpatient or outpatient basis and includes physical, psychological, social, spiritual and respite care for the terminally ill person. It also provides short-term grief counseling for immediate family members while the employee or dependent is receiving hospice care. Benefits are available only when hospice care is received from a licensed hospice agency, which can include a hospital.

Prior Authorization Requirement:

You must obtain prior authorization from BCBST before admission for an inpatient stay in a hospice facility. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Hospital – Inpatient Stay

Hospital Benefits are available for:

- Non-physician services and supplies received during an inpatient stay
- Room and board in a semi-private room (a room with two or more beds)
- Physician services for radiologists, anesthesiologists, pathologists and emergency room physicians

The Plan will pay the difference in cost between a semi-private room and private room only if a private room is necessary according to generally accepted medical practice.

Benefits for an inpatient stay in a hospital are available only when the inpatient stay is necessary to prevent, diagnose or treat a sickness or injury.

For benefits for other hospital-based physician services, see “Physician Fees for Surgical and Medical Services.”

For benefits for emergency admissions and admissions of less than 24 hours, see “Emergency Health Services – Outpatient,” “Scopic Procedures – Outpatient Diagnostic and Therapeutic,” and “Therapeutic Treatments – Outpatient.”

Prior Authorization Requirement: For a scheduled admission, you must obtain prior authorization before admission. For a non-scheduled admission (including emergency admissions), you must provide notification as soon as reasonably possible. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Lab, X-Ray and Diagnostics – Outpatient

Services for sickness and injury-related diagnostic purposes, received on an outpatient basis at a hospital or alternate facility or in a physician’s office include:

- Lab and radiology/x-ray
- Mammography covered upon initial physician order, subject to the following:

Mammogram	Traditional Health Care Plan & Value Health Plan
Preventative	1 Mammogram covered per year, covered at 100%, no deductible, any additional Mammograms are covered at Deductible/ Coinsurance
Diagnostic	
3D (Preventative)	
3D (Diagnostic)	

Benefits under this section include:

- The facility charge and the charge for supplies and equipment
- Physician services for radiologists, anesthesiologists and pathologists

For benefits related to other physician services, see “Physician Fees for Surgical and Medical Services.”

For benefits related to lab, X-ray and diagnostic services for preventive care, see “Preventive Care Services.”

Prior Authorization Requirement: For sleep studies, you must obtain prior authorization from BCBST before scheduled services are received. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Lab, X-Ray and Major Diagnostics (CT, PET Scans, MRI, MRA and Nuclear Medicine) – Outpatient

Benefits include services for CT scans, PET scans, MRI, MRA, nuclear medicine and major diagnostic services received on an outpatient basis at a hospital or alternate facility or in a physician’s office.

Benefits under this section include:

- The facility charges and the charge for supplies and equipment

- Physician services for radiologists, anesthesiologists, and pathologists

For benefits for other physician services, see “Physician Fees for Surgical and Medical Services.”

Nutritional Counseling

The Plan will pay for covered services for medical education services provided in a physician’s office by an appropriately licensed or health care professional when:

- Education is required for a disease in which patient self-management is an important component of treatment.
- There exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.

Some examples of such medical conditions include:

- Coronary artery disease
- Congestive heart failure
- Severe obstructive airway disease
- Gout (a form of arthritis)
- Renal failure
- Phenylketonuria (a genetic disorder diagnosed at infancy)
- Hyperlipidemia (excess of fatty substances in the blood)

The Plan also covers nutritional counseling visits for obesity when the employee or dependent is referred by a physician.

Obesity Surgery

The Plan covers surgical treatment of obesity provided by or under the direction of a physician provided either of the following is true:

- You have a minimum body mass index (BMI) of 40.
- You have a minimum BMI of 35 with complicating co-morbidities (such as sleep apnea or diabetes) directly related to or exacerbated by obesity.

Benefits are available for obesity surgery services that meet the definition of a covered service, meet the pre-surgery requirements and are not experimental or investigational or unproven services.

Prior Authorization Requirement:

You must obtain prior authorization from BCBST as soon as the possibility of obesity surgery arises. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Ostomy Supplies

Benefits for ostomy supplies are limited to:

- Pouches, face plates and belts
- Irrigation sleeves, bags and ostomy irrigation catheters
- Skin barriers

Pharmaceutical Products – Outpatient

The Plan pays for pharmaceutical products that are administered on an outpatient basis in a hospital, alternate facility, physician’s office or employee or dependent’s home. Examples of what would be included under this category are antibiotic injections in the physician’s office or inhaled medication in an urgent care center for treatment of an asthma attack.

Benefits under this section are provided only for pharmaceutical products which, due to their characteristics (as determined by BCBST), must typically be administered or directly supervised by a qualified provider or licensed/certified health professional. Benefits under this section do not include medications that are typically available by prescription order or refill at a pharmacy. Benefits under this section do not include medications for the treatment of infertility.

Physician Fees for Surgical and Medical Services

The Plan pays physician fees for surgical procedures and other medical care received from a physician in a hospital, skilled nursing facility, inpatient rehabilitation facility, alternate facility or physician house call.

Physician's Office Services – Sickness and Injury

Benefits are paid by the Plan for covered services received in a physician’s office for the evaluation and treatment of a sickness or injury. Benefits are provided regardless of whether the physician’s office is free-standing, located in a clinic or located in a hospital. Benefits include allergy injections and hearing exams in case of injury or sickness.

Covered health services include genetic counseling. Benefits are available for genetic testing which is determined to be medically necessary following genetic counseling when ordered by the physician and authorized in advance by BCBST.

For benefits for preventive services, see “Preventive Care Services.”

Prior Authorization Requirement:

You must obtain prior authorization from BCBST for genetic testing, including BRCA genetic testing. If authorization is not obtained as required, benefits will be denied.

Pregnancy – Maternity Services

Benefits for pregnancy will be paid at the same level as benefits for any other condition, sickness, or injury. This includes all maternity-related medical services for prenatal care, postnatal care, delivery, and any related complications.

The Plan will pay benefits for an inpatient stay of at least:

- 48 hours for the mother and newborn child following a vaginal delivery

- 96 hours for the mother and newborn child following a cesarean section delivery

These are federally mandated requirements under the Newborns' and Mothers' Health Protection Act of 1996 which apply to this Plan. The hospital or other provider is not required to get authorization for the time periods stated above. Authorizations are required for longer lengths of stay. If the mother agrees, the attending physician may discharge the mother and/or the newborn child earlier than these minimum timeframes.

Both before and during a pregnancy, benefits include the services of a genetic counselor when provided or referred by a physician. These benefits are available to all employee or dependents in the immediate family. Covered services include related tests and treatment.

Covered services also include the **Healthy Maternity Program**. Once an employee enrolls, the program provides:

- One-on-one support from a maternity nurse
- Weekly emails for each stage of pregnancy and online pregnancy resources
- Immunization help
- Emotional support, during and after your pregnancy
- Help from high-risk maternity nurses or a certified lactation counselor*

To enroll in the Health Maternity Program, log in or register at www.bcbst.com/myhealthymaternity or call 1-800-818-8581.

*If you talk to a nurse before 21 weeks, you may be eligible for an electric breast pump.

Don't forget to add your baby to your health coverage within 30 days from the birth date or the child will not be covered. Log into Workday (Benefits and Pay/Change Benefits) to submit a benefit change.

Prior Authorization Requirement: You must obtain prior authorization from BCBST as soon as reasonably possible if the inpatient stay for the mother and/or the newborn will be more than 48 hours for the mother and newborn child following a normal vaginal delivery, or more than 96 hours for the mother and newborn child following a cesarean section delivery. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Home births – Must be performed by an appropriately licensed provider. A licensed provider is a provider licensed by the state board of nursing as a registered nurse and duly certified as a nurse midwife by the American College of Nurse-Midwives.

Preventive Care Services

Preventing disease and detecting health issues at an early stage are important to living a healthy life. Following the recommended preventive health guidelines, based on your age and gender, along with the advice of your doctor, may help you stay healthy.

We encourage you and your family members to receive age and gender appropriate preventive health care services.

The Company pays 100 percent coverage for in-network eligible preventive benefits as specified in the Affordable Care Act. Blue Cross Blue Shield and Health Basics Plan-enrolled members do not pay anything for these services.

- Eligible preventive services are based on guidelines described in regulations issued by the U.S. Department of Health and Human Services.
- Preventive care benefits do not apply toward your deductible or out-of-pocket maximum.

If you receive other preventive care benefits beyond the U.S. Department of Health and Human Service's guidelines, certain services will be covered as any other eligible expense. Services that fall outside the preventive care benefit, such as for diagnostic rather than routine care, and other services performed during a preventive care visit will be subject to the deductible and coinsurance provisions of the Plan.

For more about preventive care services, go to <https://www.healthcare.gov/coverage/preventive-care-benefits>.

The Plan pays benefits for preventive care services provided on an outpatient basis at a physician's office, an alternate facility or a hospital. Covered services include medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes and include the following as required under applicable law:

- Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force
- Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention
- With respect to infants, children and adolescents, evidence-informed preventive screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration
- With respect to women, such additional preventive care and screenings as provided for in comprehensive guidelines supported by the Health Resources and Services Administration

Preventive care benefits defined under the Health Resources and Services Administration (HRSA) requirement include the cost of renting one breast pump per pregnancy in conjunction with childbirth. Benefits are available only if breast pumps are obtained from a DME provider, hospital or physician. The Plan will cover one breast pump at 100% per pregnancy.

BCBST will determine the following:

- Which pump is the most cost effective
- Whether the pump should be purchased or rented
- Duration of a rental
- Timing of an acquisition

In addition to the services listed above, this preventive care benefit includes certain:

- Routine lab tests
- Diagnostic consults to prevent disease and detect abnormalities
- Diagnostic radiology and nuclear imaging procedures to screen for abnormalities
- Breast cancer screening and subject to the following:

- One baseline breast cancer screening for women between ages 35-39, then once every 12 months for women age 40 and older.
- Colorectal screenings, subject to the following:
 - Once every 24 months for high-risk individuals.
 - Once every 120 months for not at high-risk individuals, or 48 months after a previous flexible sigmoidoscopy.
 - No minimum age requirement.
- Tests to support cardiovascular health

These additional services are paid under the preventive care benefit when billed by your provider with a wellness diagnosis. Call the number on the back of your ID card for additional information regarding coverage available for specific services.

For questions about your preventive care benefits under this Plan, call the number on the back of your ID card.

Private Duty Nursing - Outpatient

The Plan covers private duty nursing care given on an outpatient basis by a licensed nurse such as a registered nurse (R.N.), licensed practical nurse (L.P.N.) or licensed vocational nurse (L.V.N.).

Prosthetic Devices

Benefits are paid by the Plan for prosthetic devices and appliances that replace a limb or body part or help an impaired limb or body part work. Examples include, but are not limited to:

- Artificial arms, legs, feet, and hands
- Artificial face, eyes, ears, and nose
- Breast prosthesis following mastectomy as required by the Women's Health and Cancer Rights Act of 1998, including mastectomy bras and lymphedema stockings for the arm

Benefits are provided only for external prosthetic devices and do not include any device that is fully implanted into the body.

If more than one prosthetic device can meet your functional needs, benefits are available only for the most cost-effective prosthetic device. The device must be ordered or provided either by a physician or under a physician's direction. If you purchase a prosthetic device that exceeds these minimum specifications, the Plan may pay only the amount that it would have paid for the prosthetic that meets the minimum specifications, and you may be responsible for paying any difference in cost.

Limits: Benefits for the replacement of a type or prosthetic device are provided once every three calendar years.

At BCBST's discretion, prosthetic devices may be covered for damage beyond repair with normal wear and tear, when repair costs are more than the cost of replacement or when a change in the employee or dependent's medical condition occurs sooner than the three-year timeframe. Replacement of artificial limbs or any part of such devices may be covered when the condition of the device or part requires repairs that cost more than the cost of a replacement device or part.

Note: Prosthetic devices are different from durable medical equipment or DME. *See also “Durable Medical Equipment.”*

Prior Authorization Requirement: You must obtain prior authorization from BCBST before obtaining prosthetic devices that exceeds \$1,000 in cost per device. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Reconstructive Procedures

Reconstructive procedures are services performed when the primary purpose of the procedure is either to treat a medical condition or to improve or restore physiologic function for an organ or body part. Reconstructive procedures include surgery or other procedures which are associated with an injury, sickness, or congenital anomaly. The primary result of the procedure is not a changed or improved physical appearance.

Improving or restoring physiologic function means that the organ or body part is made to work better. An example of a reconstructive procedure is surgery on the inside of the nose so that a person’s breathing can be improved or restored.

Benefits for reconstructive procedures include breast reconstruction following a mastectomy and reconstruction of the non-affected breast to achieve symmetry. Replacement of an existing breast implant followed by mastectomy. Other services required by the Women’s Health and Cancer Rights Act of 1998, including breast prostheses and treatment of complications, are provided in the same manner and at the same level as those for any other covered service. You can contact BCBST at the number on your medical ID card for more information about benefits for mastectomy-related services.

There may be times when the primary purpose of a procedure is to make a body part work better. However, in other situations, the purpose of the same procedure is to improve the appearance of a body part. Cosmetic procedures are excluded from coverage. Procedures that correct an anatomical congenital anomaly without improving or restoring physiologic function are considered cosmetic procedures. A good example is upper eyelid surgery or browplasty. At times, the procedure will be done to improve vision which is considered a reconstructive procedure. In other cases, improvement in appearance is the primary intended purpose, which is considered a cosmetic procedure. This Plan does not provide benefits for cosmetic procedures.

The fact that an employee or dependent may suffer psychological consequences or socially avoidant behavior as a result of an injury, sickness or congenital anomaly does not classify surgery (or other procedures done to relieve such consequences or behavior) as a reconstructive procedure.

Prior Authorization Requirement: For a scheduled reconstructive procedure, you must obtain prior authorization from BCBST before a scheduled reconstructive procedure is performed. For a non-scheduled reconstructive procedure, you must provide notification within one business day or as soon as is reasonably possible. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Rehabilitation Services – Outpatient Therapy and Manipulative Treatment

The Plan provides short-term outpatient rehabilitation services for the following types of therapy:

- Physical therapy
- Occupational therapy
- Manipulative treatment
- Speech therapy
- Post-cochlear implant aural therapy
- Vision therapy
- Cognitive rehabilitation therapy following a post-traumatic brain injury or cerebral vascular accident
- Pulmonary rehabilitation
- Cardiac rehabilitation

For all rehabilitation services, a licensed therapy provider, under the direction of a physician (when required by state law), must perform the services. Benefits include rehabilitation services provided in a physician's office or on an outpatient basis at a hospital or alternate facility.

The Plan will pay benefits for speech therapy only when the speech impediment or dysfunction results from injury, sickness, stroke, cancer, autism spectrum disorders or a congenital anomaly, or is needed following the placement of a cochlear implant.

Benefits can be denied or shortened for employees or dependents who are not progressing in a goal-directed rehabilitation services or if rehabilitation goals have previously been met. Benefits under this section are not available for maintenance/preventive manipulative treatment.

Habilitative Services

Benefits are provided for habilitative services provided on an outpatient basis if you have a congenital, genetic, or early acquired disorder. Both of the following conditions must be met.

- The treatment is administered by a licensed speech-language pathologist, licensed audiologist, licensed occupational therapist, licensed physical therapist, physician, licensed nutritionist, licensed social worker, or licensed psychologist.
- The initial or continued treatment must be proven and not experimental or investigational.

Benefits for habilitative services do not apply to those services that are solely educational in nature or otherwise paid under state or federal law for purely educational services. Custodial care, respite care, day care, therapeutic recreation, vocational training, and residential treatment are not habilitative services. A service that does not help you meet functional goals in a treatment plan within a prescribed time frame is not a habilitative service. When you reach your maximum level of improvement or do not demonstrate continued progress under a treatment plan, a service that was previously habilitative is no longer habilitative.

The Plan may require that a treatment plan be provided, or request medical records, clinical notes or other necessary data to allow the Plan to substantiate that initial or continued medical treatment is needed and that your condition is clinically improving as a result of the habilitative service. When the treating physician anticipates that continued treatment is or will be required to permit you to achieve demonstrable progress, we may request a treatment plan consisting of diagnosis, proposed treatment by type, frequency, anticipated duration of treatment, the anticipated goals of treatment, and how

frequently the treatment plan will be updated.

For purposes of this benefit, the following definitions apply:

- Habilitative services means occupational therapy, physical therapy and speech therapy prescribed by your treating physician pursuant to a treatment plan to develop a function not currently present as a result of a congenital, genetic or early acquired disorder.
- A congenital or genetic disorder includes, but is not limited to, hereditary disorders.
- An early acquired disorder refers to a disorder resulting from sickness, injury, trauma or some other event or condition suffered by you prior to your developing functional life skills such as, but not limited to, walking, talking or self-help skills.

Other than as described under habilitative services above, please note that the Plan will pay benefits for speech therapy for the treatment of disorders of speech, language, voice, communication and auditory processing only when the disorder results from injury, stroke, cancer, congenital anomaly or autism spectrum disorders. The Plan will pay benefits for cognitive rehabilitation therapy only when medically necessary following a post-traumatic brain injury or cerebral vascular accident.

Limits: (in-network and out-of-network combined for all)

- For cardiac rehabilitation: 36 visits per calendar year
- For physical therapy: 30 visits per calendar year
- For pulmonary rehabilitation: 36 visits per calendar year
- For occupational therapy: 30 visits per calendar year
- For speech therapy: 30 visits per calendar year (not applicable for autism diagnosis)
- For post cochlear implant aural therapy: 20 visits per calendar year

These visit limits apply to network benefits and non-network benefits combined.

Prior Authorization Requirement: You must obtain prior authorization from BCBST five business days before receiving physical therapy, occupational therapy, and speech therapy or as soon as is reasonably possible. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Scopic Procedures – Outpatient Diagnostic and Therapeutic

The Plan pays for diagnostic and therapeutic scopic procedures and related services received on an outpatient basis at a hospital, alternate facility, or physician’s office.

Diagnostic scopic procedures are those for visualization, biopsy, and polyp removal. Examples of diagnostic scopic procedures include colonoscopy, sigmoidoscopy and endoscopy.

Benefits under this section include:

- The facility charge and the charge for supplies and equipment
- Physician services for anesthesiologists, pathologists and radiologists
- Colonoscopy covered upon initial physician order, subject to the following:
 - One Colonoscopy is covered per year, covered at 100%, no deductible, any additional Colonoscopies are covered at Deductible/ Coinsurance (Preventive and Diagnostic).

For other physician services, see “Physician Fees for Surgical and Medical Services.”

Note: Benefits for surgical scopic procedures, which are for the purpose of performing surgery, are not covered under this benefit. Examples of surgical scopic procedures included arthroscopy, laparoscopy, bronchoscopy, hysteroscopy. For benefits for surgical scopic procedures, see *“Surgery – Outpatient.”*

Skilled Nursing Facility/Inpatient Rehabilitation Facility Services

Facility services for an inpatient stay in a skilled nursing facility or inpatient rehabilitation facility are covered by the Plan. Benefits include:

- Non-physician services and supplies received during the inpatient stay
- Room and board in a semi-private room (a room with two or more beds)
- Physician services for radiologists, anesthesiologists and pathologists

Benefits are available when skilled nursing and/or inpatient rehabilitation facility services are needed on a daily basis. Benefits are also available in a skilled nursing facility or inpatient rehabilitation facility for treatment of a sickness or injury that would have otherwise required an inpatient stay in a hospital.

For benefits for other physician services, see “Physician Fees for Surgical and Medical Services.”

The Plan will determine if benefits are available by reviewing both the skilled nature of the service and the need for physician-directed medical management. A service will not be determined to be “skilled” simply because there is not an available caregiver.

Benefits are available only if:

- The initial confinement in a skilled nursing facility or inpatient rehabilitation facility was or will be a cost effective alternative to an inpatient stay in a hospital.
- You receive skilled care services that are not primarily custodial care.

Skilled care is skilled nursing, skilled teaching, and skilled rehabilitation services when:

- It is delivered or supervised by licensed technical or professional medical personnel in order to obtain the specified medical outcome and provide for the safety of the patient.
- It is ordered by a physician.
- It is not delivered for the purpose of assisting with activities of daily living, including dressing, feeding, bathing, or transferring from a bed to a chair.
- It requires clinical training in order to be delivered safely and effectively.

You are expected to improve to a predictable level of recovery. Benefits can be denied or shortened for employee or dependents who are not progressing in goal-directed rehabilitation services or if discharge rehabilitation goals have previously been met.

Note: The Plan does not pay benefits for custodial care or domiciliary care, even if ordered by a physician.

Prior Authorization Requirement: For a scheduled admission, you must obtain prior authorization before admission. For a non-scheduled admission (or admissions resulting from an emergency) you must provide notification as soon as is reasonably possible. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Limits: This benefit is limited to 60 days per calendar year, combined in-network and out-of-network.

Substance Abuse

BCBST provides the behavioral health and substance abuse benefit administration under the Plan.

The behavioral health and substance abuse benefit provides coverage for behavioral health services, including treatment for alcoholism, drug addiction and other substance abuse. This benefit includes coverage for both inpatient and outpatient treatment. In order to receive the maximum plan benefit, you must use network providers. Contact BCBST at 1-844-383-2275 for assistance.

Limitations:

In addition to the general exclusions, the behavioral/substance abuse benefit will not cover services for any of the following:

- Court ordered treatment unless it is medically necessary
- Wilderness programs, boot camps and equine therapy

Prior Authorization Requirement: For a scheduled inpatient admission, you must provide notification. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced by 45%.

Surgery – Outpatient

The Plan pays for surgery and related services received on an outpatient basis at a hospital or alternate facility or in a physician's office.

Benefits under this section include:

- The facility charges and the charge for supplies and equipment
- Certain surgical scopic procedures (examples of surgical scopic procedures include arthroscopy, laparoscopy, bronchoscopy, and hysteroscopy)
- Physician services for radiologists, anesthesiologists, and pathologists

Examples of surgical procedures performed in a physician's office are mole removal and ear wax removal.

Prior Authorization Requirement: For sleep apnea surgeries, you must obtain prior authorization from BCBST before scheduled services are received or, for non-scheduled services, within 24 hours or as soon as is reasonably possible. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Lantern Care Advocate

For non-emergency procedures a Lantern Care Advocate can match you with an excellent, highly rated surgeon. More than 1,500 surgical procedures — from cardiac and gynecology to gastrointestinal and injections and more are available through this surgery benefit. 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.

