



Benefits Frequently Asked Questions

1. How do I enroll for benefits as a new hire?

Cracker Barrel store hourly employees are eligible for our Part Time limited health plans through River Health and discounted dental, and vision plans through Careington on their date of hire. Employees can enroll during the first 30 days of employment.

- To enroll in the Limited Health Plan visit: <https://www.river.health/group/biscuit>
- To enroll in the discounted dental and vision plans visit: www.cbprovidersearch.com

Cracker Barrel employees can enroll in the 401(k) Employee Savings Plan at <http://www.benefits.ml.com> or by calling the Merrill Lynch Retirement & Benefits Contact Center at **1-855-444-6305**. You may enroll in the 401(k) at any time.

Cracker Barrel employees can enroll for Employee Stock Purchase Plan by contacting Shareworks by Morgan Stanley at **1-877-380-7793** or www.shareworks.com. You may enroll in stock purchase at any time.

You can view information on benefits at <https://totalrewards.crackerbarrel.com/>

2. When do hourly store employees become eligible for full-time benefits?

To become eligible for full-time company-sponsored benefits you must an average of 30 hours per week during your first 12 months of employment. Those that become eligible can enroll in Workday and will receive an enrollment task **“Benefit Change- PE: ACA eligibility Change,”** in their My Task inbox.

Initial Measurement Period:	If Eligible After Initial Period:
• Begins on date of hire. • Lasts 12 months. • Employee must work 1,560 hours (average of 30 hours/week) to qualify for benefits.	• Enrollment Window: 30 days after the 12-month period ends. • Benefits Effective: First month of the following 30-day window. Example: • Hire Date: 2/23/2024 • Measurement Period: 2/23/2024 – 2/22/2025 • Enrollment Window: 2/23/2025 – 3/24/2025 • Benefits Start: 4/1/2025



3. Qualifying Life Events

Due to IRS regulations, you may only enroll or make changes to your benefit elections outside of your new hire window during the annual Open Enrollment period or if you experience a life event change. Eligible life events include marriage, divorce, birth, adoption, death, loss of dependent status, loss or gain of other coverage or termination of employment. You must make election changes and provide proof of the life event change within 30 days of the event in the Benefits and Pay app in Workday. If you fail to do so, you will have to wait until the next Open Enrollment period to make changes.

Childbirth: You must enroll the dependent within 30 days of the birth. You will also be asked to provide documentation of the birth within 30 days of the event. Coverage will be effective based on the date of the birth (or adoption or placement for adoption, if applicable).

Store hourly employees should talk to their Store Manager to request a leave of absence.

Marriage: You must enroll within 30 days of your marriage date. You will also be required to provide documentation of your marriage within 30 days. Coverage would be effective on your date of your marriage.

Lost Coverage: You must enroll within 30 days of losing other coverage. You will also be required to provide documentation of the event within 30 days. Coverage would be effective on the date of the life event. EX: If your other insurance ends 9/1/2026, then your Cracker Barrel benefits that you elect would be effective 9/2/2026.

Gaining Coverage: If you gain health coverage through another plan, then you are eligible to drop the Cracker Barrel insurance. You must request the cancellation of your Cracker Barrel benefits within 30 days of gaining other coverage. You will also be required to provide documentation of the event within 30 days. The cancellation of your benefits would be effective the date of the life event. For example, if you add other coverage effective 8/1/2026, then your Cracker Barrel benefits that you drop would end 7/31/2026.

Status/Job Change: If you have changed positions (i.e., moving from a store hourly employee to an Emerging Leader), you may be eligible for benefits if you were not previously eligible. You have 30 days from the date of your change in status to enroll for benefits. If you are eligible to make elections, you will receive a change benefits task in Workday.



4. 401(k) Questions

- a. When can I enroll in the 401(k) Employee Savings Plan? Does the company contribute to the 401(k) Plan?

You are eligible to participate in the 401(k) plan on your date of hire if you are at least twenty-one (21) years of age. If you wish to enroll, please contact the Merrill Lynch at **1-855-444-6305** or logon to www.benefits.ml.com. The company will match \$.50 for every \$1.00 on the first 5% of your pay that you contribute. New hires are eligible for the company match after 3 months of employment.