Therapeutic Treatments – Outpatient

The Plan pays benefits for therapeutic treatments received on an outpatient basis at a hospital or alternate facility or in a physician's office, including dialysis (both hemodialysis and peritoneal dialysis), intravenous chemotherapy or other intravenous infusion therapy and radiation oncology. Dialysis coverage is limited to in-network providers only.

Covered services include medical education services that are provided on an outpatient basis at a hospital or alternate facility by appropriately licensed or registered health care professionals when:

- Education is required for a disease in which patient self-management is an important component of treatment.
- There exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.

Benefits under this section include:

- The facility charges and the charge for related supplies and equipment
- Physician services for anesthesiologists, pathologists, and radiologists

Prior Authorization Requirement: For all outpatient therapeutics you must obtain prior authorization from BCBST before scheduled services are received or, for non-scheduled services, within one business day or as soon as is reasonably possible. If you fail to obtain prior authorization as required, benefits payable by the plan will be reduced to 45% in the Traditional Health Care Plan and reduced to 40% in the Value Health Plan.

Transplantation Services

Organ transplant benefits are complex. To maximize your benefits, you are strongly encouraged to contact BCBST's Transplant Case Management department by calling the number on the back of your ID card as soon as your Provider tells you that you might need a transplant.

Transplant benefits are different than benefits for other services. If a facility in the Blue Distinction Centers for Transplants Network is not used, benefits may be subject to reduced levels. All transplant services must meet medical criteria for the medical condition for which the transplant is recommended.

You have access to three levels of benefits:

- **Blue Distinction Centers for Transplants (BDCT) Network:** If you have a transplant performed at a facility in the BDCT Network, you will receive the highest level of benefits for covered services. BCBST will pay at the benefit level listed in the *"Summary of Benefits"* for BDCT Network. A facility in the BDCT Network cannot bill you for any amount over your Out-of-Pocket maximum, which limits your liability. Not all network providers are in the BDCT Network. Please check with the Transplant Case Management department to determine which facilities are in the BDCT Network for your specific transplant type.
- **Transplant Network:** If you have a transplant performed at a facility in the Transplant Network (non-BDCT), BCBST will pay at the benefit level listed in the *"Summary of Benefits"* for the Transplant Network. Benefits will be limited to the applicable Transplant Maximum Allowable Charge (TMAC). When you use a facility in the Transplant Network, network providers have the right to bill you for any unpaid amount up to the contracted rate; this amount may be substantial. Not all

network providers are in the Transplant Network. Please check with the Transplant Case Management department to determine if the Transplant Network is the best network available for your specific transplant type.

- When the BDCT Network does not include a facility that performs your specific transplant type, the Plan will pay at the benefit level listed in the “Benefit Summary” for either the Transplant Network or an Out-of-Network provider, based on the facility that is used. Benefits will not be limited to a Transplant Maximum Allowable Charge (TMAC). If you use a facility in the Transplant Network, network providers have the right to bill you any unpaid amount up to the contracted rate. If you use an out-of-network facility, out-of-network providers have the right to bill you for any unpaid billed charges. These amounts may be substantial. Please check with the Transplant Case Management department to determine if there are facilities available in the BDCT Network for your specific transplant type.

Covered Services:

- Pancreas
- Pancreas/kidney
- Kidney
- Liver
- Heart
- Heart/lung
- Lung
- Bone marrow or stem cell transplant (allogeneic and autologous) for certain conditions
- Small bowel
- Multi-organ transplants as deemed medically necessary

Benefits may be available for other organ transplant procedures that are not investigational and that are medically necessary and medically appropriate.

Organ and tissue Procurement:

Organ and tissue acquisition/procurement are covered services, subject to the benefit level listed in the “*Summary of Benefits*” and limited to the services directly related to the transplant itself:

- Donor search
- Testing for donor’s compatibility
- Removal of the organ/tissue from the donor’s body
- Preservation of the organ/tissue
- Transportation of the tissue/organ to the site of transplant
- Donor follow-up care directly related to the organ donation, except as otherwise indicated under exclusions

Note: Covered services for the donor are covered only to the extent not covered by other health coverage.

Travel Expenses for Transplant Recipients:

Travel expenses for transplant services are covered only if you go to a facility in the BDCT Network. Covered travel expenses must be approved by the Transplant Case Management department and include:

- Travel to and from the facility in the BDCT Network for a covered transplant procedure and required pre-testing and post-transplant follow-up. Any travel expenses for follow-up visits occurring more than 12 months from the date of the transplant are not covered. Covered travel expenses will not apply to the deductible or out-of-pocket maximum.
- Meals and lodging expenses are covered up to \$150 per day, subject to the following:
 - Lodging expenses are limited to \$50 per person per day.
 - Meals are only covered when provided at the facility where you are receiving inpatient medical care.
 - The aggregate limit for travel expenses, including meals and lodging, is \$5,000 per covered transplant.

For full details on available travel expenses, visit bcbst.com to review our administrative services policy. Enter “travel, meals and lodging” in the *Search* field.

Not all bone marrow transplants (either from you or from a compatible donor) and peripheral stem cell transplants, with or without high dose chemotherapy, meet the definition of a covered health service.

Benefits are also available for corneal transplants that are provided by a physician at a hospital.

Exclusions

The following services, supplies and charges are not covered under this section:

- Transplant and related services, including donor services, that did not receive Prior Authorization.
- Non-covered services.
- Services that would be covered by any private or public research fund, regardless of whether you applied for or received amounts from such fund.
- Any non-human, artificial or mechanical organ not determined to be medically necessary.
- Payment to an organ donor or the donor’s family as compensation for an organ, or payment required to obtain written consent to donate an organ.
- Removal of an organ from a member for purposes of transplantation into another person, except as covered by the Donor Organ Procurement provision as described above.
- Harvest, procurement, and storage of stem cells, whether obtained from peripheral blood, cord blood, or bone marrow when reinfusion is not scheduled or anticipated to be scheduled within an appropriate time frame for the patient’s covered stem cell transplant diagnosis.
- Other non-organ transplants (e.g., cornea) are not covered under this section but may be covered as an inpatient hospital service or outpatient facility service, if medically necessary.
- Complications, side effects or injuries as a result of organ donation.

Important! There are specific guidelines regarding benefits for transplant services. Contact BCBST at the telephone number on your ID card for information about these guidelines.

Prior Authorization Requirement: Transplant services require prior authorization. Transplant services that have not received prior authorization will be reduced or denied.

Urgent Care Center Services

The Plan provides benefits for services, including professional services, received at an urgent care center. Telehealth is also a covered service at urgent care center services. *For urgent care services provided in a physician's office, see "Physician's Office Services – Sickness and Injury."*

Wigs

The plan pays benefits for wigs and other scalp hair prostheses regardless of the medical reason of hair loss.

Limits: Any combination of network benefits and non-network benefits is limited to one wig every six months based on medical necessity. Plan covers up to \$250 per wig.

Exclusions and Limitations

The Value Health Plan and the Traditional Health Plan do not pay benefits for the following services, treatments or supplies even if they are recommended or prescribed by a provider or are the only available treatment for your condition.

When benefits are limited, those limits have been described in the "Covered Services" section. Please review all limits carefully, as the Plan will not pay benefits for any of the services, treatments, items or supplies that exceed these benefit limits.

No amount will be payable for:

- Health services and supplies that do not meet the definition of a covered health service (*see the "Terms to Know" section of this Medical & Prescription Drug section*)
- An accidental injury that occurs while working for pay or profit
- A sickness for which you are entitled to benefits under any Worker's Compensation or similar law whether or not you have declined participation under the law
- Services or supplies provided by any government health plan or for which there would be no cost to you if you did not have coverage
- Expenses that are incurred for treatment provided by your spouse, children, brothers, sisters, parents or grandparents or treatment provided by your spouse's children, brothers, sisters, parents or grandparents
- Cosmetic procedures which are procedures or services that change or improve appearance without significantly improving physiological function, as determined by BCBST
 - Exceptions to this exclusion are:**
 - Services required by the Women's Health and Cancer Rights Act of 1998
 - Deformities that result from sickness
 - Deformities that result from accidental injury that occurred while covered under the Plan and when services are rendered within one year of the accident
 - Congenital defects that interfere with bodily but not psychological function
 - Any congenital defect of a newborn child
 - Replacement of diseased tissue surgically removed while covered under the Plan
- Elective and non-emergent/non-urgent services received outside of the United States exclusively for the purpose of receiving health care.

- Infertility testing or any family planning procedure that requires outside intervention, such as, but not limited to, artificial insemination, in vitro fertilization, Gamete Intrafallopian Transfer (GIFT) or Zygote Intrafallopian Transfer (ZIFT)
- Experimental or investigational and unproven services and all services related to experimental or investigational and unproven services are excluded – the fact that an experimental or investigational or unproven service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in benefits if the procedure is considered to be experimental or investigational or unproven in the treatment of that particular condition (denial of benefits will not be based solely on the fact that you are or were a participant in a clinical trial)
 - This exclusion does not apply to covered health services provided during a clinical trial for which benefits are provided as described in clinical trials for cancer under covered health services
- Custodial care – services that are any of the following:
 - Non-health-related services, such as assistance in activities of daily living (examples include feeding, dressing, bathing, transferring, and ambulating)
 - Health-related services which do not seek to cure, or which are provided during periods when the medical condition of the patient who requires the service is not changing
 - Services that do not require continued administration by trained medical personnel to be delivered safely and effectively
- Surgery that is intended to allow you to see better without glasses or other vision correction (for example: radial keratotomy, laser, and other refractive eye surgery)
- The reversal of any sterilization procedure
- Eyeglasses, contact lenses, eye exams to assess visual acuity or the fitting of glasses and lenses.
- Dental services other than:
 - Hospitalization and anesthesia for children for which benefits are described above under covered health services
 - Dental anesthesia and hospital services for children
 - Charges for the removal of completely bony impacted teeth
 - Treatment of accidental injuries to natural teeth within three months after the accident
 - Malignant tumors
- Services and supplies received for a sickness or injury that is a result of war, declared or undeclared, or participation in a riot, civil disturbance or criminal act
- Prescription or non-prescription drugs, medicines or insulin which are received as an outpatient – these are covered under the prescription benefit
- Non-prescription drugs or medicines, or drugs or medicines that are not approved under the United States Food and Drug Act or its successor(s)
- Treatment of weight loss and anti-obesity drugs and formulas except surgical treatment for morbid obesity when BMI is 40 or greater, or 35 or over with co-morbidity
- Special nursing services if those same services are provided by the regular nursing staff of any hospital in which the patient is confined
- Charges by a doctor for any phone call or interview during which the patient is not examined
- Smoking cessation programs including behavior modification or other support programs unless associated with existing chronic lung disease (except as covered under ComPsych – ComPsych performs EAP functions and administration and provides coverage for smoking cessation programs. Contact ComPsych for more information.)
- Elective abortions unless (1) the abortion is permissive under applicable law; AND (2) one or more of the following circumstances exists and the health care Practitioner so attests: (i) the abortion is necessary to prevent the death of the mother or to prevent serious risk of substantial harm to the

mother; (ii) the fetus is not viable; (iii) the pregnancy is the result of rape or incest; or (iv) the fetus has been diagnosed with a lethal or otherwise significant abnormality. The Administrator reserves the right to request that Providers submit an attestation certifying the abortion is in compliance with any and all applicable state and federal laws.

- Treatment or surgery to change gender or restore sexual function
- Medical and surgical treatment of excessive sweating (hyperhidrosis)
- Alternative treatments – acupuncture, aromatherapy, hypnosis, massage therapy, rolfing, art therapy, music therapy, dance therapy, horseback therapy and other forms of alternative treatment as defined by the National Center for Complementary and Alternative Medicine (NCCAM) of the National Institutes of Health
- Post-cochlear rehabilitation and vision therapy
- Treatment of benign gynecomastia (abnormal breast enlargement in males)
- A service, treatment or procedure that is illegal in the state in which it is performed
- Virtual reality therapy services, devices, and software

High Cost Drug Exclusion Program – Notwithstanding anything herein to the contrary, the Cracker Barrel Rx Exclusion Program (“the Rx Exclusion Program”) generally excludes drugs with an expected annual cost of \$500,000 or greater, or other drugs as recommended by the Plan’s third-party Rx consultants, from coverage under the Company’s medical and pharmacy plans. However, please note that variations in drug exclusions may apply based on the dispensing setting. To determine which medications will be excluded under the Rx Exclusion Program by Express Scripts, you will need to set up a free account on www.express-scripts.com, or on the Express Scripts (Evernorth) mobile app. From there, you can search by prescription drug name to determine whether it is included or excluded. To determine whether your medication will be excluded under the Rx Exclusion Program by BCBST, please call the number on the back of your ID card. The list of excluded medications will be updated periodically at least annually.

Prescription Drug

Prescription drug coverage is provided for medically necessary outpatient prescription drugs and supplies. You or your dependent must be covered at the time the prescription or refill is filled.

Pharmacy Benefits

Express Scripts contracts with a number of retail pharmacies nationwide that provide a discount on prescription drugs. For a list of participating pharmacies, go to express-scripts.com or call 1-800-978-6227.

Using Out-of-Network Pharmacies

When you purchase drugs at a non-network pharmacy, you must pay the full price of the prescription and file a claim to be reimbursed. To access a drug claim form, go to express-scripts.com or call 1-800-978-6227. Express Scripts will send the reimbursement directly to you. You have one year from the date of fill to submit direct claims to Express Scripts.

Using the Home Delivery Service

You can order your 90-day maintenance medications through the Express Scripts home delivery service. Prescriptions are shipped in confidential, tamper-evident packaging.

To get started with home delivery, go to **express-scripts.com** or call 1-800-978-6227.

Specialty Pharmacy Medications

Certain medications used for treating complex health conditions must be obtained through Express-Script's Specialty Pharmacy, Accredo.

Accredo Specialty Pharmacy specializes in handling these types of medications. Plus, they are staffed with clinicians to help you get the best results from your medication therapy through one-on-one consultations and provide proactive therapy management through Therapeutic Resource Centers. You can call Accredo directly for assistance. If you fill a prescription for a specialty medication at a retail pharmacy, it may not be covered.

The following conditions may require medications that fall under specialty pharmacy, which include, but are not limited to:

- Ankylosing Spondylitis
- Crohn's Disease
- Growth Hormone Deficiency
- Multiple Sclerosis
- Oral Oncology
- Osteoporosis
- Primary Immunodeficiency Disease
- Psoriasis/Psoriatic Arthritis
- Rheumatoid Arthritis
- Respiratory Syncytial Virus (RSV)
- Viral Hepatitis
- Transplantation

For additional details, call 800-978-6227.

Other Express Scripts Programs:

Hepatitis Cure Value[®] program (HCV)

With this program, members obtain their medication exclusively from Accredo, the Express Scripts specialty pharmacy. Key benefits of the program include cost savings due to market-leading product discounts, increased access to therapies that treat hepatitis C, and high-touch support from Hepatitis C Therapeutic Resource CenterSM (TRC) clinicians. The Express Scripts clinicians receive disease specific training and help patients complete therapy and realize a cure.

HIV Care ValueSM program (HIVCV)

Through the HIV Care ValueSM program, the Express Scripts clinicians support members by adhering to the pre-exposure prophylaxis (PrEP) therapy developed for the treatment of HIV to prevent it by taking a single pill once a day.

Multiple Sclerosis Care ValueSM program (MSCV)

Through the MSCV program, members fill multiple sclerosis products exclusively at Accredo, where MS patients receive first-in-class care. Proprietary depression screening, specialized clinicians, social support tools, and digital resources help patients stay on their therapy through Accredo

Oncology Care Value[®] program (OCV)

This program aligns the cost of a drug to its efficacy for specific types of cancer and helps ensure members get the medications they need at the right price. It includes a rigorous clinical review process by a dedicated clinical team at Express Scripts and specialist pharmacist support through the Oncology Therapeutic Resource Center. The program focuses on medications including those for prostate cancer, lung cancer and renal cell carcinoma, among others.

COVERED DRUGS

The prescription benefit uses the Express Scripts National Preferred Formulary List. The National Preferred Formulary List is a list of medications preferred by the Plan that can help you maximize your pharmacy benefit by minimizing your prescription costs.

For compounded medications where active pharmaceutical ingredients are used, access may be limited to a subset of pharmacy network providers that meet higher credentialing standards.

For an up-to-date listing, go to express-scripts.com or call 1-800-978-6227.

Covered expenses include charges for:

- Drugs and medicines that require the written prescription of a doctor, are purchased from a licensed pharmacist or from a doctor who is licensed to dispense drugs and are required in the treatment of illness.
- Insulin
- Allergy serums
- Pre-natal vitamins for pregnancy as prescribed by your doctor
- Prescription and over-the-counter smoking cessation products (with a prescription) for adults in accordance with the Affordable Care Act guidelines
- Oral contraceptives

Covered expenses will be limited to the cost of a generic drug if a generic drug is available. A brand name drug will be considered a covered expense if a generic drug is not available, or if the doctor writes DAW (dispense as written) on your prescription.

If you request a brand name drug when a generic drug is available, you must pay the difference between the cost of the generic drug and the brand name drug, in addition to the brand name drug copay, even if your doctor writes DAW (dispense as written) on your prescription.

Contraceptive Coverage

We cover contraceptive that require a prescription, fall under the preventive care benefit, and are filled at an in-network pharmacy.

EXCLUSIONS AND LIMITATIONS

The following limitations apply to all prescription drugs you receive.

Benefits will be payable only if the covered prescription drugs are received while you or your dependent are covered for these prescription drug benefits and recommended and prescribed by a doctor.

Certain drugs may require prior authorization or have limitations such as quantity limits or step therapy programs. For further details or to find out if a specific drug has limitations, go to express-scripts.com or call 1-800-978-6227.

No amount will be payable for:

- The part of a single purchase at a pharmacy of any drug or medicine that exceeds a 30-day supply with the exception of certain drugs packaged as three months' supply (up to a 90-day supply may be purchased through mail order.)
- More than one purchase of a drug, medicine, insulin or allergy serum during the dosage period recommended by the prescribing doctor
- Bulk chemicals
- Drugs, medicines, or insulin that:
 - Are not approved under the United States Food and Drug Act
 - Are dispensed in a quantity or an amount in excess of that specified by the prescribing doctor
 - Are dispensed more than one year after the date on which the drug, medicine or insulin was ordered by the prescribing doctor
 - Are consumed or used or administered while the employee or dependent is confined to a hospital or similar institution that has on its own premises a facility or dispensing pharmaceuticals
- Therapeutic/medical devices, appliances and non-covered supplies, immunization agents, biological serums, blood or blood plasma
- The administration of drugs, medicines, or insulin
- Over-the-counter drugs and supplies with the exception of insulin and covered diabetic supplies
- Anti-obesity drugs and formulas except for morbid obesity when complicated by other serious medical conditions
- Needles and syringes, except for the administration of insulin
- Vitamins, except pre-natal vitamins or hematopoietic vitamins as prescribed by your doctor
- Fertility drugs
- Anabolic steroids
- Drugs used for cosmetic purposes
- Nutritional supplements
- Progesterone suppositories
- Dental fluorides
- Drugs used for sexual dysfunction
- Homeopathic products
- Antitoxins/Antivenins
- Anti-viral antibodies
- Pregnancy termination drugs
- Diagnostics
- Investigational drugs

- Replacement of medications that have been lost, spilled, broken, dropped, stolen or otherwise compromised
- Drugs excluded under the Rx Exclusion Program described above in the Medical Plan Exclusions and Limitations section

Specialty oral oncology prescriptions will be filled twice a month for the first three months of treatment. Half of the 30-day dosage will be delivered each time.

New prescription drugs are becoming available on the market every day. Some of these new drugs may not be covered under the Plan. To confirm whether or not a specific prescription drug is covered under the Plan, go to express-scripts.com or call 1-800-978-6227.

Note: Cost-sharing for any prescription drugs obtained through the use of a discount card or coupon provided by a prescription drug manufacturer or any other form of prescription drug third-party Cost-sharing assistance will not apply toward any deductible or the out-of-pocket limit.

Filing a Claim for BCBS Plans (Traditional Health Care Plan/Value Health Plan)

Once you are enrolled in the Traditional Health Care Plan or Value Health Plan, you will receive your medical ID card. You will receive a separate prescription card. The prescription ID card will be sent electronically if you have an email address on file. You can request a printed card by reaching out to Express Scripts. It is important to show your new ID cards to your health care providers and pharmacy to ensure that claims are submitted correctly, and you receive maximum benefits.

In-Network Claims

If you use an in-network physician, hospital, facility or pharmacy, there are no claim forms to file. The provider will file the claim with BCBST or Express Scripts, the third-party claims administrators. You are responsible only for any applicable out-of-pocket costs.

Out-of-Network Claims

If you use an out-of-network health care provider or pharmacy, you may need to file the claim yourself. Be sure to do so as soon as possible. You must submit your claim within 12 months of the date of service or date of fill. Obtain a claim form online by calling the appropriate number on the back of your ID card.

You may not assign your benefits under the Plan to any provider except as required under a State Medicaid Plan pursuant to §1912(a)(1)(A) of the Social Security Act. Any document you sign stating that an assignment of rights to benefits is occurring is not binding to the Plan. As a result, the Plan will not honor the purported assignment. The Plan will pay benefits to you unless you make a written request for the non-network provider to be paid directly at the time you submit your claim. The Plan will only pay benefits to you or, with written authorization by you, your provider and not to a third party, even if you purports to have assigned benefits to that third party.

Overpayment and Underpayment of Benefits

If you are covered under more than one medical plan, there is a possibility that the other plan will pay a benefit that BCBST should have paid. If this occurs, the Plan may pay the other plan the amount owed.

If the Plan pays you more than it owes under the Coordination of Benefits provisions in this Plan, you should pay the excess back promptly. The Company reserves the right to recover any overpayment by legal action or offset payments on future eligible expenses.

If the Plan overpays a health care provider, BCBST reserves the right to recover the excess amount from the provider on behalf of the Plan pursuant to “Refund of Overpayments,” as follows.

Refund of Overpayments

If the Plan pays for benefits for expenses incurred on account of an employee or dependent, that employee or dependent, or any other person or organization that was paid, must make a refund to the Plan if:

- The Plan’s obligation to pay benefits was contingent on the expenses incurred being legally owed and paid by the employee or dependent, but all or some of the expenses were not paid by the employee or dependent or did not legally have to be paid by the employee or dependent, or
- All or some of the payment the Plan made exceeded the benefits due under the Plan, or
- All or some of the payment was made in error.

The amount that must be refunded equals the amount the Plan paid in excess of the amount that should have been paid under the Plan. If the refund is due from another person or organization, the employee or dependent agrees to help the Plan to obtain the refund when requested.

If the employee or dependent, or any other person or organization that was paid, does not promptly refund the full amount owed, the Plan may recover the overpayment by reallocating the overpaid amount to pay, in whole or in part:

- Future benefits for the employee or dependent that are payable under the Plan, or
- Future benefits that are payable to other employees or dependents under the Plan.

The reallocated payment amount will equal the amount of the required refund or, if less than the full amount of the required refund, will be deducted from the amount of refund owed to the Plan. The Plan may have other rights in addition to the right to reallocate overpaid amounts and other enumerated rights, including the right to commence a legal action.

Explanation of Benefits

In each month that BCBST processes at least one claim for you or your dependent, you will receive an Explanation of Benefits (EOB). An EOB makes it easy for you to manage your family’s medical costs by providing claims’ information in easy-to understand terms.

If you would rather track medical and behavioral claims for yourself and your covered dependents online, you may do so at **bcbst.com** for medical claims and behavioral claims. You may also elect to discontinue receipt of EOBs by making the appropriate selection on the site.

An EOB provides a summary of your claim, including:

- Description of service provided
- The amount charged (the amount billed by your provider)
- The eligible expense (the amount approved for payment)
- The amount paid by your Plan

- The amount(s) for which you are responsible:
 - Deductible
 - Coinsurance
 - Other amounts not covered by the Plan

To request a paper EOB, call the toll-free number on your ID card. You can also view and print all your EOBs online at **bcbst.com** for medical claims and behavioral claims.

An EOB is not a bill. If you owe any portion of the claim, you will be billed by the doctor, hospital, or health care facility.

Terms to Know

Usual and Customary Charge – this is the charge for a particular service or procedure that is customarily charged by doctors in the community in which the service or procedure is performed. The usual and customary charge is determined by the claims administrator, BCBST, in accordance with generally accepted principles and applied on a uniform and consistent basis.

Deductible – The amount of money you must pay for medical expenses for each family member each year before medical benefits are payable, in most cases. (Eligible preventive care benefits are not subject to the deductible.) If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. After you have paid your deductible, future expenses are covered at the coinsurance amount. Ineligible expenses do not get applied to your deductible. In-network and out-of-network deductibles are calculated separately.

Coinsurance – Once you have satisfied your deductible, the Plan pays a percentage of the charges, and you pay a percentage of the charges, for covered medical expenses (including behavioral health and prescription drugs). The amount you are required to pay is called your coinsurance. Coinsurance amounts apply toward your annual out-of-pocket maximum.

Covered Health Services – those health services, including services, supplies or pharmaceutical products, which the Plan through its claims administrators determines to be:

- Medically necessary and medically appropriate
- Described as a covered health service in this SPD
- Provided to an employee or dependent who meets the Plan’s eligibility requirements
- Not otherwise excluded in this SPD

Covered Health Services shall not include items or services that are illegal or unlawful when furnished by the Provider.

Eligible Expenses – For covered health services, incurred while the Plan is in effect, eligible expenses are determined by the Plan as stated below and as detailed in the “How the Plan Works” section.

Eligible medical expenses are determined in accordance with the claims administrator, BCBST’s reimbursement policy guidelines. BCBST develops the reimbursement policy guidelines, in its own discretion, following evaluation and validation of all provider billings in accordance with one or more of the following methodologies:

- As indicated in the most recent edition of the Current Procedural Terminology (CPT), a publication of the American Medical Association, and/or the Centers for Medicare and Medicaid Services (CMS)
- As reported by generally recognized professionals or publications
- As used for Medicare
- As determined by medical staff and outside medical consultants pursuant to other appropriate source or determination that BCBST accepts

Experimental or Investigational Services – Medical, surgical, diagnostic, or other health care services, technologies, supplies, treatments, procedures, drug therapies, medications or devices that, at the time BCBST or Express Scripts makes a determination regarding coverage in a particular case, are determined to be any of the following:

- Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service or the United States Pharmacopoeia Dispensing Information as appropriate for the proposed use
- Subject to review and approval by any institutional review board for the proposed use (devices which are FDA approved under the Humanitarian Use Device exemption are not considered to be experimental or investigational)
- The subject of an ongoing clinical trial that meets the definition of a Phase I, II or III Clinical Trial set forth in the FDA regulations, regardless of whether the trial is subject to FDA oversight

Exceptions:

- ◊ Clinical trials for which benefits are available as described under “Clinical Trials.”

If you are not a participant in a qualifying clinical trial, and have a sickness or condition that is likely to cause death within one year of the request for treatment, the Plan, through its claims administrator, BCBST, at its discretion, may consider an otherwise experimental or investigational service to be a covered health service for that sickness or condition. Prior to such consideration the Plan, through its claims administrator, must determine that, although unproven, the service has significant potential as an effective treatment for that sickness or condition.

Medically Necessary – Health care services provided for the purpose of preventing, evaluating, diagnosing, or treating a sickness injury, mental illness, condition, disease or its symptoms, that are all of the following as determined by the Plan. The services must be:

- In accordance with generally accepted standards of medical practice
- Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for your sickness, injury, mental illness, disease or its symptoms
- Not mainly for your convenience or that of your doctor or other health care provider
- Not more costly than an alternative drug, service(s) or supply that is at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of your sickness, injury, disease, or symptoms

Generally accepted standards of medical practice are standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, relying primarily on controlled clinical trials, or, if not available, observational studies from more than one institution that suggest a causal relationship between the service or treatment and health outcomes.

If no credible scientific evidence is available, then standards that are based on physician specialty society recommendations or professional standards of care may be considered. The Plan reserves the right to consult expert opinion in determining whether health care services are medically necessary. The decision to apply physician specialty society recommendations, the choice of expert and the determination of when to use any such expert opinion, shall be within the Plan's sole discretion.

The Plan's medical claims administrator, BCBST, develops and maintains clinical policies that describe the generally accepted standards of medical practice scientific evidence, prevailing medical standards and clinical guidelines supporting its determinations regarding specific services. These clinical policies (as developed by BCBST and revised from time to time), are available to employee or dependents on www.bcbst.com or by calling the number on your ID card, and to physicians and other health care professionals on www.bcbst.com.

Out-of-pocket maximum – The out-of-pocket maximum is the most you will pay in deductible and coinsurance toward covered health expenses in a Plan year. Prescription drug costs do apply toward your out-of-pocket maximum. In-network and out-of-network out-of-pocket maximums are calculated separately. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.

Once you reach the out-of-pocket maximum, the Plan pays 100 percent of covered services for in-network providers and 100 percent of the eligible expenses for out-of-network providers.

Amounts you pay toward the cost of certain medical services will not count toward your annual out-of-pocket maximum. These include costs for:

- Any service that is not a covered service under the health coverage
- Expenses in excess of the eligible expense
- Expenses in excess of annual maximums

Medicare Part D Eligibility

If you are eligible for Medicare, you will receive an annual notice from the Company each October indicating whether the prescription drug coverage offered under each of the medical benefit options is creditable (i.e., on average, as good as Medicare Part D) or non-creditable coverage for the Plan year.

For Plan year 2025, the Health Basics Plan is considered non-creditable coverage. The Value Health Plan and the Traditional Health Care Plan are considered creditable coverage.

The annual notice will also describe your Medicare Part D enrollment options. It's very important that you read that notice because you may be subject to a late enrollment penalty if you have non-creditable coverage and you do not enroll in Medicare Part D in a timely manner. You may join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. In certain cases, you may be eligible for a two-month special enrollment period.

If you would like another copy of the Medicare Part D notice, submit a HR Service Desk ticket at myhr.crackerbarrel.com. You can also find more information on Medicare Prescription Drug Plans (including Medicare enrollment periods) at www.medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Coverage – Health Basics Plan

Some covered services may be affected by state-specific riders. A rider is a document that contains provisions that may add to or change Plan provisions. You are affected by a rider if you live in one of the following states: Arkansas, Florida, Idaho, Indiana, Louisiana, Maryland, Maine, Missouri, Mississippi, Montana, Ohio, Oklahoma, South Carolina, South Dakota, Washington, and West Virginia. If you don't already have a copy of your state-specific rider, contact Symetra Life Insurance Company. For purposes of eligibility for these covered services, see the "Eligibility" section of this SPD.

How the Plan Works

The plan includes two levels of coverage:

- Eligible preventive services covered at 100 percent under the minimum essential coverage (MEC) – you must use a MultiPlan network physician or facility for preventive services.
- Sick care services are covered at a fixed-dollar amount under the fixed-payment medical coverage – you can use any doctor, hospital, or facility you choose, but your costs will be lower if you use a MultiPlan network provider. For prescription drug coverage, you need to use an Optum Rx pharmacy. For all services, you pay no deductibles, no coinsurance and no copays.

For sick care, the plan will pay the fixed dollar amount up to the daily, annual or frequency maximums. You will be responsible for paying the balance, if any. If the fixed-dollar amount is more than the cost of service, you keep the remaining balance. *See the Summary of Benefits chart or your Certificate of Coverage for specifics of the fixed payments.*

How to Find Network Physicians, Hospitals and Pharmacies

- For medical providers: go online to multiplan.com/symetra/cb-msb or call 1-888-371-7427
- For pharmacies: go online to OptumRx.com or call 1-800-248-1062

It's always best to call your doctor's office and pharmacy to verify they belong to the network.

Need a doctor? Call MeMD!

MeMD offers phone, online, or app access to a nationwide network of U.S. licensed physicians. There are no copays, and you can make unlimited calls. You can contact MeMD to discuss symptoms with a physician who will recommend treatment options, diagnose common conditions, and may prescribe medication, when appropriate. (Not all states allow medication prescriptions via telehealth services.)

Once your medical coverage begins, log on to MeMD.me/group/cb-msb to register so you can use the service whenever you need it. Download the app from the App Store for easy access from your smartphone. MeMD is available 24/7 at 1-844-800-7110.

Preventive Services under the Minimum Essential Coverage (MEC) Benefit

You are entitled to the covered expenses listed below. For coverage under this Plan, covered expenses must be ordered or written as a prescription by a physician or provider. Services that are not listed herein are not covered expenses under the MEC benefit.

Preventive and wellness services for eligible adults and children and women's preventive services are in compliance with the Affordable Care Act. In addition to those listed here, a description of covered

preventive services can be found at www.healthcare.gov/coverage/preventive-care-benefits. Recommended ages, frequency and populations are for example only. Coverage will be in accordance with current recommendations under the Affordable Care Act or, if none, with reasonable medical judgment. Unless otherwise noted, frequency will be presumed to be annual.

Subject to the Plan's provisions, limitations and exclusions, the following are covered benefits when received in-network with no cost-sharing for you. If it's verified that the eligible service is not available in-network, benefits may be paid at the in-network benefit level (i.e. no cost-sharing) so long as there is no in-network provider for the eligible service within 25 miles from your residence.

Preventive Care Services for Adults

Wellness or office exams billed by physicians with the below services or with a covered preventive diagnosis and billed with a preventive code or defined for preventive under the pharmacy benefit are covered under the Plan.

Charges for covered Preventive Services:

- Abdominal aortic aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol misuse screening and counseling
- Aspirin use for men and women of certain ages
- Blood pressure screening for all adults
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults over 50
- Depression screening for adults
- Type 2 diabetes screening for adults 35 to 70 years who are overweight or obese
- Diet counseling for adults at higher risk for chronic disease
- HIV screening for all adults at higher risk
- Immunization vaccines for adults--doses, recommended ages, and recommended populations vary:
 - Hepatitis A
 - Hepatitis B
 - Herpes Zoster
 - Human Papillomavirus
 - Influenza (Flu Shot)
 - Measles, Mumps, Rubella
 - Meningococcal
 - Pneumococcal
 - Tetanus, Diphtheria, Pertussis
 - Varicella
- Obesity screening and counseling for all adults
- Sexually transmitted infection (STI) prevention counseling for adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Syphilis screening for all adults at higher risk
- Hepatitis B screening for people at high risk
- Hepatitis C screening for adults at increased risk, and one time for everyone born 1945-1965
- Lung cancer screening for adults 55-80 at high risk because they're heavy smokers or have quit in past 15 years
- Falls Prevention for adults 65 years and over, living in a community setting

- Statin preventive medication for adults 40 to 75 at high risk
- Tuberculosis screening for certain adults without symptoms at high risk

Preventive Services for Children

Wellness or office exams billed by physicians with the below services or with a covered preventive diagnosis and billed with a preventive code or defined as preventive under the pharmacy benefit are covered under the Plan.

Recommended Well Baby/Child Visit Schedule:

- Ages: 0 to 11 months – 6 visits
- Ages: 1 to 4 years – 7 visits
- Ages: 5 to 10 years – annual visits
- Ages: 11 to 14 years – annual visits
- Ages: 15 to 17 years – annual visits

Charges for covered Preventive Services:

- Alcohol and drug use assessments for adolescents
- Autism screening for children at 18 and 24 months
- Behavioral assessments for children of all ages (ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years)
- Blood pressure screening for children (ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years)
- Cervical dysplasia screening for sexually active females
- Congenital hypothyroidism screening for newborns
- Depression screening for adolescents
- Developmental screening for children under age 3, and surveillance throughout childhood
- Dyslipidemia screening for children at higher risk of lipid disorders (ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years)
- Fluoride chemoprevention supplements for children without fluoride in their water source, ages 6 months – 5 years
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing screening for all newborns
- Height, weight and body mass index measurements for children (ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years)
- Hematocrit or hemoglobin screening for children
- Hemoglobinopathies or sickle cell screening for newborns
- HIV screening for adolescents at higher risk
- Immunization vaccines for children from birth through age 18 – doses, recommended ages, and recommended populations vary (Learn more about immunizations and see the latest vaccine schedules):
 - Diphtheria, Tetanus, Pertussis
 - Haemophilus influenzae type b
 - Hepatitis A
 - Hepatitis B
 - Human Papillomavirus
 - Inactivated Poliovirus

- Influenza (Flu Shot)
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Rotavirus
- Varicella
- Iron supplements for children ages 6 to 12 months at risk for anemia
- Lead screening for children at risk of exposure
- Medical history for all children throughout development (ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years)
- Obesity screening and counseling
- Oral health risk assessment for young children (ages: 0 to 11 months, 1 to 4 years, 5 to 10 years)
- Phenylketonuria (PKU) screening for this genetic disorder in newborns
- Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis (ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years)
- Vision screening for all children
- Hepatitis B for adolescents at high risk
- Bilirubin concentration screening for newborns
- Blood screening for newborns
- Fluoride varnish for all infants and children as soon as teeth are present
- Maternal depression screening for mothers of infants at 1, 2, 4, and 6-month visits

Preventive Care Services for Women (Including Pregnant Women)

Wellness or office exams billed by physicians with the below services or with a covered preventive diagnosis and billed with a preventive code or defined as preventive under the pharmacy benefit are covered under the Plan annually or as needed to include pre-natal visits.

Charges for covered preventive services as listed below:

- Anemia screening on a routine basis for pregnant women
- Bacteriuria urinary tract or other infection screening for pregnant women, at 12-16 weeks or 1st pre-natal visit
- BRCA counseling about genetic testing for women at higher risk
- Breast cancer mammography screenings every 1 to 2 years for women over 40
- Breast cancer chemoprevention counseling for women at higher risk
- Breastfeeding comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women
- Cervical cancer screening for sexually active women
- Chlamydia infection screening for younger women and other women at higher risk
- Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs
- Domestic and interpersonal violence screening and counseling for all women
- Folic acid supplements for women who may become pregnant

- Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes
- Gonorrhea screening for all women at higher risk
- Hepatitis B screening for pregnant women at their first prenatal visit
- Human immunodeficiency virus (HIV) screening and counseling for sexually active women
- Human papillomavirus (HPV) DNA test: high risk HPV DNA testing every three years for women with normal cytology results who are 30 or older
- Osteoporosis screening for women over age 60 depending on risk factors
- Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk
- Tobacco use screening and interventions for all women and expanded counseling for pregnant tobacco users
- Sexually transmitted infections (STI) counseling for sexually active women
- Syphilis screening for all pregnant women or other women at increased risk
- Well-woman visits to obtain recommended preventive services for women under 65
- Preeclampsia prevention and screening for pregnant women with high blood pressure
- Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before
- Urinary incontinence screening for women yearly

Summary of Benefits – Fixed-Payment Indemnity Coverage

These benefits are insured by Symetra Life Insurance Company. For a detailed description of these benefits, see your Certificate of Coverage. For a detailed description of eligibility for these benefits, see the "Eligibility" section of this SPD.

For information about the employee life and AD&D and dependent life benefits insured by Symetra Life Insurance, see the "Life Insurance & AD&D" section.

Service	What the Plan Pays in 2025
Doctor's Office Visit, Urgent Care and Outpatient Hospital Benefit	\$80 per day – \$640 per person/per calendar year maximum
Outpatient Diagnostic X-ray and Lab Benefit	\$125 per day – \$625 per person/per calendar year maximum
Outpatient Major Diagnostic Testing Benefit	\$375 per day – 2 days per person/per calendar year maximum
Emergency Room Benefit	\$200 per day – \$600 per person/per calendar year maximum
Inpatient Hospital Benefits – 500 days per lifetime unless noted	
Hospital Stay	\$800 per day – 10 days per person /per calendar year and 500 days per lifetime
Intensive Care Unit	\$1,600 per day – 10 days per person /per calendar year and 500 days per lifetime
Substance Abuse Facility	\$800 per day – 10 days per person /per calendar year and 500 days per lifetime
Mental Health Facility	\$400 per day – 10 days per person /per calendar year and 180 days per lifetime
Nursing Facility 60 consecutive days per stay maximum	\$400 per day This benefit is paid only if following a covered hospital stay of at least three consecutive days and the insured is under age 65. Max of 60 consecutive days per person per stay and 500 days per lifetime.
Surgical Benefit – Maximum of one surgical benefit per day; \$5,000 combined calendar year maximum per person	
In a Doctor's Office	\$90 per day
In an Ambulatory Facility/Outpatient Surgical Facility	\$600 per day
In a Hospital (Inpatient)	\$2,000 per day

Surgical Anesthesia Benefit – Maximum of one anesthesia benefit per surgical procedure per day; \$1,250 combined calendar year maximum per person	
In a Doctor’s Office	\$22.50 per day
In an Ambulatory Facility/Outpatient Surgical Facility	\$150 per day
In a Hospital (Inpatient)	\$500 per day
Ambulance Transportation Benefit	
Ground Transport	\$500 per day
Air Transport	\$1,000 per day
Trips Combined (Ground & Air)	5 per person /per calendar year maximum
Prescription Drug	
Generic	\$5 per day – 24 days per person/per calendar year maximum
Brand Name	\$35 per day – 24 days per person/per calendar year maximum
Group Accident Benefit	
Coverage per occurrence	Up to \$500
Occurrences	3 per person /per calendar year maximum
Critical Illness Benefit – Per first diagnosis of covered critical illness condition	
Employee	\$5,000
Spouse	\$5,000
Child	\$1,250

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.

Covered Services

See the Summary of Benefits table for the covered services under this Plan. For additional specifics, refer to your Certificate of Coverage provided by Select Benefit Administrators, a division of Symetra Life Insurance Company (SBA).

Claims should be filed in accordance with the claims procedure provided in the *Certificates of Coverage* for your fixed-payment indemnity and outpatient prescription drug indemnity benefits.

Exclusions and Limitations

See the Summary of Benefits table for the exclusions and limitations under this Plan. For additional specifics, refer to your Certificate of Coverage provided by Select Benefit Administrators, a division of Symetra Life Insurance Company (SBA).

Prescription Drug

For questions about outpatient prescription drug indemnity benefits, contact OptumRx by phone at 1-800-248-1062 or online at **OptumRx.com**.

Survivor Benefit

Upon your death, coverage may be continued for insured **Dependents**, with no **Premium** due, for all benefits, excluding the Dependent Life Insurance Benefit, covered under the **Policy**. All **Dependent** coverage will cease on the earliest date below:

- The date the **Insured** no longer qualifies as a **Dependent** as defined in the **Policy**.
- The date your spouse remarries.
- The date the **Dependent** becomes eligible for any other plan that includes inpatient hospital benefits.
- The date your spouse qualifies for **Medicare**.
- The termination date of the **Policy**.
- Two years from the date of your death.

Critical Illness Benefits

Highlights

- Generally pays a \$5,000 for first diagnosis per covered condition per person benefit amount for specific covered critical illness conditions.
- Child benefit is 25 percent of per occurrence amount.

How the Plan Works

For a detailed description of these benefits, see your Certificate of Coverage. Critical Illness coverage differs in Montana and Washington.

Filing A Claim

To file a claim for Critical Illness benefits, you should submit the appropriate form to Symetra Life Insurance Company as soon as possible. Contact Symetra Life Insurance Company to get a claim form. Claims should be filed in accordance with the claims procedure provided in the *Certificate of Coverage* for your Critical Illness benefits.

Group Accident Benefits

Highlights

Pays up to \$500 of eligible expenses for an accident up to three occurrences per person per calendar year.

How the Plan Works

For a detailed description of these benefits, see your Certificate of Coverage.

Filing A Claim

To file a claim for group accident benefits, you should submit the appropriate form to Symetra Life Insurance Company as soon as possible. Contact Symetra Life Insurance Company to get a claim form. Claims should be filed in accordance with the claims procedure provided in the Certificate of Coverage for your Group Accident benefits.

Filing a Claim for Fixed Payment Indemnity Benefits

Once you are enrolled in the Health Basics Plan, you will receive your medical ID card. It is important to show your new ID card to your health care providers and pharmacy to ensure that claims are submitted correctly and you receive maximum benefits.

You must provide Symetra Life Insurance Company with written notice of claim within 20 days or as soon as reasonably possible.

Claims should be filed in accordance with the claims procedure provided in the *Certificates of Coverage* for your fixed-payment indemnity and outpatient prescription drug indemnity benefits.