- b. Can I withdraw funds from the 401(k) Employee Savings Plan?

Active employees who have attained age 59 ½ may withdraw a portion or the full balance by reaching out to Merrill Lynch at 855-444-6305 www.benefits.ml.com. Those who have not reached at 59 ½ can withdraw funds if they have an IRS qualifying hardship. Reach out to Merrill Lynch to see if you qualify for a hardship withdraw.

5. Who can enroll in the Employee Stock Purchase Plan?

The ESPP is a program that allows Cracker Barrel employees who are 21 years of age to purchase Cracker Barrel stock via payroll deduction. You can enroll for Employee Stock Purchase Plan by contacting Shareworks by Morgan Stanley at **1-877-380-7793** or www.shareworks.com. You may enroll in stock purchase plan at any time.

6. Medical Insurance

- a. I'm leaving Cracker Barrel. When and how will I get my COBRA information?

If you were enrolled in the health benefits on your last day of employment, you will automatically receive COBRA information to your home address. Information is usually mailed within two weeks from your last day working. You can contact the OSV call center at **833-323-5465** or email at crackerbarrelCOBRA@onesourcevirtual.com with any COBRA questions. If you enroll in COBRA within the election window period, coverage will be retroactive to your last day working with Cracker Barrel. For example: If your last day with Cracker Barrel is 9/1/2026, then your COBRA insurance would be effective 9/2/2026 once you enroll and pay for the coverage.



b. Can I enroll in both the Core Health Plan and the Value Health Plan?

No. There would be no reason to have both plans. The Core Health Plan offers all the coverage you need for both preventive and sick care. You can choose either plan, depending on how you want to pay for services. See your Enrollment Guide for details.

c. How can I lower my health care costs?

Cracker Barrel and our health care administrators offer a wide variety of services to help you lower your health care costs. Please explore the following sites:

- Health Basics Plan (Medical) : <http://www.multiplan.com/awp> Contact Member Services at 1-855-495-1190 multiplan.com for medical network providers, and <http://awpvaluerx.com> for pharmacy network providers.
- Value Health Plan (Medical) : www.bcbst.com/biscuit the medical plan administrator is BlueCross BlueShield of Tennessee. Log in to www.bcbst.com/biscuit to find an in-network provider and compare costs. For prescription if enrolled in the Value Health Plan contact Express Scripts www.express-scripts.com. Use the Express Scripts website to compare prices for different drug options and different network pharmacies.
- Dental : www.deltadentaltn.com Delta Dental of Tennessee is the dental provider. Log in to view find an in-network dentist and get an estimate before you have major dental work done.
 - Tobacco Cessation Program: quitnow.net for information quitting tobacco and vaping. If you are enrolled in a BlueCross BlueShield or American Worker medical plan, the medical plan will cover 100% of the cost for nicotine replacement therapy (NRT) such as gums and patches. Ask your doctor to write a prescription and take it to an in-network pharmacy.

d. Why are the tobacco-users charged more?

Tobacco use is costly...to our company, your wallet and your health. In fact, it remains the single largest preventable cause of death and disease. That's why there is a charge for tobacco-users. We hope that the difference in cost will encourage you to take advantage of the free tobacco cessation program to kick the habit for good. Once you complete the program, your paycheck deductions for medical, critical illness, and/or optional life coverage will be reduced to the non-tobacco user rate.



e. I'd like to quit using tobacco to reduce my cost of health care coverage. What resources are available?

You can receive one-on-one telephone counseling, a customized plan, helpful ideas and resources, behavior modification techniques and strategies to help you to break your tobacco habit. Plus, once you complete the program, your paycheck deductions for medical, critical illness, and/or optional life coverage will be reduced to the non-tobacco user rate! Call **1-866-QUIT-4-LIFE** or go online to **quitnow.net**.

For members enrolled in the Company's BlueCross BlueShield or American Worker 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. Please talk to your doctor if you are interested in these or other tobacco cessation treatments.

7. Does Cracker Barrel provide other perks such as discounts I can use on vacation?

Yes, the Biscuitperks program is a benefit that offers discounts on hundreds of goods and services you use such as car rentals, theme parks, and hotels. Log on and register to view discounts in your area at www.biscuitperks.benefithub.com.