Dental

Note: See the end of this section for definitions of important terms used throughout.

Highlights

- The Company provides three dental options:
 - Value Dental
 - Basic Dental
 - Basic Dental with Orthodontia
- All options cover diagnostic/preventive, basic and major services.
- The Basic Dental with Orthodontia Plan option covers orthodontia.
- All plans provide in-network and out-of-network coverage. All out-of-network charges are based on the usual and customary charges as determined by Delta Dental of Tennessee.
- The dental plans are insured by Delta Dental of Tennessee.

Coverage – Basic & Basic with Orthodontia PPO and Premier Plans & Value Plan

HOW THE PLANS WORK

The Basic, Basic with Orthodontia, and Value Health dental plans are passive PPO plans. Unlike typical medical plans where there are two levels of benefits (one for in-network and one for out-of-network), the dental plans have one level.

You pay the same percentage for services regardless of which dentist or dental provider you see. However, since network providers have agreed to special fees for services, your expenses will usually be lower if you use dentists in the network.

If you use a non-network dental provider, the amount the Plan will pay is based on the maximum reasonable charge. You are responsible for any non-covered expenses over that amount.

Example: How services are covered: (Assumes deductible is met. Dollar amounts are not actual amounts and are shown for illustration only.)

Service	In-Network	Out-of-Network
	Special and Negotiated Fee	Reasonable and Customary
Root Canal	\$450	\$750
Play Pays 80%	\$360	\$600
You Pay	\$90	\$150

How to Find Network Dentists

- Online at deltadentaltn.com (click on “members”, then “find a dentist”)
- Call 1-800-223-3104

It’s always best to call your dentist’s office prior to services being performed to verify the dentist belongs to the Delta Dental network, as your expense will usually be lower.

SUMMARY OF BENEFITS

For specifics of the types of services covered under these benefits, refer to the “Covered Services” section. What the Plan covers is based on the negotiated fee or maximum reasonable charge. For a detailed description of eligibility for these benefits, see the “Eligibility” section of this SPD.

Covered Services for Basic Dental and Basic Dental with Orthodontia	Basic Dental	Basic Dental with Orthodontia	Covered Services for Value Dental	Value Dental
Annual Deductible	For Basic and Major Services: \$50 per Individual \$150 per Family (max)	For Basic and Major Services: \$50 per Individual \$150 per Family (max)	Annual Deductible	For Basic and Major Services: \$50 per Individual \$150 per Family (max)
Maximum Annual Coverage (for all services combined, except orthodontia)	\$1500	\$1500	Maximum Annual Coverage (for all services combined)	\$1000
Preventive & Diagnostic Oral exams and X-rays (two per year) Cleanings (three per year) Fluoride treatment for children under age 19 (one per year)	Covered at 100% (not subject to deductible)	Covered at 100% (not subject to deductible)	Preventive & Diagnostic Oral exams and X-rays (two per year) Cleanings (three per year) Fluoride treatment for children under age 19 (one per year)	Covered at 100% (not subject to deductible)
Basic Services Fillings Extractions Root canal therapy Periodontal treatment	Covered at 80% after \$50 deductible	Covered at 80% after \$50 deductible	Basic Services Fillings Simple Extractions Gingivectomy	Covered at 80% after \$50 deductible

Gingivectomy				
Major Services Crowns Bridges Dentures	Covered at 50% after \$50 deductible	Covered at 50% after \$50 deductible	Major Services Root canal therapy Periodontal treatment Other Oral Surgery Crowns Bridges Dentures	Covered at 40% after \$50 deductible
Orthodontia Benefits				
Lifetime Deductible for Orthodontia	n/a	\$50 per Individual		n/a
Maximum Lifetime Limit for Orthodontia	n/a	\$1,500 per Individual		n/a
Orthodontia Services	n/a	Covered 50% after the deductible		n/a
Implants				
	50%	50%		n/a

COVERED SERVICES

Preventive and Diagnostic Services

- Clinical oral examination – only two per person per calendar year
- X-rays – complete series or panoramic (Panorex) – only one per person, including panoramic film, in any 36 consecutive months
- Bitewing X-rays – only two charges per person per calendar year
- Prophylaxis (cleaning and scaling), including periodontal maintenance or perioprophly procedures (following active therapy) – only three per person per calendar year
- Topical application of fluoride (excluding prophylaxis) for employee or dependents under age 19 – only one per person per calendar year
- Space maintainers for missing primary teeth for employees or dependents age 14 and under
- Occlusal, periapical, extra-oral, X-rays

Basic Services

- Fillings – amalgam and composite fillings
- Note: Silicate, acrylic and composite fillings are covered only for teeth in front of the first bicuspid. Replacement fillings are limited to once in a 24-month period.
- Root canal therapy – any X-ray, test, laboratory exam or follow-up care is part of the allowance for root canal therapy and not a separate dental service (For the Value Plan, this service is covered as a Major Service.)
- Osseous Surgery – flap entry and closure is part of the allowance for osseous surgery and not a separate dental service (For the Value Plan, this service is covered as a Major Service.)
- Periodontal scaling and root planing – entire mouth (For the Value Plan, this service is covered as a Major Service.)
- Adjustments – complete denture (any adjustment of or repair to a denture within six months of its installation is not a separate dental service)

- Recement bridge
- Simple extractions
- Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth (For the Value Plan, this service is covered as a Major Service.)
 - Removal of impacted tooth, soft tissue
 - Removal of impacted tooth, partially bony
 - Removal of impacted tooth, completely bony
- Local anesthetic, analgesic and routine postoperative care for extractions and other oral surgery procedures are not separately reimbursed but are considered as part of the submitted fee for the global surgical procedure
- General anesthesia – paid as a separate benefit only when medically or dentally necessary, as determined by Delta Dental of Tennessee, and when administered in conjunction with complex oral surgical procedures which are covered under this Plan
- Palliative (emergency) treatment of dental pain, minor procedures, when no other definitive dental services are performed (any X-ray taken in connection with such treatment is a separate dental service)
- Topical application of sealant, per anterior or posterior tooth for a person less than 14 years old, limited to once per tooth per 3-year period.
- Gingivectomy – limited to once per quadrant every 3 years.
- Provisional splints – limited to once every 24 months

Major Services

- Crowns – covered only when the tooth, as a result of extensive caries or fracture, cannot be restored with amalgam, composite/resin, silicate, acrylic or plastic restoration
 - Porcelain fused to high noble metal
 - Full cast, high noble metal
 - Three-fourths cast, metallic
- Removable Appliances
- Fixed Appliances
 - Bridge pontics – cast high noble metal
 - Bridge pontics – porcelain fused to high noble metal
 - Bridge pontics – resin with high noble metal
 - Retainer crowns – resin with high noble metal
 - Retainer crowns – porcelain fused to high noble metal
 - Retainer crowns – full cast high noble metal
- Prosthesis over implant – a prosthetic device, supported by an implant or implant abutment is a covered expense Note: Replacement of any type of prosthesis with a prosthesis supported by an implant or implant abutment is only payable if the existing prosthesis is at least 60 consecutive months old, is not serviceable and cannot be repaired).
- Implants – covered only under the Basic and Basic with Orthodontia Plans. Covered up to annual maximum of \$1500.
- **For the Value Plan**, the following services are covered as Major Services:
 - Root canal therapy – any X-ray, test, laboratory exam or follow-up care is part of the allowance for root canal therapy and not a separate dental service
 - Osseous Surgery – flap entry and closure is part of the allowance for osseous surgery and not a separate dental service
 - Periodontal scaling and root planing – entire mouth

- Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth
 - Removal of impacted tooth, soft tissue
 - Removal of impacted tooth, partially bony
 - Removal of impacted tooth, completely bony

Orthodontia Services (Basic with Orthodontia PPO Plan only)

Note: Each month of active treatment is a separate dental service.

Covered expenses include:

- Orthodontic work-up including X-rays, diagnostic casts and treatment plan and the first month of active treatment including all active treatment and retention appliances
- Cephalometric X-Rays
- Continued active treatment after the first month
- Fixed or removable appliances – only one appliance per person for tooth guidance or to control harmful habits

The total amount payable for all expenses incurred for orthodontics during a person’s lifetime will not be more than the orthodontia maximum shown in the *Summary of Benefits*.

Payments for comprehensive full-banded orthodontic treatment are made in installments. Benefit payments will be made monthly. The first payment is due when the appliance is installed. Subsequent payments will be issued on a regular basis for continuing active orthodontic treatment. The first installment is 33 percent of the total fee for the entire course of treatment subject to your copayment percentage and lifetime maximum. The remainder of the total fee is prorated over the estimated duration of treatment. Payments will begin in the month following the appliance placement date and are subject to your copayment percentage and lifetime maximum. Payments are only made for services provided while a person is insured.

EXPENSES NOT COVERED

Covered expenses will not include, and no payment will be made for:

- Services performed solely for cosmetic reasons (including teeth whitening)
- Replacement of a lost or stolen appliance
- Replacement of a bridge, crown or denture within five years after the date it was originally installed unless:
 - The replacement is made necessary by the placement of an original opposing full denture or the necessary extraction of natural teeth
- Any replacement of a bridge, crown or denture which is or can be made useable according to common dental standards
- Procedures, appliances or restorations (except full dentures) whose main purpose is to:
 - Change vertical dimension
 - Diagnose or treat conditions or dysfunction of the temporomandibular joint
 - Stabilize periodontally involved teeth

- Restore occlusion
- Porcelain or acrylic veneers of crowns or pontics on, or replacing the upper and lower first, second and third molars
- Bite registrations, precision or semi-precision attachments
- Instruction for plaque control, oral hygiene and diet
- Dental services that do not meet common dental standards
- Services that are deemed to be medical services
- Services and supplies received from a hospital
- **For Value Plan only:** The surgical placement of an implant body or framework of any type; surgical procedures in anticipation of implant placement; any device, index, or surgical template guide used for implant surgery; treatment or repair of an existing implant; prefabricated or custom implant abutments; removal of an existing implant

General Limitations

No payment will be made for expenses incurred for you or any one of your dependents:

- For or in connection with an injury arising out of, or in the course of, any employment for wage or profit
- For or in connection with a sickness which is covered under any workers' compensation or similar law
- For charges made by a hospital owned or operated by or which provides care or performs services for, the United States government, if such charges are directly related to a military-service-connected condition
- Services or supplies received as a result of dental disease, defect or injury due to an act of war, declared or undeclared
- To the extent that payment is unlawful where the person resides when the expenses are incurred
- For charges which the person is not legally required to pay
- For charges which would not have been made if the person had no insurance
- To the extent that billed charges exceed the rate of reimbursement as described in the *Summary of Benefits*
- For charges for unnecessary care, treatment or surgery
- To the extent that you or any of your dependents are in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid
- For or in connection with experimental procedures or treatment methods not approved by the American Dental Association or the appropriate dental specialty society

Filing a Claim

All bills for a covered expense must be sent directly to Delta Dental of TN. You will receive an explanation of benefits from Delta Dental of TN, identifying the covered expense, the amount of benefit paid, and the amount that is owed by you, if any.

To file a claim for dental benefits, you should submit the appropriate form to Delta Dental of TN as soon as possible. Contact Delta Dental of TN directly to get a claim form. Claims should be filed in accordance with the claims procedure provided in the *Certificate of Coverage* for your dental benefits.

Alternate Benefit Provision

If more than one covered service will treat a dental condition, Delta Dental of TN will pay for the least costly service – as long as it’s a professionally accepted, necessary and appropriate treatment.

If you request or accept a more costly covered service, you are responsible for any expenses exceeding the least costly service.

Delta Dental of TN recommends you request a predetermination of benefits before major treatment begins.

Predetermination of Benefits

Predetermination of benefits is a voluntary review of a dentist’s proposed treatment plan and expected charges. It’s not preauthorization of service and not required. But it’s recommended if expenses can reasonably be expected to be \$200 or more.

The treatment plan submitted for review should include supporting pre-operative X-rays and other diagnostic materials as requested by Delta Dental of TN’s dental consultant. If there is a change in the treatment plan, a revised plan should be submitted.

Delta Dental of TN will determine covered dental expenses for the proposed treatment plan. If there is no predetermination of benefits, Delta Dental of TN will determine covered dental expenses when it receives a claim.

Predetermination of benefits is not a guarantee of a set payment. Payment is based on the services that are delivered and the coverage in force at the time services are completed.

Terms to Know

Deductible – The amount of money you must pay for dental expenses for each family member each year before basic, major and orthodontia services are payable. (Eligible preventive and diagnostic services are not subject to the deductible.) After you have paid your deductible, future expenses are covered at the coinsurance amount. Deductible cannot be met with ineligible expenses.

When three family members have met the individual deductible, the deductible has been satisfied for all covered family members. No more than the individual deductible of each person’s covered expenses can be applied to the family deductible.

Once the deductible has been satisfied, the Plan will pay its percentage of covered services.

Annual maximum – Applies toward preventive/diagnostic, basic and major dental services only. Once the Plan has paid the annual maximum benefit for an individual, you are responsible for all dental costs for that individual for the remainder of the calendar year.

Orthodontia lifetime maximum – The maximum amount the Plan will pay toward orthodontia expenses for the lifetime of an employee or dependent.

Once the employee or dependent has met the lifetime maximum, no further orthodontia benefits are payable for that individual.

Maximum Reimbursable Charge – The maximum reimbursable charge for covered services is determined based on the lesser of:

- The dentist's normal charge for a similar service or supply; or
- The policyholder-selected percentile of charges made by dentists of such service or supply in the geographic area where it is received as compiled in a database selected by Delta Dental of Tn.

The maximum reimbursable charge is subject to all other benefit limitations and applicable coding and payment methodologies determined by Delta Dental of TN. Additional information about how Delta Dental of TN. determines the maximum reimbursable charge is available upon request.

Vision

Highlights

- The Company provides one vision option
- The Plan covers annual eye exams with a network doctor after a small copay
- Non-network coverage is available up to a specified dollar amount
- You can receive new frames every other calendar year or, instead of glasses, new contact lenses every calendar year
- Discounts are available for laser vision correction
- Coverage also includes free membership into the Davis Vision by MetLife mail order contact lens service
- The Plan includes a hearing benefit
- Vision benefits are administered through Davis Vision by MetLife and insured by Metropolitan Life Insurance Company

Coverage

HOW THE PLAN WORKS

Vision benefits are designed to protect your visual wellness by offering eye exams and prescription eyewear through a network of Davis Vision by MetLife eye doctors.

- If you use a Davis Vision by MetLife eye doctor for your vision services, you will pay a small copay for your eye exam and lenses and certain frames or contact lenses. You receive an allowance or special discounts for the purchase of eyewear outside the copay coverage.
- If you use a non-Davis Vision by MetLife eye doctor, you will pay the full cost of the services, and then apply for reimbursement. Reimbursements are fixed amounts for services, regardless of what the eye doctor charges.

Davis Vision by MetLife Mail Order Contacts

Mail order contact lenses replacement contacts (after initial benefit) through davisvisioncontacts.com mail order service ensures easy, convenient, purchasing online and quick, direct shipping to your door.

HOW TO FIND NETWORK EYE DOCTORS

- Online at metlife.com/mybenefits
- Call 1-877-393-8885

It’s always best to call the eye doctor’s office prior to services being performed to verify the doctor belongs to the Davis Vision by MetLife Network.

SUMMARY OF BENEFITS

For a detailed description of these benefits, see your Certificate of Coverage. For a detailed description of eligibility for these benefits, see the “Eligibility” section of this SPD.

Covered Services	In-Network	Out-of-Network
Eye Exam (one per year)	\$15 copay	Plan reimburses up to \$30
Lenses (one per year): Single Vision Bifocal Trifocal Lenticular (post-cataract)	\$15 copay	Plan reimburses: Up to \$25 Up to \$35 Up to \$45 Up to \$80
Frames (one per calendar year): Davis Vision Collection – Designer, Fashion Davis Vision Collection – Premier Frames Other Frames	\$0 copay \$25 copay \$125 allowance, plus 20% discount* on any amount over \$125 At Visionworks locations - \$175 allowance, plus 20% discount on any amount over \$175	Plan reimburses up to \$35 Plan reimburses up to \$35 Plan reimburses up to \$35
Contact Lens (one per year, instead of eyeglasses): Davis Vision Premium Collection (2 or 4 boxes; replacement/disposable) Other Contacts Medically Necessary (subject to prior approval)	 \$15 copay for 2 or 4 boxes of contacts \$0 copay for contact lens exam and fitting \$120 allowance, plus 15% discount* on any overage, towards contact lenses and contact lens exam and fitting fees Plan pays 100%	 Plan reimburses up to \$90 Plan reimburses up to \$90 Plan reimburses up to \$250
Covered Services		
Other Lens Options Polycarbonate Lenses Scratch Protection Plan** - single Scratch Protection Plan** - multifocal	In addition to the costs above: \$30 \$20 \$40	No Coverage

Glass Photochromic Lenses	\$20	
Blended Segment Lenses	\$20	
Ultraviolet (UV) coating	\$12	
Digital SV - Intermediate Vision Lenses	\$30	
Anti-reflective Coating - Standard	\$35	
Anti-reflective Coating – Premium	\$48	
Anti-reflective Coating – Ultra	\$60	
Anti-reflective Coating - Ultimate	\$85	
Polarized Lenses	\$75	
Plastic Photosensitive Lenses	\$65	
Hi-index 1.67 (thinner and lighter) Lenses	\$55	
Hi-index 1.74 (thinner and lighter) Lenses	\$120	
Progressive Addition Lenses – Standard	\$50	
Progressive Addition Lenses – Premium	\$90	
Progressive Addition Lenses – Ultra	\$140	
Progressive Addition Lenses – Ultimate	\$175	
Premium Scratch Resistant Coating	\$30	
Trivex Lenses	\$50	
Blue Light Filtering	\$15	
Laser Vision Correction Services (subject to prior approval)	Special discounts at network locations	No Discounts
Low Vision Coverage (subject to prior approval)		
Comprehensive Evaluation (one every 60 months)	\$300 allowance	Plan reimburses up to \$300
Follow-up visits (four every 60 months)	\$100 allowance	Plan reimburses up to \$100
Optical devices (per aid)	\$600 allowance	Plan reimburses up to \$600
Lifetime maximum for all aids	\$1,200 allowance	Plan reimburses up to \$1,200

Discounts are not applicable in California or at any Walmart, Sam’s Club or Costco locations. **Scratch protection plan is a one-year warranty.

COVERED SERVICES

See the Summary of Benefits table.

Hearing Benefit

The MetLife vision plan includes hearing benefits and discounts. You can receive a hearing exam at no cost and discounts on hearing aids as part of your vision plan. Using a Davis Vision® network you may receive up to 40% off national average selling prices for brand name hearing aids, with a satisfaction guarantee and four-year manufacturer warranty. Contact MetLife for more information on the hearing benefit and to locate a provider.

EXPENSES NOT COVERED

The following items are not covered by the Plan:

- Any expense not shown in the Summary of Benefits
- Medical treatment of eye disease or injury
- Vision therapy
- Special lens designs or coatings, other than those previously described
- Non-prescription (plano) lenses
- Contact lenses and eyeglasses in the same benefit cycle
- Services not performed by licensed personnel
- Two pairs of eyeglasses in lieu of a bifocal
- Eye exams required as a condition of employment except, as otherwise provided under the Occupational and Safety Program
- Services or materials provided in connection with special procedures such as orthoptics and visual training, or in connection with medical or surgical treatment (including laser vision correction), other than previously described
- Charges for the replacement of lost or stolen lenses or frames
- Services or supplies provided before your effective date of coverage or after our coverage ends
- Expenses covered by any other group insurance
- Expenses covered by a health maintenance organization or hospital or medical services prepayment plan available through an employer, union or association
- Any expenses covered by any union welfare plan or government program or a plan required by law
- Medically necessary contact lenses prescribed for you for which prior approval was not obtained from Davis Vision or its authorized representative.

FILING A CLAIM

If you use a Davis Vision by MetLife eye doctor, there is no claim form to file. You simply pay your copay or discounted amount.

If you use a non-Davis Vision by MetLife eye doctor, you must pay the doctor directly and then submit a claim to Davis Vision by MetLife for reimbursement. You can obtain a claim form at **metlife.com/mybenefits** or by calling 1-877-393-8885. Send your claim to:

Davis Vision by MetLife
 Attn: Claims Processing
 881 Elkridge Landing Rd
 Linthicum Heights, MD 21090

Claim forms must be submitted within 20 days of the date of service or as soon as reasonably possible. Claims submitted after that timeframe may not be honored.

Claims should be filed in accordance with the claims procedure provided in the *Certificate of Coverage* for your vision benefits.

Flexible Spending Account – Commuter Benefits

HIGHLIGHTS

- Two types of Commuter Flexible Spending Accounts (FSAs):
 - Commuter – Mass Transit
 - Commuter – Qualified Parking
- Allow you to set aside contributions to pay for parking or transit expenses.
- Your contributions are on a tax-exempt basis.
- You pay no federal, Social Security, and possibly no state or local income taxes on your contributions.
- There are limitations on the amount you may set aside.
- The FSAs are administered by Chard Snyder.

COVERAGE

HOW THE FSAS WORK

FSAs are a way for you to pay for parking or transit expenses with tax-exempt dollars. You pay no federal, Social Security and, depending on where you work and live, no state or local income taxes on the money you use to pay these expenses. For this reason, the services and supplies you pay for actually cost you less. The IRS determines which expenses are eligible for FSAs. You may enroll in one or both of the Commuter Benefits.

COMMUTER BENEFITS

Commuter benefits allow you to pay for eligible mass transit and parking expenses on a pre-tax basis. There are two types of accounts: commuter mass transit and commuter qualified parking. They are different from the health care and dependent care FSA since your election is based on a monthly amount instead of an annual amount. You may enroll in one or both the mass transit and the qualified parking commuter benefit.

- 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.

For 2025 the maximum contribution you may make to either the mass transit or the qualified parking commuter benefit is \$325 per month.

You will receive a debit card from Chard Snyder to pay for eligible commuter expenses. Commuter benefit contributions are added to your account as the contributions are deducted from your paychecks.

ELIGIBLE EXPENSES

- The commuter benefits can only be used to pay for eligible mass transit and parking expenses such as bus, trolley, parking garages or metered parking. Eligible expenses are based on the benefit you elect.

For a full listing of FSA-eligible expenses, go to **chard-snyder.com** or the IRS website at **irs.gov**.

Keep in mind that the FSA plans are IRS regulated plans, so it is recommended to keep copies of all documentation to support your claim(s) in the event of an IRS audit.

FILING A CLAIM

For commuter benefit expenses where you can't use the supplied debit card (see below), you will need to pay expenses out of your own pocket and then submit your receipt (or copy of your paid bill) and a claim form to Chard Snyder. You can find claim forms at **chard-snyder.com**.

You can fax, upload, or mail your claim to Chard Snyder.

- Fax to 1-888-245-8452
- Upload on the Chard Snyder mobile app or online at chard-snyder.com
- Mail to Chard Snyder
P.O. Box 249
Fort Washington, PA 19034-9998

Reimbursements will be made as soon as possible.

For purposes of claim denials and appeals, see the "Claims and Appeals Procedures" section of this SPD as it relates to post-service claims.

Debit Card Processing

You will receive an FSA debit card to use so you may pay directly from your FSA. Commuter benefit FSAs are loaded as contributions are deducted from your paycheck. Full instructions for use will be included with your card.

The FSA debit card can be used to pay for certain eligible expenses right at the point of service. In effect, the card allows you the convenience of immediate reimbursement. However, if requested, you may be required to submit documentation to Chard Snyder confirming the date of the expense. If you fail to submit the required documentation, your card may be suspended if you use it for ineligible expenses. You may be required to repay the Plan for any purchases that you are not able to substantiate.

There is an expiration date on all cards. If you re-elect the FSA each year, you can continue to use the same debit card until it expires, at which time you will be issued a new card.

USE IT OR LOSE IT

Federal regulations require that if you have not spent all the money in your FSA account for eligible expenses incurred by the end of the Plan year and submitted claims by March 31 of the following year for the prior Plan year's expenses, you must forfeit your remaining balance.

Remember, the money left in one account cannot be used to cover expenses in the other account.

Life Insurance & Accidental Death and Dismemberment (AD&D)

For a detailed description of these benefits, including definitions and exclusions, see your Certificate of Coverage. For a detailed description of eligibility for these benefits, see the “Eligibility” section of this SPD.

Highlights

- The Company provides basic life and basic accidental death and dismemberment (AD&D) at no cost to you if you are enrolled in a medical plan.
- You may purchase additional life insurance for yourself, your spouse, and your dependent children (up to age 26). In California, Oregon, and Washington only: You may purchase spousal life insurance for your domestic partner.
- All life insurance benefits are underwritten and insured by The Hartford.

Beneficiary

When you enroll in your benefits, you must name a beneficiary who will receive life insurance proceeds in the event of your death. You may name any one person, or you may have more than one beneficiary.

Note: You are the beneficiary for accidental dismemberment benefits and spouse/child life benefits.

If you have not named a beneficiary, or if your beneficiary is not living at the time of your death, the death benefit will be paid to the first survivor(s), who is living on the date of your death, in the following order:

1. Your estate.
2. Your spouse.
3. Your natural and adopted children.
4. Your parents.
5. Your siblings.

You may change your beneficiary at any time in Workday under Benefits and Pay/Change Benefits.

Accelerated Death Benefit

This benefit allows you to receive a portion of your death benefit while you're still living. Qualifying events to receive this benefit include:

- Terminal illness, with a diagnosed life expectancy of less than 12 months

The accelerated death benefit pays up to 80 percent of the amount of Basic and Optional Life Insurance in force, up to \$500,000. You must have at least \$10,000 of life insurance coverage in force and be under age 60.

Coverage Reductions Starting at Age 65

If you continue to work past age 65, your applicable life and AD&D coverage amount will be reduced. Reductions to Dependent Life applies to your spouse as well. See below age reductions:

- For ages 65 through 69, you'll receive 65 percent of the coverage amount.
- For ages 70 and older, you'll receive 50 percent of the coverage amount.

Age reduction occurs on January 1st following attainment of a limiting age.

Coverage – Basic Life

HOW THE PLAN WORKS

In the event of your death, basic life provides a benefit to your designated beneficiary.

COVERAGE LEVELS

Group	Basic Life
Employee	\$15,000

REPATRIATION BENEFIT

If you die outside the territorial limits of the state or country of your place of permanent residence, the Plan will pay a benefit to transport your body to a mortuary near your primary place of residence. The maximum benefit payable is \$5,000 or 2 percent of the basic life benefit, whichever is less.

SUICIDE EXCLUSION

If you die due to suicide within two years of your coverage effective date, whether you are sane or insane, the amount payable will exclude any amount of optional life coverage which has not been in effect for at least two years.

Coverage – Basic AD&D

HOW THE PLAN WORKS

If your death is the result of an accident, AD&D provides an additional benefit. If you have an accidental loss of sight, speech, hearing or limb within 365 days of an accident, AD&D pays a percentage of the benefit amount to you or your beneficiary depending on the type of loss.

Death benefits are paid to your designated beneficiary. Loss of limb, sight, speech and hearing benefits are paid to you.

COVERAGE LEVELS

Group	Basic AD&D
Employee	\$15,000

AD&D TABLE OF LOSSES

The following table outlines the benefits payable under basic AD&D. The maximum benefit payable for all losses for any one accident is the full benefit amount. Additional losses are detailed in the *Certificate of Coverage*.

For Loss of:	The Benefit is:
Life	100% benefit amount
Two or more of the following losses: foot, eye, speech, or hearing	100% benefit amount
Quadriplegia	100% benefit amount
Paralysis of three limbs	75% benefit amount
Paralysis of lower limbs	75% benefit amount
Paralysis of one limb	25% benefit amount
Sight in one eye, speech or hearing in both ears	50% benefit amount
Loss of a hand or foot	50% benefit amount

ADDITIONAL ACCIDENT BENEFITS

When a benefit is payable under accidental death and dismemberment, an additional accident benefit may be payable under the categories below. The additional benefit provisions and amounts are detailed in your Certificate of Coverage.

- Common carrier
- Safety Belt use
- Airbag use
- Transportation/Repatriation

Coverage – Optional Employee Life

HOW THE PLAN WORKS

In the event of your death, optional life provides a benefit based on the amount of coverage you've elected. Optional life benefits for you are paid to your designated beneficiary.

If you elect optional life, you are required to pay the premiums for such coverage on a post-tax basis.

Please note: You cannot be insured as both an employee and a dependent. If you and your spouse both work for the Company, you cannot insure each other under the spouse optional life benefit.

Optional Life for You	\$10,000 or \$20,000
-----------------------	----------------------

Note: During Open Enrollment, you may increase coverage in increments of \$10,000 or \$20,000, up to a maximum of \$100,000.

Note: Basic and Optional coverages are being offered under a single ERISA plan. The Company pays the premium for the Basic life coverage on behalf of employees. Employees who elect Optional coverage will be required to contribute the premiums specified to the Plan. Any amount paid by employees may be used to reduce what the Employer pays for Basic coverage.

Coverage – Optional Dependent Life

HOW THE PLAN WORKS

In the event a covered spouse or dependent child dies, optional dependent life insurance pays a benefit to you, as the beneficiary.

If you elect optional dependent life, you are required to pay the premiums for such coverage on a post-tax basis.

Please note: You cannot be insured as both an employee and a dependent. Also, if you and your spouse (or child's other parent) both work for the Company, you cannot both insure your children. Only one of you should cover your children.

COVERAGE LEVELS

- Optional Spouse life available for purchase: \$10,000. The cost for optional spouse life is based on the spouse's age and spouse's tobacco user status.
- Optional Child life (up to age 26) available for purchase: \$10,000

FILING A CLAIM

To file a claim for life insurance benefits, you or your beneficiary should submit the appropriate form as soon as possible. Call The Hartford at 1-888-563-1124 or submit a HR Service Desk ticket at myhr.crackerbarrel.com to get a claim form.

All decisions concerning the payment of claims under the Plan are at the sole discretion of The Hartford.

Claims should be filed in accordance with the claims procedure provided in the *Certificates of Coverage* for your life and AD&D benefits.

Critical Illness – Voluntary Plan insured by The Hartford

Critical Illness can provide a lump-sum benefit upon diagnosis of a covered illness that can be used however you choose—from expenses related to treatment, to deductible or day-to-day costs of living such as your mortgage or bills.

You may elect a lump sum amount of \$10,000, \$15,000, or \$20,000. If you cover your spouse or child(ren), it is 100% of your coverage amount. Your spouse's premium will be based on your age and tobacco status. Covered illnesses include cancer conditions, vascular conditions, organ failure or transplant, neurological conditions, congenital heart disease, and muscular dystrophy, among others.

If you enroll in Critical Illness, you are eligible for HealthChampionSM, an administrative and clinical support program following serious illness or injury. Coverage may also be continued for you and your dependent(s) under a group portability policy.

Please note: If you and your spouse (or child's other parent) both work for the Company, you cannot both insure your child(ren). Only one of you should cover your child(ren) under the Critical Illness plan.

For a detailed description of these benefits, including definitions and exclusions, see your Certificate of Coverage. For a detailed description of eligibility for these benefits, see the "Eligibility" section of the SPD.

Accident Insurance – Voluntary Plan insured by The Hartford

The Accident Insurance can provide a fixed payment amount for common injuries, hospital care, surgery, physical therapy, medical equipment and more. The plan does not include coverage for a work-related accident.

You may purchase accident insurance for yourself, your spouse, and dependent children (up to age 26) on a post-tax basis.

For a detailed description of these benefits, including definitions and exclusions, see your Certificate of Coverage.

Legal Plan – Voluntary Plan insured by MetLife

The MetLife legal plan provides access to a large nationwide network of attorneys for help with legal advice on a wide range of common issues such as mortgages, estate planning, immigration assistance, elder care, traffic tickets, foreclosure, eviction, domestic violence and more.

When you enroll for the legal plan on a post-tax basis it provides coverage for you and your eligible family members

There are no deductibles, copays, claim forms or waiting periods.

For a detailed description of these benefits, contact MetLife at 1-800-821-6400.

Financial Wellness & Identity Theft – Voluntary Plan offered by Experian

The Experian financial wellness and identity theft benefit provides access to an online platform where you can gain insight into your finances, receive credit monitoring, and receive recommendations on improving your credit score. The plan includes identity theft protection up to \$1 million in the event you are a victim of identity theft. Coverage is available on a post-tax basis for yourself or you and your family.

For a detailed description of these benefits, call Experian at 1-855-797-0052.

Employee Assistance Program (EAP)

For a detailed description of eligibility for these benefits, see the “Eligibility” section of this SPD.

Highlights

- Company provided benefit
- Confidential counseling and referral service.
- Includes access to work/life resources.
- The EAP is insured by ComPsych.

HOW THE PROGRAM WORKS

The EAP program offers complete confidentiality to employees and their families. The decision to use the EAP is completely up to you, and your contact with the EAP is strictly confidential, unless life or safety is threatened, or disclosure is required by law.

You initiate the call by contacting the EAP at 1-800-964-3577. Trained counselors are available to take your call. You will receive personalized counseling to help you clarify the problem, identify options and develop a plan of action.

You can reach the EAP online at [guidanceresources.com](https://www.guidanceresources.com) for quick access to resources such as videos, interactive guides, and materials for mental health, wellness, financial, legal, and more. Enter “ABILI” for the company name ID and HLF902 as the organizational web ID.

COUNSELING SESSIONS

Short-term counseling is provided free of charge through the EAP by experienced counselors in your local community. Short-term counseling consists of up to **three** free visits to help you deal with issues such as stress, family problems, alcohol or drug dependencies, financial worries, and depression.

If it is determined that after your short-term counseling sessions with an EAP counselor that you need specialized treatment or hospitalization, your counselor will refer you to an appropriate resource in the community.

WORK/LIFE RESOURCES

As part of your EAP benefit, you have access to many work/life resources where you'll find assistance with a range of personal and professional topics, such as financial assistance, help finding balance in your life and more. EAP can also take the work out of managing life's details. They provide assistance in searching for everything from older adult care, volunteer services, pet care, education, financial programs and other daily issues.

You can access many of the work/life resources online at guidanceresources.com.

PROGRAM COSTS

Short-term care through the EAP program is free of charge. Short-term care refers to any counseling with an EAP professional, whether by phone or in person.

If you are referred to a professional outside the EAP for long-term care, the treatment is provided under your medical plan (if enrolled) and any deductibles, coinsurance or other limitations and/or exclusions would apply. *See the Employee Assistance Program in the Medical and Prescription Drug section for details.*

FILING A CLAIM

You generally do not need to file claims for EAP benefits. However, if you believe you or your family member was improperly denied access to an EAP benefit, you should contact ComPsych at 1-800-964-3577 to initiate the appeals process. For purposes of claim denials and appeals, see the "Claims and Appeals Procedures" section of this SPD as it relates to post-service claims.

Tobacco Cessation Program

HOW THE PROGRAM WORKS

The Company offers a free tobacco cessation program to all benefit eligible employees and their spouses.

The Quit for Life program provides one-on-one telephone counseling, a customized plan, helpful ideas and resources, behavior modification techniques and strategies to help you break your tobacco habit. Once you complete the program, your paycheck deductions for medical, optional life, and critical illness coverage that you are enrolled in will be reduced to the non-tobacco user rate as soon as administratively possible. *See the "Contributions" section for more information about the tobacco user rates for medical and any alternatives that may apply.*

To enroll in the tobacco cessation program, chat, text or call 1-866-QUIT-4-LIFE or go online to **quitnow.net**.

For members enrolled in the Company's BlueCross BlueShield or Symetra medical plan, the plan covers 100% of the cost for nicotine replacement therapy. Ask your doctor to write a prescription and take it to an in-network pharmacy.

FILING A CLAIM

You generally do not need to file claims for wellness benefits. However, if you believe that you or your eligible spouse was improperly denied access to the tobacco cessation benefit, you should contact Quit for Life at 1-866-QUIT-4-LIFE to initiate the appeals process.

Due to the nature of the wellness benefit, claims will be considered post-service claims.

For purposes of claim denials and appeals, see the "Claims and Appeals Procedures" section of this SPD as it relates to post-service claims.

Plan Information

Plan Name

The Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store, Inc.

Plan Number

512

Type of Plan

A welfare benefit plan under ERISA providing medical and prescription drug, dental, vision, life insurance, AD&D, critical illness, accident, EAP, wellness and fixed-payment indemnity benefits.

Type of Funding

Benefits are funded through the general assets of the Company, through contracts of insurance, and/or through employee contributions.

The MEC—preventive care medical benefits under the Health Basics Plan, the medical and prescription drug benefits under the Value Health Plan and Traditional Health Care Plan, and the dental benefits are self-insured. The vision, life, AD&D, fixed-payment indemnity, critical illness, accident and EAP benefits are fully insured.

Employees and the Company contribute to the cost of the Value Health Plan, Traditional Health Care Plan and the Health Basics Plan. The Health Basics Plan also includes critical illness and group accident benefits.

If enrolled in medical, employees do not pay an additional contribution for basic life and AD&D insurance coverage. The Company pays the full cost of the EAP.

Employees pay the full cost of dental, vision, critical illness, accident, financial wellness & identity theft, legal, commuter and optional life benefits.

Claim Administrators/Insurers

Health Basics Plan

Medical & Prescription

Select Benefit Administrators, a division of Symetra Life Insurance Company (SBA)
PO Box 440
Ashland, WI 54806
1-866-357-1778

Value Health Plan & Traditional Health Care Plan

Medical & Behavioral Health

Blue Cross Blue Shield of Tennessee
1 Cameron Hill Circle, Suite 0002
Chattanooga, TN 37402-0002
1-844-383-2275

Dental

Delta Dental of Tennessee
240 Venture Circle
Nashville, TN 37228-1699
1-800-223-3104

Prescription Drug (Value Health Plan)

Express Scripts
One Express Way
St. Louis, MO 63121
1-800-978-6227

Vision

Davis Vision By MetLife
Attn: Claims Processing
881 Elkridge Landing Rd
Linthicum Heights, MD 21090
1-877-393-8885

Life Insurance and AD&D

The Hartford Life and Accident Insurance Company
One Hartford Plaza
Hartford, CT 06155
1-888-563-1124

Employee Assistance Program (EAP)

ComPsych
NBC Tower

455 N Cityfront Plaza Drive, 13th Floor
Chicago, IL 60611-5322
1-800-964-3577

Tobacco Cessation Wellness

Quit for Life
1101 Red Ventures Dr.
Fort Mill, SC 29707
1-866-QUIT-4-LIFE

Critical Illness - Health Basics Plan

Select Benefit Administrators, a division of Symetra Life Insurance Company (SBA)
PO Box 440
Ashland, WI 54806
1-866-357-1778

Critical Illness – Voluntary Plan

The Hartford Life and Accident Insurance Company
One Hartford Plaza
Hartford, CT 06155
1-866-547-4205

Accident – Voluntary Plan

The Hartford Life and Accident Insurance Company
One Hartford Plaza
Hartford, CT 06155
1-866-547-4205

Group Accident – Health Basics Plan

Symetra Select Benefit, a division of Symetra Life Insurance Company (SBA)
PO Box 440
Ashland, WI 54806
1-866-357-1778

Financial Wellness & Identity Theft Protection – Voluntary Plan

Experian
475 Anton Blvd
Costa Mesa, CA 92626
1-855-797-0052

Legal Plan – Voluntary Plan

MetLife Dept 781523
PO Box 78000
Detroit, MI 48278
1-800-821-6400

Flexible Spending Accounts (Commuter Benefits)

Chard Snyder
P.O. Box 249
Fort Washington, PA 19034-9998

1-800-982-7715

Plan Year

January 1 to December 31

Plan Administrator/ Plan Sponsor

Cracker Barrel Old Country Store, Inc.
305 Hartmann Drive
PO Box 787
Lebanon, TN 37088-0787
1-615-444-5533

Plan Sponsor's EIN

62-0812904

Participating Employers

Cracker Barrel Old Country Store, Inc.
CBOCS Supply, Inc.
CBOCS West, Inc.
CBOCS Pennsylvania, LLC
CBOCS Properties, Inc.
CBOCS Distribution, Inc.
CBOCS Texas, LLC
CB Music, LLC
Rocking Chair, Inc.
Agincourt Industries, LLC d/b/a Maple Street Biscuits
CBOCS NY, LLC
CBOCS MD 1 LLC
CBOCS MD 2 LLC
CBOCS MD 3 LLC
CBOCS WI, LLC

Agent of Service of Legal Process

Cracker Barrel Old Country Store, Inc.
Legal Department
Attn: General Counsel
305 Hartmann Drive
PO Box 787
Lebanon, TN 37088-0787

This SPD describes the Plan in a summary manner. It is not a full statement of all Plan details. Additional governing Plan details are contained in the official Plan documents and insurance contracts or certificates of coverage, which together with this SPD govern operation of the Plan. In the event of any conflict between this SPD and the applicable Plan document, the official Plan document will govern.

Administrative

The Company is the Plan Administrator and named fiduciary. The Plan Administrator is authorized to control and manage the operation and administration of the Plan. The Company, as named fiduciary, has delegated to the Claims Administrators responsibility for administering the Plan's claims procedures and for exercising other fiduciary functions described in the certificates of coverage.

In exercising their fiduciary functions, the Plan fiduciaries have discretionary authority to determine eligibility for benefits and to interpret the terms of the Plan. The Company has delegated claim determination authority to the Claims Administrators. Using their discretionary authority, the Plan fiduciaries may correct defects, make findings of fact, rectify any omission, or reconcile any inconsistency or ambiguity in the Plan.

Pursuant to the Plan, the Company can amend or replace the group insurance contract through which benefit claims are paid under the Plan. The Company also can amend the Plan, including to change the benefits offered or the required premium amounts. The Company's decision to amend or replace the group insurance contract or to amend the Plan is not a fiduciary decision that must be made solely in the interest of the employees but is a business decision that can be made solely in the Company's interest. Plan amendments include amendments to terminate coverage for some or all employees. If the Plan is terminated, the rights of a participant covered under the Plan are limited to the payment of eligible expenses incurred prior to termination.

Your ERISA Rights

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA).

- You have the right to examine, without charge, at the Plan Administrator's office and other specified worksites, all documents governing the Plan, including insurance contracts, and a copy of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- You may obtain copies of all documents governing the operation of the Plan, including insurance contracts, and a copy of the latest annual report (Form 5500 Series) and updated summary plan description upon written request to the Plan Administrator. The Company may make a reasonable charge for the copies.
- You are entitled to receive a summary of the Plan's annual financial report (Form 5500 series) each year without charge.
- You are entitled to continue health coverage for yourself, spouse or dependents if there is a loss of coverage under the Plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. *See the Continuation Coverage (COBRA) section of this SPD on the rules governing your COBRA continuation rights.*

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plans. The people who operate your plans, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan members and beneficiaries. No one, including your employer or any other person, may fire you or

otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA there are steps you may take to enforce the above rights. For instance, if you request a copy of the Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision, or lack thereof, concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that the Plan fiduciary misuses the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose and the court finds your claim is frivolous, the court may order you to pay these costs and fees.

If you have any questions about the Plan, submit a HR Service Desk ticket at myhr.crackerbarrel.com. If you do not receive a satisfactory response, you may contact the Plan Administrator.

If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Note: The rights described above apply to benefits that are subject to ERISA which include medical, prescription drug, dental, vision, life insurance, AD&D, EAP, wellness and fixed-payment indemnity benefits.

Claims Appeal Procedures

The Claims Appeal Procedures apply to the following benefits in the Plan:

- Value Health Plan (medical, behavioral health, EAP and prescription drug benefits)
- Traditional Health Care Plan (medical, behavioral health, EAP and prescription drug benefits)
- Health Basics Plan (preventive care medical (MEC) and EAP benefits)
- Health Care FSA (Commuter Benefits)
- Tobacco Cessation Program

We reserve the right to modify the policies, procedures and timeframes in this section upon further clarification from Department of Health and Human Services and Department of Labor.

See the Certificates of Coverage for the claims and appeals procedures for vision, life insurance and AD&D and accident and critical illness benefits, as well as Health Basics Plan (fixed-payment indemnity benefits, outpatient prescription drug indemnity benefits, critical illness benefit, group accident benefit).

For purposes of these claims appeal provisions, “claim for benefits” means a request for benefits under the Plan. The term includes pre-service, post-service and urgent care claims.

- A pre-service claim is a claim for benefits under the Plan that is conditioned, in whole or in part, on approval of the benefit in advance of the service.
- A post-service claim is any other claim for benefits under the Plan for which you have received the service. Due to their nature, claims for EAP and tobacco cessation wellness benefits are treated as post-service claims.
- An urgent care claim is any claim for medical care or treatment with respect to which the application of the time periods for making non-urgent care determinations:
 - Could seriously jeopardize your life or health or your ability to regain maximum function, or
 - In the opinion of a physician with knowledge of your medical condition, would subject you to severe pain that cannot be adequately managed without the care or treatment.
- A pharmacy care claim is:
 - Clinical: A request for coverage of a medication that is based on clinical conditions of coverage that are set by the Plan. For example, medications that require a prior authorization.
 - Administrative: A request for coverage of a medication that is based on the Plan’s benefit design.

If your claim is denied or if your medical (including behavioral health) or prescription drug coverage is rescinded, you will be provided with a written notice and you are entitled to a full and fair review of the denial or rescission.

The procedure the Claims Administrator will follow satisfies the minimum requirements for a full and fair review under applicable federal regulations.

Notice of Denial of Claim/Adverse Benefit Determination.

The Claims Administrator’s notice of the adverse benefit determination (denial) will include:

- Information sufficient to identify the claim involved, including the date of service, provider's name and claim amount
- The specific reason(s) for the denial, including any denial code and its corresponding meaning
- A reference to the specific Plan provision(s) on which the determination is based
- A description of any additional material or information needed to perfect your claim
- An explanation of why the additional material or information is needed
- A description of the Plan’s review procedures and the time limits that apply to them, including a statement of your right to bring a civil action under Section 502(a) of ERISA if you appeal and the claim denial is upheld
- Information about any internal rule, guideline, protocol, or other similar criterion relied upon in making the claim determination and either the specific rule, or a statement that the rule was relied upon and that a copy of the rule will be provided free of charge upon request

- Information about the scientific or clinical judgment for any determination based on medical necessity, experimental treatment, or similar exclusion, or about your right to request this explanation free of charge, along with a discussion of the claims denial decision
- A description of the expedited review process applicable to urgent care claims
- A statement regarding the availability of, and contact information for, any applicable office of health insurance consumer assistance or other entity established by federal law to assist individuals with the claims and appeals process
- A statement that upon request and free of charge, the diagnosis and treatment codes (and their corresponding meanings) that are applicable to your claim will be provided
- In addition to the above, for adverse benefit determinations for claims for disability coverage filed after April 1, 2018, the notice will include:
 - A discussion of the decision, including an explanation of the Plan's basis for disagreeing with or not following, if applicable: (i) the views of health care professionals treating you and vocational professions who evaluated you that you presented to the Plan; (ii) the views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with your adverse benefit determination; and (iii) a disability determination made by the Social Security Administration about you that you presented to the Plan; and
 - A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information (other than legally or medically privileged documents) relevant to your claim for benefits.

Urgent/concurrent care claims: The notice will also include a description of the applicable urgent/concurrent review process. The Claims Administrator may also notify you or your authorized representative within 72 hours orally and then furnish a written notification.

If you do not provide enough information for the Claims Administrator to determine what benefits are payable, you will be notified of the deficiency within 24 hours of receiving your claim. You will have a reasonable amount of time, not less than 48 hours, to provide the additional necessary information. You will then be notified of the Claims Administrator's determination as soon as possible, but not later than 72 hours after receipt of the additional information.

Ongoing treatment: If you are receiving ongoing treatments (i.e. treatment over a period of time or a specified number of treatments) that have been previously approved, any reduction or termination of ongoing treatments is an adverse benefit determination (including rescissions of coverage for medical claims). The Claims Administrator must notify you within a reasonable time prior to the reduction or termination of services to allow you to appeal and obtain a determination on review of that adverse benefit determination before the benefit is reduced or terminated. If you request to extend urgent care beyond the approved period of time or number of treatments, you will be notified of the Claims Administrator's decision as soon as possible, taking into account medical exigencies, but no later than 24 hours after receiving your claim, provided that your request was made at least 24 hours in advance of the end of the approved ongoing treatment. If your request to extend ongoing treatment does not involve urgent care, your claim will be treated as either a pre-service or post-service claim, as applicable.

Pre-service and post-service claims: If your claim is denied, you will be notified of the denial within 15 days (5 days for initial coverage review of home delivery pharmacy claims) of the date the claim was filed for pre-service claims and 30 days for post-service claims, unless the Claims Administrator determines that special circumstances require an extension of time for processing the claim. For pre-

service and post-service claims, if the Claims Administrator asks you for additional information to complete your claim, you have 45 days to provide the requested information. If the Claims Administrator needs additional time to review your claim or review the additional information you are requested to provide, the timeframe for deciding your claim may be extended. If the Claims Administrator needs an extension, you will receive a notice before the end of the initial claim denial period explaining when you can expect to receive your decision. The extension period cannot last longer than 15 days after the end of the initial claim determination period.

Appeals

You have the right to appeal an adverse benefit determination (claim denial or rescission of coverage). The Plan offers two mandatory levels of appeal. First and second level internal appeals are mandatory. This means that you must commence and complete the first and second level appeals process before you may seek any other internal or external remedy, including court action. The time frame allowed for the Claims Administrator to complete its review is dependent upon the type of review involved (for example, pre-service, concurrent, post-service, urgent).

First Level Internal Appeals

You or your authorized representative must file your first level appeal within 180 calendar days after you are notified of the denial or rescission. You will have the opportunity to submit written comments, documents, records, and other information supporting your claim. The Claims Administrator’s review of your claim will take into account all information you submit, regardless of whether it was submitted or considered in the initial benefit determination.

For a claim involving urgent/concurrent care, you may obtain an expedited appeal. You or your authorized representative may request it orally or in writing. You or your authorized representative must contact the Claims Administrator at the number on the back of your identification card and provide at least the following information:

- The identity of the claimant
- The date(s) of the medical service
- The specific medical condition or symptom
- The medical provider’s name
- The service or supply for which approval of benefits was sought
- Any reasons why the appeal should be processed on a more expedited basis

All other requests for appeals should be submitted in writing by you or your authorized representative. You or your authorized representative must submit a request for review to:

Claims Administrator	Appeal Levels
Medical Claims and Behavioral Health	
BlueCross BlueShield of TN 1 Cameron Hill Cir, Suite 0002 Chattanooga, TN 37402-0002	1st Level Appeal: BlueCross BlueShield of TN

	2nd Level Appeal: Cracker Barrel Benefits Appeals Committee
Prescription Claims	
Clinical Review: Express Scripts Attn: Clinical Appeals Department P.O. Box 66588 St. Louis, MO 63166-6588 FAX: 1-877-852-4070	Initial coverage review: Prescribing physician submits Prior Authorization 1 st , 2 nd , and 3 rd Level Appeals: Express Scripts 4 th Level: Cracker Barrel Benefits Appeals Committee
Administrative Review: Express Scripts Attn: Administrative Appeals Department P.O. Box 66587 St. Louis, MO 63166-6587 FAX: 1-877-328-9660	
Delta Dental of Tennessee	
Customer Service Toll-Free Number: 800-223-3104	1 st Level: Delta Dental, 2 nd Level: Cracker Barrel Benefits Appeals Committee
EAP Claims	
ComPsych NBC Tower 455 N. City Front Plaza Drive, 13th Floor Chicago, IL 60611-5322	1st Level Appeal: ComPsych 2nd Level Appeal: Cracker Barrel Benefits Appeals Committee
Health Basics (MEC)	
Symetra P.O. Box 440 Ashland, WI 54806	1st Level Appeal: Symetra 2nd Level Appeal: Cracker Barrel Benefits Appeals Committee

First level internal appeals are reviewed by the Claims Administrator. These appeals are reviewed by an appropriate individual who did not make the initial benefit determination and who is not subordinate to such person, or a health care professional with appropriate expertise who was not consulted during the initial benefit determination process.

When the Claims Administrator considers your appeal, the Claims Administrator will not rely upon the initial benefit determination. If the denial was based in whole or in part on a medical judgment, including whether the treatment is experimental, investigational, or not medically necessary, the reviewer will consult with a health care professional who has the appropriate training and experience in the medical field involved in making the judgment. This health care professional will not be one who was consulted in making an earlier determination or who works for one who was consulted in making an earlier determination. The health care professional whose advice was obtained in connection with your appeal shall be identified.

Upon request, the Claims Administrator will provide, without charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim and/or appeal and allow you to submit opinions and comments. "Relevant" means that the document, record, or other information:

- Was relied on in making the benefit determination
- Was submitted, considered, or produced in the course of making the benefit determination, without regard to whether such document, record, or other information was relied upon in making the benefit determination
- Demonstrates compliance with processes and safeguards to ensure that claim determinations are made in accordance with the terms of the plan and applied consistently for similarly situated claimants
- Is a statement of the plan's policy or guidance about the treatment or benefit relative to your diagnosis, without regard to whether such advice or statement was relied upon in making the benefit determination

The Claims Administrator will also provide you with, free of charge, any new or additional evidence considered, relied upon, or generated in connection with your claim. You will also be allowed to review your claim file and to present evidence and testimony as part of the internal claims and appeals process.

Notification of the Outcome of the Appeal

If you appeal a claim involving urgent/concurrent care, the Claims Administrator will notify you of the outcome of the appeal as soon as possible, but not later than 72 hours after receipt of your request for appeal.

If you appeal any other pre-service claim, the Claims Administrator will notify you of the outcome of the appeal within 30 days after receipt of your request for appeal.

If you appeal a post-service claim, the Claims Administrator will notify you of the outcome of the appeal within 60 days after receipt of your request for appeal.

Appeal Denial and Notice of Denial of Appeal

If your appeal is denied, that denial will be considered an adverse benefit determination. The written notification from the Claims Administrator will include all of the following information:

- Information sufficient to identify the claim involved, including the date of service, the provider's name, and the claim amount
- The specific reason(s) for the denial, including any denial code.
- A reference to the specific Plan provision(s) on which the decision is based
- A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits
- A statement describing any voluntary appeal procedures offered by the Plan and your right to obtain the information about such procedures, and a statement of your right to bring a civil action under Section 502(a) of ERISA
- Information regarding the external review process and instructions on how to request an external review
- If an internal rule, guideline or protocol, or other similar criterion ("rule") was relied upon in making the determination to deny your appeal, either the specific rule or a statement that the rule was relied upon and that a copy of the rule will be provided free of charge upon request

- If the denial is based on medical necessity, experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your circumstances, or a statement that such explanation will be provided free of charge upon request
- A statement regarding the availability of, and contact information for, any applicable office of health insurance consumer assistance or other entity established by federal law to assist individuals with the claims and appeals process

Upon your request and free of charge, you will also be provided with any diagnosis and treatment codes (and their corresponding meanings) applicable to your medical (including behavioral health) claim.

In addition to the information applicable to all benefit claims and listed at the beginning of this section above, in the case of an adverse benefit determination on review for claims for disability coverage filed after April 1, 2018, your written notice will also include the following:

- A description of any contractual limitations period that applies to your right to bring an action under Section 502(a) of ERISA, including the calendar date on which the contractual limitations period expires for your claim; and
- A discussion of the decision, including an explanation of the Plan's basis for disagreeing with or not following, if applicable: (i) the views of health care professionals treating you and vocational professionals who evaluated you, and that you presented to the Plan; (ii) the views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with your Adverse Benefit Determination, without regard to whether the advice was relied upon in making the Adverse Benefit Determination; and (iii) a disability determination made by the Social Security Administration about you that you presented to the Plan.

Second Level Internal Appeals (Fourth Level for Pharmacy Claims)

If you are not satisfied with the decision in response to the first level internal appeal, you may submit a second level internal appeal.

You must submit the second level internal appeal within 90 calendar days of receiving the Claims Administrator's decision in response to the first level internal appeal.

You should describe the reasons why you disagree with the first level internal appeal decision and provide any further information you think is relevant. You may submit a second level internal appeal to:

**Benefits Appeals Committee
Cracker Barrel Old Country Store, Inc.
305 Hartmann Drive
Lebanon, TN 37087
1-615-444-5533**

If the second level internal appeal is urgent, you must identify to the Appeals Committee that it is urgent and describe the circumstances that make the appeal urgent.

Second level internal appeals are reviewed by the Company's appeals committee. These appeals are reviewed by persons not involved in making the initial decision or the first level appeal decision and who are not subordinate to such persons. The Company's appeals committee may also use independent

organizations to provide medical specialists practicing in the same or similar specialty as consultants for determining a second level appeal.

The same procedures and timeframes that applied to your first level appeal will also apply to your second level appeal.

Effect of Final Appeal Determination

Once you have submitted a claim and completed all available levels of internal appeal described above, you will have exhausted the appeals process. If you want to further challenge a benefit denial, you may have the right to request an external review and you will have the right to sue the Plan in federal court.

If the Claims Administrator (or the Appeals Committee for second-level internal appeals) does not comply with all of the procedures described above, you will generally be treated as though you had exhausted the internal appeals process. As a result, you may request an external review or sue the Plan even though you have not completed all required levels of internal appeals.

However, if the violation of these procedures is “de minimus,” you will not be treated as though you exhausted the internal appeals process. The violation will be considered de minimus if it is not likely to cause prejudice or harm to your claim, it was for good cause or due to matters beyond the Plan’s control and was in the context of an ongoing, good faith exchange of information between you and the Plan.

External Review

External reviews are available only for claims that involve medical judgment (clinical reasons or exclusions for experimental or investigational services or unproven services), claims that involve rescission of coverage, or as otherwise required by applicable law. Once you have submitted such a claim and completed all available levels of appeal described above, you can request that your claim be reviewed by an independent review organization (“IRO”).

You or your representative may request a standard external review by sending a written request to the address set out in the final adverse benefit determination.

You or your representative may request an expedited external review, in urgent situations as detailed below, by calling the number on your ID card or by sending a written request to the same administrator as listed in the chart above. A request must be made within 180 days after the receipt of a notice of a final adverse benefit determination (the denial of your second level internal appeal).

An external review request should include all of the following:

- A specific request for an external review
- You or your dependents' name, address, and insurance ID number
- Your designated representative's name and address, when applicable
- The service that was denied
- Any new, relevant information that was not provided during the internal appeal.

An external review will be performed by an IRO. The Claims Administrator has entered into agreements with three or more IROs that have agreed to perform such reviews. There are two types of external reviews available:

- A standard external review

- An expedited external review

Standard External Review

A standard external review is comprised of all of the following:

- A preliminary review by the Claims Administrator of the request
- A referral of the request by the Claims Administrator to the IRO
- A decision by the IRO

Within the applicable timeframe after receipt of the request, the Claims Administrator will complete a preliminary review to determine whether the individual for whom the request was submitted meets all of the following:

- Is or was covered under the Plan at the time the health care service or procedure that is at issue in the request was provided
- Has exhausted the applicable internal appeals process
- Has provided all the information and forms required so that the Claims Administrator may process the request

After the Claims Administrator completes the preliminary review, the Claims Administrator will issue a notification in writing to you. If the request is eligible for external review, the Claims Administrator will assign an IRO to conduct such review. The Claims Administrator will assign requests by either rotating claims assignments among the IROs or by using a random selection process.

The IRO will notify you in writing of the request's eligibility and acceptance for external review. You may submit in writing to the IRO within ten business days following the date of receipt of the notice additional information that the IRO will consider when conducting the external review. The IRO is not required to, but may, accept and consider additional information submitted by you after ten business days.

The Claims Administrator will provide to the assigned IRO the documents and information considered in making the Appeals Committee's determination. The documents include:

- All relevant medical records
- All other documents relied upon by the Appeals Committee
- All other information or evidence that you or your Physician submitted

If there is any information or evidence you or your Physician wish to submit that was not previously provided, you may include this information with your external review request and the Claims Administrator will include it with the documents forwarded to the IRO.

In reaching a decision, the IRO will review the claim anew and not be bound by any decisions or conclusions reached by the Appeals Committee. The IRO will provide written notice of its determination (the "Final External Review Decision") within 45 days after it receives the request for the external review (unless they request additional time and you agree). The IRO will deliver the notice of Final External Review Decision to you and the Claims Administrator, and it will include the clinical basis for the determination.

Upon receipt of a Final External Review Decision reversing the Appeals Committee's determination, the Plan will immediately provide coverage or payment for the benefit claim at issue in accordance with the terms and conditions of the Plan, and any applicable law regarding plan remedies. If the Final External

Review Decision is that payment or referral will not be made, the Plan will not be obligated to provide Benefits for the health care service or procedure.

Expedited External Review

An expedited external review is similar to a standard external review. The most significant difference between the two is that the time periods for completing certain portions of the review process are much shorter, and in some instances you may file an expedited external review before completing the internal appeals process.

You may make a written or verbal request for an expedited external review if you receive either of the following:

- An adverse benefit determination of a claim or appeal if the adverse benefit determination involves a medical condition for which the time frame for completion of an expedited internal appeal would seriously jeopardize the life or health of the individual or would jeopardize the individual's ability to regain maximum function and you have filed a request for an expedited internal appeal
- A final appeal decision, if the determination involves a medical condition where the timeframe for completion of a standard external review would seriously jeopardize the life or health of the individual or would jeopardize the individual's ability to regain maximum function, or if the final appeal decision concerns an admission, availability of care, continued stay, or health care service, procedure or product for which the individual received emergency services, but has not been discharged from a facility

Immediately upon receipt of the request, the Claims Administrator will determine whether the individual meets both of the following:

- Is or was covered under the Plan at the time the health care service or procedure that is at issue in the request was provided
- Has provided all the information and forms required so that the Claims Administrator may process the request

After the Claims Administrator completes the review, the Claims Administrator will immediately send a notice in writing to you. Upon a determination that a request is eligible for expedited external review, the Claims Administrator will assign an IRO in the same manner the Claims Administrator utilizes to assign standard external reviews to IROs. The Claims Administrator will provide all necessary documents and information considered in making the adverse benefit determination or final adverse benefit determination to the assigned IRO electronically or by telephone or facsimile or any other available expeditious method. The IRO, to the extent the information or documents are available and the IRO considers them appropriate, must consider the same type of information and documents considered in a standard external review.

In reaching a decision, the IRO will review the claim anew and not be bound by any decisions or conclusions reached by the Appeals Committee. The IRO will provide notice of the final external review decision for an expedited external review as expeditiously as the claimant's medical condition or circumstances require, but in no event more than 72 hours after the IRO receives the request. If the initial notice is not in writing, within 48 hours after the date of providing the initial notice, the assigned IRO will provide written confirmation of the decision to you and to the Claims Administrator.

You may contact the Claims Administrator at the toll-free number on your ID card for more information regarding external review rights, or if making a verbal request for an expedited external review.

For EAP

You generally do not need to file claims for the EAP benefits. However, if you believe you or your family member was improperly denied access to an EAP benefit, you should contact ComPsych at 1-800-964-3577 to initiate the appeals process. For purposes of claim denials and appeals, see the "Claims and Appeals Procedures" applicable to post-service claims as described above.

For Tobacco Cessation

Tobacco Cessation services are post-service claims subject to the review procedures and time limits applicable to post-service claims as described above (unless limited to medical and prescription drug benefits). Contact Quit for Life at 1-866-QUIT-4-LIFE to initiate the appeals process.

For Commuter Benefits

Commuter Benefit claims are post-service claims subject to the review procedures and time limits applicable to post-service claims as described above. Appeals should be written to:

Chard Snyder
P.O. Box 249
Fort Washington, PA 19034-9998

The decision on review will be made within 60 days after the receipt of a request for review, unless special circumstances require an extension of time for processing, in which case a decision will be rendered not later than 120 days after receipt of a request for review.

For Health Basics Plan Fixed-Payment Indemnity, Outpatient Prescription Drug Indemnity, Critical Illness and Group Accident

For claims and appeal procedure details, see the Certificates of Coverage for your fixed-payment indemnity, outpatient prescription drug indemnity, critical illness and group accident benefits.

For Life Insurance, AD&D, Accident and Critical Illness

The life insurance, AD&D, accident and critical illness are fully insured plans underwritten and insured by The Hartford. Claims and appeals should be filed in accordance with the claims procedure provided in the Certificates of Coverage. The insurers are responsible for reviewing and making payment on benefit claims.

The denial or termination notice you receive from the insurance company will state your rights as an employee or beneficiary to appeal the decision. The insurance company's decision is final and binding unless determined by a court to be arbitrary and capricious. *For claims and appeal procedure details, see the Certificates of Coverage for your life insurance and AD&D benefits.*

As insurer, The Hartford is the appropriate named fiduciary for these specific benefits and has the final decision about the benefits payable under these insurance contracts.

Eligibility Appeals

Eligibility determinations with respect to the Plan that are not part of a claim for benefits under the Plan are not governed by ERISA claims procedures, but instead shall be made in accordance with the following reasonable procedures, except as otherwise set forth in an applicable benefit booklet.

In general, the following appeals process applies to events related to eligibility determination and enrollment windows. Examples include:

- If you were denied enrollment in one or more benefit plans because you did not enroll within a newly eligible or open enrollment window.
- If you were denied enrollment in one or more benefit plans because you did not enroll within a qualified life event enrollment window.
- Your dependent verification documentation was denied.
- Your qualified life event documentation was denied.
- Any other eligibility related event resulting in denial of benefit enrollment.

First Level of Appeal

Employees may make an appeal to the Cracker Barrel Benefits department by submitting a HR Service Desk ticket at myhr.crackerbarrel.com. Employees must start the process within 180 calendar days after they are notified of the denial. The appeal should include the employee's name, employee ID, dependent name (if applicable), and a summary of the situation and facts surrounding the request, such as administrative and technical issues, timing and dates, and communications with management or vendors related to the situation. The employee may be required to upload documentation to the ticket. Cracker Barrel will provide an eligibility decision within 30 calendar days of receipt. If special circumstances require an extension of time for processing the request, you will receive a written notice before the end of the initial 30-day period, and this extension will not exceed an additional 30 days. The notice will explain why an extension of time is necessary and when the Plan Administrator expects to render a decision.

Second Level of Appeal

If you disagree with the first level appeal response, you may file a second level appeal within 60 calendar days of receiving the first level appeal decision. The second level appeal should include the same documentation outlined above, information regarding the first level appeal decision, and a written letter describing the reasons why you disagree with the first level appeal, along with any further information relevant to the situation. The second level appeal should be sent to:

**Benefits Appeals Committee
Cracker Barrel Old Country Store, Inc.
305 Hartmann Drive
Lebanon, TN 37087**

Second level internal appeals are reviewed by the Company's appeals committee. These appeals are reviewed by persons not involved in making the initial decision or the first level appeal decision and who are not subordinate to such persons.

The second level appeal will be reviewed by the appeals committee and a response will be provided to you within 60 calendar days of receipt via either the email address on file or via written letter. If necessary, the period may be extended for an additional 60 days. In this case, you will be notified in writing prior to the extension and a decision shall be made as soon as possible, but no later than 120 days after receipt of the request for review.

You must fully follow and exhaust the Plan's eligibility appeal procedures before you can file a lawsuit in state or federal court. Except as otherwise provided in the applicable benefit booklet(s), a suit for benefits under the Plan must be brought within two years following (i) the date on which the claim for eligibility arose or, if later, (ii) the date on which the Plan's procedures with respect to that eligibility determination were exhausted.

Qualified Medical Child Support Order (QMCSO)

The Company is required to provide medical (including behavioral health), prescription drug, dental and vision coverage to your dependent children if the Plan receives a valid qualified medical child support order (QMCSO) requiring coverage in these plans. A medical child support order is an order issued by a court or by an administrative agency pursuant to state law directing a person to provide health coverage for an otherwise eligible dependent child, even if the person is the non-custodial parent. A medical child support order must include all of the following to be a QMCSO:

- The name and address of each child for whom coverage must be furnished
- Description of the coverage to be furnished, or the way such type of coverage is to be determined
- Length of time for which coverage must be furnished

The order may not require the Plan to provide benefits not otherwise available under the Plan. If you are not a participant in the Plan, but are otherwise eligible for coverage, be aware that the Plan Administrator may be required to enroll you as a participant and your dependent without your consent in order to comply with the order. You will be required to pay appropriate premium amounts and the Company may withhold from your paycheck any contributions required for such coverage.

To notify Cracker Barrel of a medical child support order, submit an HR Service Desk ticket at myhr.crackerbarrel.com. You may obtain, without charge and upon request, a copy of the Plan's QMCSO procedures from the Plan Administrator.

Please note: If you believe that a dependent child is no longer required to be covered under your Plan contrary to the terms of the QMCSO, you must provide the Plan Administrator with a court order providing that the dependent may be removed from coverage.

Continuation of Coverage during a Leave of Absence

Coverage for some benefits may continue during certain periods that you are not actively employed. These periods include:

- When you are on an authorized leave of absence, including a military leave of absence,

- Coverage will continue for up to a maximum of six months unless state or federal law dictates otherwise). Employees whose coverage cancels upon 6 months from the start of their leave will be eligible to re-enroll in any benefit elections upon their return to work from leave, effective on the return-to-work date.

If eligible to continue coverage during your leave of absence, you must make arrangements to pay the required participant contributions for as long as you are eligible to continue coverage.

When your eligibility for coverage ends during your leave of absence, you may have the right to continue your group health plan coverage under COBRA or USERRA, as applicable. For information regarding continuing group health plan coverage under COBRA or USERRA, *see the Administrative section of this book, or contact OneSource Virtual at 833-323-5465 or by email crackerbarrelCOBRA@onesourcevirtual.com.*

Life Insurance

If you are absent from work, you may be able to continue your life insurance coverage for a specified time period, as long as you make the required premium payments. The reasons and time periods are as follows:

- Due to sickness or injury, you may be able to continue your life insurance coverage for six months.
- Due to FMLA leave, you may be able to continue your life insurance coverage for the period permitted by state or federal FMLA.
- Due to any other scheduled and authorized leave of absence, including a military leave you may be able to continue your life insurance coverage for six months.

Continuation of coverage is subject to certain time limits and conditions as stated in the group policy.

Typically, in order to be eligible to become insured or receive an increase in your amount of insurance, you must be actively at work performing your customary duties at your normal place of business. If you are not actively at work on the date coverage would otherwise begin, or on the date an increase in your amount of insurance would otherwise be effective, you will not be eligible for the coverage or increase until you return to active work.

Continuing Life Insurance after Termination

If your life insurance coverage ends for a reason other than failure to pay premiums or termination of the group contract, you have the right to apply for continued coverage for you and your dependents under The Hartford Portability Rider. Certain conditions apply.

Continuing your coverage under the Portability Rider means you apply for term life coverage under the group contract and pay The Hartford directly. You may elect the Portability Rider for your Basic Life, Optional Employee Life, Optional Spouse and Child Life Insurance coverage.

Conversion Privilege

In certain circumstances, you may convert your life insurance coverage to an individual life policy. Conversion includes all Basic and Optional Life Coverage. It does not include any additional benefits, such as Accelerated Death and AD&D. To convert your life insurance, you must apply and pay the first premium within 31 days of the date any part of your life insurance under the Policy terminates.

NOTE: You should receive an application for coverage under the Portability Rider and information on your portability and conversion rights directly from The Hartford, sent to your home address, if your life insurance coverage is eligible for portability and/or conversion. It is your responsibility to notify The Hartford if you do not receive this application and information packet after your coverage ends.

See your Certificate of Coverage for complete details regarding portability and conversion.

Continuation of Coverage under COBRA

Continuation of Coverage under COBRA applies to the following benefits in the Plan:

- Value Health Plan (medical, behavioral health, EAP, and prescription drug benefits)
- Traditional Health Care Plan (medical, behavioral health, EAP, and prescription drug benefits)
- Health Basics Plan (preventive care medical (MEC), EAP, fixed-payment indemnity*, outpatient prescription drug indemnity* and group accident benefits*)
- Dental
- Vision
- EAP

**Fixed-payment indemnity, outpatient prescription drug indemnity and group accident benefits are not required to be offered under COBRA but may be continued as part of the Health Basics Plan – as described in the Certificate of Coverage for each benefit.*

Under the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA), you and your spouse or dependent children may elect to temporarily continue the coverage described above under the Plan respectively, in certain instances where coverage would otherwise end because of a “qualifying event”.

Your covered spouse or dependent children (qualified beneficiaries) have the right to elect COBRA coverage even if you do not elect it.

Qualifying events are as follows:

- **In the event of your termination of employment or reduction in hours:** You and your covered spouse or dependent children.
- **In the event of your death, divorce or legal separation:** Your covered spouse or dependent children.
- **In the event your dependent children cease to qualify as a covered dependent:** The dependent children.

In addition, a child who is born to you, or adopted or placed for adoption with you during the COBRA continuation period, is also a qualified beneficiary if the child is added within 30 days of the qualifying event.

Nonresident aliens, with no U.S. source earned income are not considered qualified beneficiaries.

Length of Continuation Coverage

You and your covered spouse and dependent children may continue coverage under the Plan for up to 18 months if you lose coverage because your:

- Employment terminates for any reason other than your gross misconduct
- Hours worked are reduced so that Plan coverage ends

However, certain events may extend the 18-month COBRA continuation period, such as:

- If your covered spouse or dependent children experience a second qualifying event while on COBRA coverage due to your employment termination or reduction in hours, they may elect to extend the COBRA continuation period for up to an additional 18 months, for a total of 36 months of COBRA continuation coverage from the date of the employment termination or reduction in hours, provided you notify the COBRA administrator within 60 days of the event. For example, assume that you elect COBRA coverage because of your employment termination. If you died during the first 18 months of coverage, your spouse and dependent children may elect to continue COBRA coverage for up to 36 months from your date of employment termination.
- If you or your covered spouse or dependent children are disabled (as determined by the Social Security Administration) on the date of the qualifying event or at any time during the first 60 days of COBRA continuation coverage due to employment termination or a reduction in hours, each qualified beneficiary (whether disabled or not) may extend COBRA continuation coverage for up to an additional 11 months, for a total of 29 months of COBRA continuation coverage. To qualify for this disability extension, you must notify the COBRA administrator in writing before the end of the original 18-month COBRA continuation period, and within 60 days after the latest of:
 - The date Social Security issues a disability determination
 - The date on which the qualifying event occurred
 - The date on which you or your covered spouse or dependent children lost coverage under the Plan as a result of the qualifying event
- If, during the additional 11-month continuation period, Social Security determines the qualified beneficiary is no longer disabled, you must notify the COBRA administrator within 30 days of the determination.
- If a second qualifying event occurs at any time during the 29-month disability continuation period, each qualified beneficiary (whether disabled or not) may further extend COBRA continuation coverage for an additional seven months, for a total of 36 months of COBRA continuation coverage from the date of the initial qualifying event.
- If you become entitled to Medicare while employed and then a second qualifying event happens within 18 months, your covered spouse and dependent children may elect COBRA continuation coverage for an additional 18 months, for a total of 36 months of COBRA continuation coverage from the date of the initial qualifying event.

Your covered spouse and dependent children may continue medical coverage under the Plan for up to 36 months if their coverage would be reduced or terminated because you:

- Die
- Become divorced or legally separated

In addition, dependent children who no longer meet the eligibility requirements of a dependent child may continue coverage for up to 36 months, beginning from the date of the qualifying event.

Giving Notice That a COBRA Event Has Occurred

To qualify for COBRA continuation coverage, you must submit a benefit change in Workday (Benefits and Pay/Change Benefits) within 60 days of the event if coverage ends due to:

- Divorce or legal separation
- A child's loss of dependent status

If you submit a benefit change within 60 days of the event, COBRA coverage will be effective the date of the qualifying event.

The COBRA administrator will provide you or your covered spouse or dependent children with information about COBRA continuation rights if coverage ends due to:

- Your death
- Your loss of employment
- Your reduced hours

Electing and Paying for COBRA Continuation Coverage

You and/or your covered spouse and dependent children must elect to continue coverage within 60 days of the later of the date:

- Of the qualifying event
- The Company notifies you or your covered spouse or dependent children of your right to continue coverage as a result of a qualifying event
- The date the coverage would otherwise cease if COBRA coverage is not elected

You will be required to pay 102 percent of the full cost of coverage. Premiums will be adjusted during the continuation period if the applicable premium amount changes. In addition, if continuation coverage is extended from 18 months to 29 months due to a Social Security disability, you may be required to pay up to 150 percent of the full cost of coverage during the extended coverage period.

Please note: You will be required to pay 100 percent of the full cost of coverage for the continuation of preventive services (MEC), fixed-payment indemnity medical benefits, outpatient prescription drug indemnity benefits and group accident benefits under the Health Basics Plan.

Your first COBRA payment will be due 45 days after the election to continue coverage is received by the COBRA administrator.

Waiving COBRA Continuation Coverage

If a qualified beneficiary initially waives COBRA coverage and then elects coverage within the 60-day election period, COBRA coverage will be retroactive to the date of the qualifying event. The maximum COBRA continuation coverage period begins on the date of the qualifying event.

When COBRA Continuation Coverage Ends

COBRA continuation coverage will end for a qualified beneficiary on the earliest of:

- The date on which the applicable continuation period (18/36/29 months) ends
- The date required payments are not made

- The end of the month for the first of the following events to occur after COBRA election:
 - The qualified beneficiary becomes covered under another group plan
 - The qualified beneficiary becomes entitled to Medicare
- The date the Plan is terminated for all of the Company's employees.
- In the case of a qualified beneficiary who was determined to be disabled within the first 60 days of continuation coverage for purposes of the Social Security Act, the end of the month the qualified beneficiary is determined to be no longer disabled.

Current Address and Additional Information

It is important that you keep the Plan Administrator informed of your current address and the current address of all persons who are or may become qualified beneficiaries. You may obtain additional information regarding questions you might have on your COBRA rights from the Plan Administrator.

Uniformed Services Employment and Reemployment Rights Act of 1994, as amended (USERRA)

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services and applicants to the uniformed services.

Reemployment Rights

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- You ensure that your employer receives advance written or verbal notice of your service
- You have five years or less of cumulative service in the uniformed services while with that particular employer.
- You return to work or apply for reemployment in a timely manner after conclusion of service
- You have not been separated from service with a disqualifying discharge or under other than honorable conditions.

In the event that you are reemployed by the Company, you shall be entitled to resume coverage under this Plan. The time for returning to work depends on the length of your leave for Military Service. The term "Military Service" means the Armed Forces of the United States, including the Army National Guard and the Air National Guard when you are engaged in active duty for training, in active duty training, or full-time National Guard duty, the commissioned corps of the Public Health Service, and any other category of persons designated by the President in time of war or national emergency.

Health Insurance Protection

If you leave your job to perform military service, we will continue your existing coverage under the Plan as though you were actively at work for up to six months. After six months, you will have the right to elect, within 60 days of the date your eligibility for coverage as an active employee ends, to continue your existing group health plan coverage (medical, dental, vision, and health FSA) under the Plan for you and your dependents for up to 24 months while in the military at the applicable contribution rate.

Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in the Plan when you are reemployed, generally without any waiting periods or exclusions except for service-connected illnesses or injuries.

Enforcement

The U.S. Department of Labor, Veterans' Employment and Training Service (VETS) are authorized to investigate and resolve complaints of USERRA violations.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its website at www.dol.gov/vets. An interactive online USERRA Advisor can be viewed at www.dol.gov/elaws/userra.

If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice for representation.

You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA.

The rights listed here may vary depending on the circumstances. The text of this notice was prepared by VETS and may be viewed on www.dol.gov/vets/programs/userra/poster.htm.

Coordination of Benefits (C.O.B.)

The medical/prescription drug and dental benefit options each have a coordination of benefits provision that determines how benefits are coordinated with any other health coverage under which a participant or dependent is covered. Additional health coverage would include another health care plan, Medicare or other insurance coverage resulting from a personal injury or workers' compensation. The coordination of benefits provision ensures you receive the correct level of benefits under each Plan.

To establish how coordination of benefits works, it must first be determined which plan is primary, and which plan is secondary. The primary plan is the plan that pays benefits first. The plan that pays benefits next is called the secondary plan.

The Cracker Barrel Plan will generally be considered primary for you. The following rules determine which plan is primary and which plan is secondary:

1. This Plan will always be secondary to medical payment coverage or personal injury coverage under any auto liability or no-fault insurance policy.
2. The plan that covers the patient as an employee, rather than as a dependent, will be considered the primary plan.
3. If a child is covered under both parents' plans, except in the case of a dependent child whose parents are divorced or separated, the parent whose birthday falls earlier in the year will be considered to have the primary plan for covering the dependent child. If both parents have the same birthday, the parent whose plan has covered the child longer will be considered the primary plan. If the other plan does not have this provision regarding birthdays, the rule in the other plan will determine the order of benefits.

4. If a child is covered under both parents' plans, and the parents are divorced or separated, if a court has established financial responsibility for a child's health care expenses, the plan of the parent with the financial responsibility will be considered primary. If the parent of the child who has financial responsibility does not have coverage but that parent's spouse does, the spouse's plan is primary.

If there is no such court decree, the primary plan will be determined in the following order of priority:

- The plan of the parent with custody
 - The plan of the spouse of the parent with custody
 - The plan of the parent not having custody
 - The plan of the spouse of the non-custodial parent
5. If a court decree has given both parents joint custody and has not stated which parent is financially responsible for a child's health care expenses, the birthday rule will establish the primary plan.
 6. The plan that covers the patient as an employee or as a dependent of an employee will be considered primary before a plan that covers the patient as a former employee or as a dependent of a former employee.
 7. If a person has coverage both under COBRA and under another plan, the other plan will be considered primary over a COBRA plan.
 8. If none of the above rules determines the primary plan, the plan that covered the member the longest will be considered the primary plan.

When this Plan is primary, it will pay up to the amount established for the service provided. All remaining expenses may be submitted to a secondary plan, the other plan's coordination provision will determine how that plan will pay.

When this Plan is secondary, the Plan will pay the amount that it would have paid had it been primary, minus the amount paid by the other plan (such that coordination might result in the Company plan paying zero benefits).

From time to time you may receive correspondence asking you to furnish information about any other health care coverage for you or your dependents.

Medicare

If you remain actively employed after reaching age 65, you or your spouse who is over age 65 may choose to remain covered under this Plan or you may choose to drop your Company coverage and designate Medicare as the primary payor of benefits. If you choose to remain covered under this Plan, this Plan will be the primary payor of benefits and Medicare will be secondary. If you choose to drop this Plan, Medicare will be primary and coverage under this Plan will end. If you do not specifically choose one of the options, this Plan will continue to be primary. If you are under age 65 and your spouse is over age 65, your spouse can make his or her own choice.

General Provisions

Assignment of Benefits

The Plan is intended to be used exclusively to provide benefits to you and, under certain circumstances, to your survivors. Except as provided in the Plan, the benefits under this Plan:

- Are not in any way subject to your debts or other obligations or the debts or other obligations of any person covered under this Plan;
- May not be voluntarily or involuntarily sold, transferred, alienated, assigned, or encumbered; and
- Shall not be subject to being taken by your creditors or the creditors of any person covered under this Plan by any process whatsoever

Any attempt to cause the benefits under this Plan to be so subjected will not be recognized, except to the extent required by law (e.g., as required by the tax withholding provisions of applicable law) or as allowed for life and AD&D insurance, which is assignable by you prior to loss.

Similarly, except as expressly provided in the Plan (including, with respect to a particular benefit, in the applicable benefit booklet or other coverage document), any other rights and/or obligations under the Plan to or with respect to you or any person covered under this Plan may not be voluntarily or involuntarily sold, transferred, alienated, assigned, or encumbered, and any attempt to cause such right or obligation to be so subjected will not be recognized except to the extent required by law (such as by the designation of any authorized representative pursuant to the Plan's claims procedures).

The Plan may (and in the case of in-network medical services, typically will) pay health care benefits directly to the provider on the employee or dependent's behalf, but this is not an assignment of benefits and the provider will not be considered an assignee (or to have received an assignment of benefits) under the Plan. Additionally, an employee or dependent may designate an authorized representative for purposes of the claim, review the appeal procedures, but the authorized representative will not be considered an assignee (or to have received an assignment of benefits) under the Plan.

Conformity with Statutes

Any provision of the Plan which is in conflict with statutes which are applicable to the Plan is hereby amended to conform to the minimum requirements of said statutes.

Applicable Law

The Plan shall be governed by ERISA and all other applicable laws that are not preempted by ERISA. Except as required by ERISA or any other applicable law, the validity, construction and administration of the Plan shall be determined under the laws of the State of Tennessee. Any action brought to enforce any claim to obtain any benefit under the Plan shall be litigated in the U.S. District Court for the Middle District of Tennessee.

Incapacity

If, in the opinion of the Plan Administrator, an employee or dependent for whom a claim has been made is incapable of furnishing a valid receipt of payment due, and in the absence of written evidence to the Plan of the qualification of a guardian or personal representative for his or her estate, the Company may on behalf of the Plan, at his or her discretion, make any and all such payments to the provider of services or other person providing for the care and support of such person. Any payment so made will constitute a complete discharge of the Plan's obligation to the extent of such payment.

Disputed Payments

If the Plan Administrator is in doubt concerning the entitlement of any person to any benefit claimed, the Plan Administrator may suspend such benefit until the Plan Administrator has determined, based on objective evidence satisfactory to the Plan Administrator, whether such person is entitled to such benefit. The Plan Administrator may also file an appropriate legal action for a legal determination of the entitlement of any benefit under the Plan, at its discretion.

Legal Actions

No action at law or in equity shall be brought to recover on the benefits from the Plan unless such individual has exhausted the claims and appeal process in accordance with the requirements of the Plan and filed the civil action within the later of the time period specified in the applicable Certificate of Coverage or two years from the date he or she receives a final adverse determination of his or her claim on review, as provided in the claims and appeal procedures. You do not need to request an external review, if applicable, before filing suit.

Limits on Liability

Liability under the Plan is limited to the services and benefits specified, and the Company shall not be liable for any obligation the employee or dependent incurred in excess thereof. The liability of the Plan shall be limited to the benefits payable under the terms of the Plan and shall not include any liability for suffering or general damages or be construed to impose any further costs or to give any person other than employees or dependents any rights or remedies under the Plan.

Lost Distributees

Any benefit payable under the Plan shall be deemed forfeited if the Plan Administrator is unable to locate the employee or dependent to whom payment is due, provided, however, that such benefits shall be reinstated if a claim is made by the employee or dependent for the forfeited benefits within the time prescribed in each individual plan's claim filing procedure section of this document.

Medicaid Eligibility and Assignment of Rights

The Plan will not take into account whether an individual is eligible for, or is currently receiving, medical assistance under a state plan for medical assistance as provided under Title XIX of the Social Security Act ("State Medicaid Plan") either in enrolling that individual as an employee or dependent or in determining or making any payment of benefits to that individual. The Plan will pay benefits with respect to such individual in accordance with any assignment of rights made by or on behalf of such individual as required under a State Medicaid Plan pursuant to § 1912(a)(1)(A) of the Social Security Act. To the extent payment has been made to such individual under a State Medicaid Plan and the Plan has a legal liability to make payments for the same services, supplies or treatment, payment under the Plan will be made in accordance with any state law which provides that the state has acquired the rights with respect to such individual to payment for such services, supplies or treatment under the Plan.

Misstatements/Misrepresentation

Any misstatement in the age, sex, length of employment, marital status, social security numbers, dependent status, date of employment or birth of a dependent, or any other incorrect information relating to you or your covered dependents, shall be corrected when it becomes known that any such misstatement of fact has occurred. If you or your covered dependents are enrolled in the Plan based on any misstatement and thus, are not eligible for coverage under the Plan, you and/or your ineligible dependents will be removed from coverage under the Plan prospectively when it becomes known that any such misstatement of fact has occurred.

Any intentional misrepresentation of material fact or act, practice or omission causing fraud will result in coverage for an employee or dependent to be canceled retroactively to the date the covered employee or covered dependents became ineligible for coverage. The Plan will provide 30 days advance written notice to the participant that his or her coverage will end on the date identified in the notice. A participant's failure to notify the Plan Administrator of a change in eligibility status will constitute fraud. The Plan Administrator shall have the right to recover from any party, including the employee, and the employee shall indemnify the Plan for the amount of, any benefits paid from the Plan as the result of any such fraud or misstatement which constitutes an intentional misrepresentation of material fact.

Modifications or Amendments to the Plan

The Company intends to provide benefits under the Plan indefinitely. However, the Company may at any time:

- Change the contributions you must pay for benefits
- Amend, suspend or terminate the benefits provided to you in the Plan

If the Company, through its acting management, decides that the Plan benefits should be amended or the Plan terminated for any reason, a designated representative of the Company will prepare a written notice approved and signed by the Plan Administrator or any other person to whom the Company gives authority to amend or terminate the Plan benefits.

The notice will be given to you within the time allowed by federal and state law. Your Plan Administrator can tell you who is responsible for approving Plan amendments or a Plan termination and the time in which notice of amendments or termination must be provided to you.

If the Plan is amended or terminated, it will not affect the payment of any claims for expenses incurred prior to the time the change is made.

Nature of Obligation to Continue Employer Contributions

Although it is the intention of the Company that this Plan shall be continued, the Plan is entirely voluntary on the part of the Company, and the continuance of the Plan and the payments thereunder are not assumed as a contractual obligation of the Company or any employer.

No Right to Employment

Nothing contained in the Plan, or this summary, may be construed to give an employee any right to employment by the Company for any duration whatsoever.

Plan Assets

Except as otherwise required by ERISA, other applicable law, and regulations thereunder, no assets of this Plan shall be required to be held in trust. The Company may, however, in its sole discretion, establish one or more trusts to hold such assets and such trusts may or may not, as determined by the Company, contain such provisions as are necessary to qualify them for exemption from applicable federal, state, local and other taxes.

Physical Examinations Required by the Plan

The Plan, at its own expense, shall have the right to require an examination of a person covered under the Plan when and as often as it may reasonably require during the pendency of a claim.

Workers' Compensation Not Affected

The Plan is not in lieu of, and does not affect any requirement for, coverage by Workers' Compensation Insurance.

Subrogation and Reimbursement

The Plan has a right to subrogation and reimbursement.

Subrogation applies when the Plan has paid benefits on your or your dependent's behalf for a sickness or injury for which a third party is alleged to be responsible. The right to subrogation means that the Plan is substituted to and shall succeed to any and all legal claims that you or a dependent may be entitled to pursue against any third party for the benefits that the Plan has paid that are related to the sickness or injury for which a third party is alleged to be responsible.

Subrogation Example: Suppose you or a dependent is injured in a car accident that is not your or your dependent's fault, and you or your dependent receives benefits under the Plan to treat your injuries. Under subrogation, the Plan has the right to take legal action in your or your dependent's name against the driver who caused the accident and that driver's insurance carrier to recover the cost of those Benefits.

The right to reimbursement means that if a third party causes or is alleged to have caused a sickness or injury for which you or a dependent receives a settlement, judgment, or other recovery from any third party, you or a dependent must use those proceeds to fully return to the Plan 100 percent of any benefits you or a dependent received for that sickness or injury.

Reimbursement Example: Suppose you or a dependent is injured in a boating accident that is not your or your dependent's fault, and you or a dependent receives benefits under the Plan as a result of your or your dependent's injuries. In addition, you or a dependent receives a settlement in a court proceeding from the individual who caused the accident. You or a dependent must use the settlement funds to return to the Plan 100 percent of any benefits you received to treat your injuries.

The following persons and entities are considered third parties:

- A person or entity alleged to have caused you or a dependent to suffer a sickness, injury or damages, or who is legally responsible for the sickness, injury or damages

- Any insurer or other indemnifier of any person or entity alleged to have caused or who caused the sickness, injury or damages
- Your or a dependent's employer (for example Workers' Compensation cases)
- Any person or entity who is or may be obligated to provide benefits or payments to you or a dependent, including benefits or payments for underinsured or uninsured motorist protection, no-fault or traditional auto insurance, medical payment coverage (auto, homeowners or otherwise), Workers' Compensation coverage, other insurance carriers or third-party administrators
- Any person or entity that is liable for payment to you or a dependent on any equitable or legal liability theory

You (and your dependent) agree to the following:

- You and your dependent will cooperate with the Plan in protecting its legal and equitable rights to subrogation and reimbursement in a timely manner, including, but not limited to:
 - Notifying the Plan, in writing, of any potential legal claim(s) you may have against any third party for acts which caused benefits to be paid or become payable
 - Providing any relevant information requested by the Plan
 - Signing and/or delivering such documents as the Plan or its agents reasonably request to secure the subrogation and reimbursement claim
 - Responding to requests for information about any accident or injuries
 - Making court appearances
 - Obtaining the Plan's consent or its agents' consent before releasing any party from liability or payment of medical expenses.
 - Complying with the terms of this section.
- Your or your dependent's failure to cooperate with the Plan is considered a breach of the Plan's terms. As such, the Plan has the right to terminate your or your dependent's benefits, deny future benefits, take legal action against you or your dependent, and/or set off from any future benefits the value of benefits the Plan has paid relating to any sickness or injury alleged to have been caused or caused by any third party to the extent not recovered by the plan due to you, your dependent or your representative not cooperating with the Plan. If the Plan incurs attorneys' fees and costs in order to collect third party settlement funds held by you, your dependent or your representative, the Plan has the right to recover those fees and costs from you, your dependent or your representative. You, your dependent and your representative will also be required to pay interest on any amounts you, your dependent or your representative hold which should have been returned to the Plan.
- The Plan has a first priority right to receive payment on any claim against a third party before you or your dependent receive payment from that third party. Further, the Plan's first priority right to payment is superior to any and all claims, debts or liens asserted by any medical providers, including but not limited to hospitals or emergency treatment facilities, that assert a right to payment from funds payable from or recovered from an allegedly responsible third party and/or insurance carrier
- Regardless of whether you or your dependent has been fully compensated or made whole, the Plan may collect from you or your dependent the proceeds of any full or partial recovery that you, your dependent or your legal representative obtain, whether in the form of a settlement (either before or after any determination of liability) or judgment, no matter how those proceeds are captioned or characterized. Proceeds from which the Plan may collect include, but are not limited to, economic, non-economic, and punitive damages. No "collateral source" rule, any "Made-Whole Doctrine" or "Make-Whole Doctrine," claim of unjust enrichment, Common Fund Doctrine or claim for attorney's fees, nor any other equitable limitation shall limit the Plan's subrogation and reimbursement rights.

- Benefits paid by the Plan may also be considered to be benefits advanced.
- If you or your dependent receives any payment from any party as a result of sickness or injury, and the Plan alleges some or all of those funds are due and owed to the Plan, you or your dependent shall hold those funds in trust, either in a separate bank account in your or your dependent's name or in your attorney's trust account. You and your dependents agree that you and your dependents will serve as a trustee over those funds to the extent of the benefits the Plan has paid.
- The Plan's rights to recovery will not be reduced due to your or your dependent's own negligence.
- Upon the Plan's request, you and your dependent will assign to the Plan all rights of recovery against third parties, but only to the extent of the benefits the Plan has paid for the sickness or injury.
- The Plan may, at its option, take necessary and appropriate action to preserve its rights under these subrogation provisions, including but not limited to, providing or exchanging medical payment information with an insurer, the insurer's legal representative or other third party and filing suit in your or your dependent's name, which does not obligate the Plan in any way to pay you or your dependent part of any recovery the Plan might obtain up to the amount of benefits the Plan has paid on your or your dependent's behalf.
- You or your dependent may not accept any settlement that does not fully reimburse the Plan, without its written approval.
- The Plan has the full and complete authority and discretion to interpret the language of this document and to resolve all disputes regarding the interpretation of the language stated herein.
- In the case of your or your dependent's wrongful death or survival claim, the provisions of this section apply to your or your dependent's estate, the personal representative of your or your dependent's estate, and your or your dependent's heirs or beneficiaries.
- No allocation of damages, settlement funds or any other recovery, by you, your dependent, your or your dependent's estate, the personal representative of your or your dependent's estate, your or your dependent's heirs, your beneficiaries or any other person or party, shall be valid if it does not reimburse the Plan for 100 percent of its interest unless the Plan provides written consent to the allocation.
- The provisions of this section apply to the parents, guardian, or other representative of a dependent child who incurs a Sickness or Injury caused by a third party. If a parent or guardian may bring a claim for damages arising out of a minor's sickness or injury, the terms of this subrogation and reimbursement clause shall apply to that claim.
- If a third party causes or is alleged to have caused you to suffer a sickness or injury while you or a dependent is covered under this Plan, the provisions of this section continue to apply, even after you or your dependent is no longer covered.
- The Plan and all administrators administering the terms and conditions of the Plan's subrogation and reimbursement rights have such powers and duties as are necessary to discharge its duties and functions, including the exercise of its discretionary authority to (1) construe and enforce the terms of the Plan's subrogation and reimbursement rights and (2) make determinations with respect to the subrogation amounts and reimbursements owed to the Plan.
- If you or your dependent does not cooperate or comply with the Plan's subrogation and reimbursement rights, the Plan has the right to recover from you or your dependent its fees and costs incurred in enforcing the Plan's subrogation and reimbursement rights.

Right of Recovery

The Plan also has the right to recover benefits it has paid on you or your dependent's behalf that were:

- Made in error

- Due to a mistake in fact
- Advanced during the time period prior to meeting the calendar year deductible
- Advanced during the time period prior to meeting the out-of-pocket maximum for the calendar year
- Made in excess of any amount of benefits due

Benefits paid because you or your dependent misrepresented facts are also subject to recovery.

If the Plan provides a benefit for you or your dependent that exceeds the amount that should have been paid, the Plan will:

- Require that the overpayment be returned when requested
- Reduce a future benefit payment for you or your dependent by the amount of the overpayment

If the Plan provides an advancement of benefits to you or your dependent during the time period of meeting the deductible and/or meeting the out-of-pocket maximum for the calendar year, the Plan will send you or your dependent a monthly statement identifying the amount you owe with payment instructions. The Plan has the right to recover benefits it has advanced by:

- Submitting a reminder letter to you or a dependent that details any outstanding balance owed to the Plan
- Conducting courtesy calls to you or a dependent to discuss any outstanding balance owed to the Plan.

Notice of Privacy Practices

Revised effective January 1, 2026

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

The Health Insurance Portability and Accountability Act of 1996 (“**HIPAA**”) requires health plans to notify plan participants about their policies and practices to protect the confidentiality of participant health information. This document is intended to satisfy the HIPAA notice requirement for all individually identifiable health information created, received, or maintained by the Health Plans (as defined below) sponsored by Cracker Barrel Old Country Store, Inc. (the “**Company**”).

This HIPAA Notice of Privacy Practices for Protected Health Information (“**Notice**”) describes how protected health information may be used or disclosed by The Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store, Inc.* and The Health and Welfare Plan for Home Office and Field Management Employees of Cracker Barrel Old Country Store, Inc.* (collectively referred to herein as the “**Health Plans**”) to carry out treatment, payment, health care operations and for other purposes that are permitted or required by law. This Notice also sets out the Health Plans’ legal obligation concerning your protected health information, and describes your rights to access and control your protected health information.

Protected health information (“**PHI**”) is information, including demographic information, that may identify you and that relates to health care services provided to you, the payment of health care services provided to you, or your physical or mental health or condition in the past, present or future.

The Health Plans are required by law to protect and maintain the privacy of your PHI as set forth in this Notice and to provide to you and other individuals this Notice of their legal duties and privacy practices regarding PHI. The Health Plans are required to abide by the terms of the Notice currently in effect. The Health Plans are also required to notify affected individuals in the event of a breach involving unsecured protected health information.

The Health Plans reserve the right to change the terms of this Notice at any time. The Health Plans reserve the right to make the revised or changed Notice effective for PHI that the Health Plans already have about you, as well as any information the Health Plans receive in the future. If the Health Plans make a material change to the Notice, they will post the revised Notice on the website and will provide a copy to you. A copy of the current Notice is available on the Internet at employees.crackerbarrel.com, click on the “My Benefits” link.

**This Notice of Privacy Practices applies only to the health care components (e.g., the medical coverage (including prescription drug and vision care) and the Health Care Reimbursement Account) offered by the Health Plans. Where a coverage is fully insured, the insurance carrier will provide its own HIPAA Notice of Privacy Practices.*

HOW THE HEALTH PLANS USE AND DISCLOSE YOUR PHI

The Health Plans may use and disclose your PHI as described below. The Health Plans are required to comply with any state or federal laws that impose stricter standards than the uses and disclosures described in this Notice. Your PHI may be stored and disclosed electronically.

For Purposes of Treatment: The Health Plans may use or disclose your PHI for treatment purposes. “Treatment” is the provision, coordination or management of health care and related services. It also includes, but is not limited to, consultations and referrals between one or more of your providers. For example, the Health Plans may disclose your PHI to a health care provider when needed by the provider to treat you.

To Make or Obtain Payment: The Health Plans may use or disclose your PHI to make payment to or collect payment from third parties, such as other health plans or providers, for the care you receive. For example, the Health Plans may provide information regarding your coverage or health care treatment to other health plans to coordinate payment of benefits. Further, the Health Plans may disclose your PHI when a provider requests information regarding your eligibility for coverage, or the Health Plans may use your PHI to determine if a treatment that you received was medically necessary.

To Conduct Health Care Operations: The Health Plans may use or disclose PHI for their own operations to facilitate the administration of the Health Plans and as necessary to provide coverage and services to all of the Health Plans’ participants. “Health care operations” includes quality assessment and improvement activities, activities designed to improve health or reduce health care costs; case management and care coordination; contacting participants with information about treatment alternatives and other related functions, and business management and general administrative activities of the Health Plans, including customer service and resolution of internal grievances. For example, the Health Plans may use PHI to conduct case management, quality improvement and utilization review, or to engage in customer service and grievance resolution activities. *However, the Health Plans are prohibited from using or disclosing genetic information for underwriting purposes, such as determinations of eligibility or benefits, or for setting premium or contribution rates.*

For Disclosure to the Company: In accordance with HIPAA requirements, the Health Plans may disclose your PHI to the Company as the plan sponsor of the Health Plans (“**Plan Sponsor**”) for plan administration functions performed by Plan Sponsor on behalf of the Health Plans. Unless authorized by you in writing, your PHI may not be used by the Company for any employment-related actions or decisions or in connection with any other employee benefit plan sponsored by the Company. In addition, the Health Plans may provide summary health information to the Plan Sponsor so that it may solicit premium bids from health insurers or modify, amend or terminate a Health Plan. The Health Plans also may disclose to the Plan Sponsor information on whether you are participating in the Health Plan.

Business Associates: The Health Plans contract with individuals and entities (“**Business Associates**”) to perform various functions on the Health Plans’ behalf or to provide certain types of services. To perform these functions or to provide the services, the Health Plans’ Business Associates will receive, create, maintain, transmit, use, and/or disclose PHI, but only after the Health Plans require the Business Associates to agree in writing to contract terms designed to appropriately safeguard the information. The Health Plans’ Business Associates include their third-party administrator which administers many of the functions in connection with the operation of the Health Plans, and other companies which provide services or products which support the operation of the Health Plans.

When Legally Required: The Health Plans will use or disclose your PHI when required to do so by any federal, state or local law.

For Public Health Activities: The Health Plans may use and disclose your PHI for public health activities authorized by law, such as communicable disease reporting.

For Health Oversight Activities: The Health Plans may disclose your PHI to a government health oversight agency for authorized activities including audits, civil administrative or criminal investigations, inspections, licensure or disciplinary action, and similar activities.

To Report Abuse, Neglect, or Domestic Violence: As authorized by law, the Health Plans may disclose your PHI to a government authority if the Health Plans believe that you have been a victim of abuse, neglect, or domestic violence.

In Connection with Judicial and Administrative Proceedings: The Health Plans may disclose your PHI in response to a court or administrative order. The Health Plans may also disclose your PHI in response to a subpoena, discovery request, or other lawful process, but only if reasonable efforts have been made to either notify you about the request or to obtain an order protecting your PHI. If the Health Plans receive records from substance use disorder treatment programs subject to federal privacy restrictions, such records or testimony about their content cannot be used or disclosed in civil, criminal, administrative, or legislative proceedings against you unless based on your written consent, or the Health Plans receive a court order entered after notice and an opportunity to be heard is provided to you or the holder of the record, as provided by federal privacy rules found at 42 CFR Part 2. A court order authorizing the use or disclosure must be accompanied by a subpoena or other legal requirement compelling disclosure before the requested record is used or disclosed.

For Law Enforcement Purposes: As authorized by law, the Health Plans may disclose your PHI to a law enforcement official for certain law enforcement purposes.

To Coroners, Medical Examiners, and Funeral Directors: The Health Plans may disclose your PHI to coroners, medical examiners, and funeral directors, as authorized by law, prior to and in reasonable anticipation of death.

For Organ, Eye, or Tissue Donation: The Health Plans may use or disclose your PHI to organ procurement organizations or other entities engaged in the procurement, banking, or transplantation of organs, eyes, or tissue for the purpose of facilitating the donation and transplantation.

For Research Purposes: The Health Plans may use or disclose your PHI for research if certain requirements are met, such as approval by an institutional review board.

In the Event of a Serious Threat to Health or Safety: The Health Plans may disclose your PHI if the Health Plans, in good faith, believe that such disclosure is necessary to prevent or lessen a serious and imminent threat to your health or safety or to the health and safety of the public or another person.

For Specified Government Functions: In certain circumstances, the Health Plans may use or disclose your PHI to facilitate specified government functions related to the military and veterans, national security and intelligence activities, protective services for the President and others, and correctional institutions and inmates.

For Workers' Compensation: The Health Plans may release your PHI to the extent necessary to comply with laws related to workers' compensation or similar programs.

Communication with Family/Disaster Notification: Unless you object, the Health Plans may disclose to your family members or others involved in your care or payment for your care, information relevant to their involvement in your care or payment for your care, or information necessary to inform them of your location and condition. The Health Plans may also release information to disaster relief agencies so they may assist in notifying those involved in your care of your location and general condition.

AUTHORIZATION TO USE OR DISCLOSE PHI

Other than as stated above, the Health Plans will not use or disclose your PHI, other than with your written authorization. Subject to compliance with limited exceptions, we will not use or disclose psychotherapy notes (when such notes are maintained by the Health Plans), use or disclose your PHI for marketing purposes, or sell your PHI unless you have signed an authorization.

If you (or your representative) provide a written authorization to the Health Plans to use or disclose your PHI, you may revoke that authorization in writing at any time to stop future uses or disclosures. However, the revocation will not be effective for information that the Health Plans already have used or disclosed, relying on the authorization, before you notified the Health Plans of your decision to revoke the authorization.

IMPORTANT INFORMATION ABOUT YOUR GENETIC INFORMATION

The Genetic Information Nondiscrimination Act of 2008 ("**GINA**") prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, the Health Plans request that you not provide any genetic information when responding to a request for medical information.

“Genetic information” as defined by GINA includes an individual’s family medical history, the results of an individual’s or family member’s genetic tests, the fact that an individual or an individual’s family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual’s family member or an embryo lawfully held by an individual or an individual’s family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

YOUR RIGHTS WITH RESPECT TO YOUR PHI

You have the following rights regarding your PHI that the Health Plans maintain. *You can exercise any of these rights by sending your written request to the Health Plans contact designated under “**Contact Person**” below.*

Right to Request Restrictions: You may request restrictions on certain uses and disclosures of your PHI. However, the Health Plans are not required to agree to your request, except for requests to restrict disclosures to a health plan when you or someone on your behalf has paid in full out-of-pocket for your care and when the disclosures are not required by law. If the Health Plans agree to a restriction, the Health Plans will comply with your request unless the information is needed to provide you emergency treatment.

Right to Receive Confidential Communications: You have the right to request that the Health Plans communicate with you through alternative means or locations. The Health Plans will not request that you provide reasons for your request and will accommodate your reasonable requests. The Health Plans may require you to provide information on how payment will be handled and an address or other method to reach you. Requests must be made in writing.

Right to Inspect and Copy Your PHI: You have the right to inspect and copy your PHI that is used to make decisions about your benefits under the Health Plans, by making a request in writing. If you request a copy of your health information, the Health Plans may charge a reasonable fee for their labor and supply costs for creating the copy and postage, if applicable. If your information is stored electronically and you request an electronic copy, the Health Plans will provide it to you in a readable electronic form and format.

Right to Amend Your PHI: If you believe that your PHI records are inaccurate or incomplete, you may request that the Health Plans amend the records. A request for an amendment of records must be made in writing and must include a reason to support your request. The Health Plans may deny the request if it does not include a reason to support the amendment and for other certain reasons, including that the records are accurate and complete.

Right to an Accounting of Disclosures of PHI: You have the right to request a list of disclosures of your PHI made by the Health Plans for certain reasons. The list will not include disclosures we are not required to record, such as disclosures made pursuant to your authorization. The Health Plans will provide the first accounting you request during any 12-month period without charge. Additional accounting requests made during the same 12-month period may be subject to a reasonable cost-based fee. The Health Plans will inform you in advance of the fee, if applicable. Requests must be made in writing.

Right to a Paper Copy of this Notice: You have a right to request and receive a paper copy of this Notice at any time, even if you have already received this Notice or previously agreed to receive the Notice electronically. A copy of the current Notice is available on the ADP website at <https://workforcenow.adp.com> (Home tab) under **Legal Notices**.

COMPLAINTS

If you believe that your privacy rights have been violated, you may file a complaint with the Health Plans. You may also file a complaint with the Office for Civil Rights of the U.S. Department of Health and Human Services, generally within 180 days of the date the violation occurred.

Any complaints to the Health Plans must be made in writing to the Health Plans contact designated under “**Contact Person**” below. The Health Plans encourage you to express any concerns you may have regarding the privacy of your information. You will not be retaliated against in any way for filing a complaint.

CONTACT PERSON

The Health Plans have designated the Senior Corporate Counsel of Cracker Barrel Old Country Store, Inc. as their contact for all issues regarding privacy under the Health Plans and exercising your privacy rights. You may contact the Health Plans, in writing, at:

Cracker Barrel Old Country Store, Inc.
Attention: HIPAA Privacy Officer
307 Hartmann Drive
Lebanon, TN 37087

If you have any questions regarding this notice or any privacy-related practices please contact the Health Plans at the address above, by e-mail at Josh.Mayo@crackerbarrel.com, or by phone at (615) 443-9374.

ADDITIONAL INFORMATION

This Notice does not create any right to employment for any individual, nor does it change the Company’s right to discipline or discharge any of its employees in accordance with its applicable policies and procedures or to amend or terminate the Health Plans at any time.



The Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store, Inc. (the "Plan") or part of the Cracker Barrel Old Country Store, Inc. Section 125 Cafeteria Plan (the "Section 125 Cafeteria Plan").



Maple St.
BISCUIT CAFE